

Academic Bank of Credits and APAAR

Building India's Lifelong Learning Ecosystem

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Academic Bank of Credits: An Overview

The **Academic Bank of Credits (ABC)** is a revolutionary initiative by the Ministry of Education and is regulated by the University Grants Commission (UGC). It is a digital platform built to support every learner's journey by providing a secure digital platform for storing, managing, transferring, and redeeming academic credits earned by students from recognised award granting institutions.

APAAR ID (Automated Permanent Academic Account Registry) is a unique 12-digit student identification number linked to the ABC system. Introduced as part of the “**One Nation, One Student ID**” initiative, APAAR creates a single academic identity for every learner. Accessible through DigiLocker & ABC platform, it brings together a student's educational records from higher education, skill & vocational education, and other learning professional programmes onto one platform. Further School education records will be also credeitized and mapped with APAAR ID under NAD-ABC. For remote and underserved areas, APAAR IDs can be generated through the nearest **Common Service Centre (CSC) too**. As of July 2nd 2026, **26.35 crore verified APAAR IDs have been generated across India**.

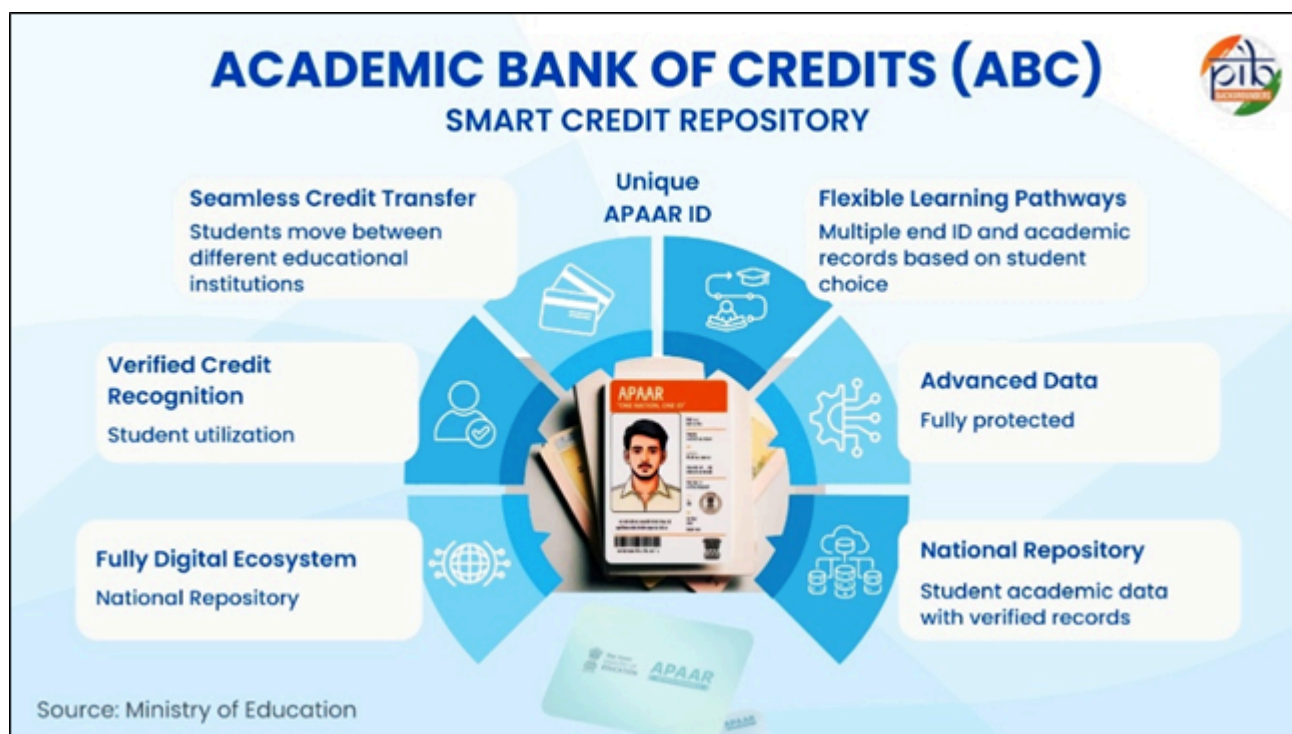
Together, ABC and a student's APAAR ID helps build their education brick by brick, across institutions and over time.



Objectives of ABC

The main objective of ABC is to create a flexible, learner-friendly education system in which learning achievements can be recognised, stored, and used throughout a person's life. It supports the vision of the **National Education Policy (NEP) 2020** and the **National Credit Framework (NCrF)** by enabling credit transfer, multiple entry and exit options, and recognition of learning across different institutions

and disciplines. This means that if a student chooses to drop out of studies after having completed it partially, the credits that he earned are stored in this ABC data bank. These credits can be used by him towards completion of his studies when he chooses to rejoin in future, under the self-life of seven years for redemption and transfer of the credits.



ABC and APAAR help learners maintain a digital record of their achievements, simplify credit transfer between institutions, and improve transparency in maintaining academic records. The platform also supports integration with schools, universities, skill institutions, and other education stakeholders, creating a connected education ecosystem.

How Does ABC Work

- Students register on the ABC portal and receive a unique ABC ID (Renamed as APAAR ID) linked to their Aadhaar and DigiLocker account.
- Students belonging to eligible Higher Education Institutions (HEIs) and Skill Awarding Bodies can use the ABC facility.
- Award Granting Institutions in a capacity to issue Certificates, Degrees & Marksheets, can upload credit data directly to the NAD-ABC portal against each student's APAAR ID.
- Students can accumulate, transfer, and redeem credits across HEIs without losing academic progress.
- Credits are valid for a maximum of 7 years or the duration prescribed by the relevant academic discipline. Once redeemed, credits cannot be reused for transfer or redemption.
- Certificates & Marksheets issuance is handled by academic institutions (AGIs) via the National Academic Depository (NAD) platform.
- The NAD serves as the backbone of ABC, securely storing all academic awards and records.

Academic Bank of Credits: Progress Report

The initiative has already achieved significant scale across the country. For all examinations held in 2025, the UGC were mandated all Higher Education Institutions to upload credit data on the NAD-ABC portal by 30th June, 2026. Report As on dated 2nd July 2026 -

Organization Type	Institution Type	Institutions Registered for ABC (Count)	APAAR Created Mapped to Awarding Institution	IDs and the	Credit (Grade mapped Learners ID	records sheet) with APAAR
Autonomous College	Autonomous College	1287	33,25,904		1,04,27,612	
Standalone Institutions	Standalone Institutions	258	5,54,652		2,95,351	
Institute of National Importance	AIIMS	10	8,697		-	
	IIT	25	36,175		89,767	
	IIM	21	30,971		98,216	
	IISER	7	13,493		46,161	
	IIT	23	1,09,262		3,41,666	
	NID	5	1,922		3,690	
	NIFTEM	1	1,188		5,270	
	NIPER	6	2,240		6,334	
	NIT	31	1,59,807		4,05,168	
	Others INI	14	22,769		66,923	
	SPA	3	2,706		7,774	

University	Central University	57	49,09,200	57,73,788
	Deemed to be University	141	15,45,183	42,03,142
	Private University	521	34,56,172	87,17,160
	State University	489	3,37,32,125	6,73,09,371
Total Count of (HEIs)		2899	4,79,12,466	9,77,97,393
Skill Awarding Bodies	Skill ABs	98	36,98,558	3,37,838
School Education	(APAAR IDs in School)	-	16.62 (Cr.)	-
Unmapped	(APAAR ID)	-	3.39 (Cr.)	-

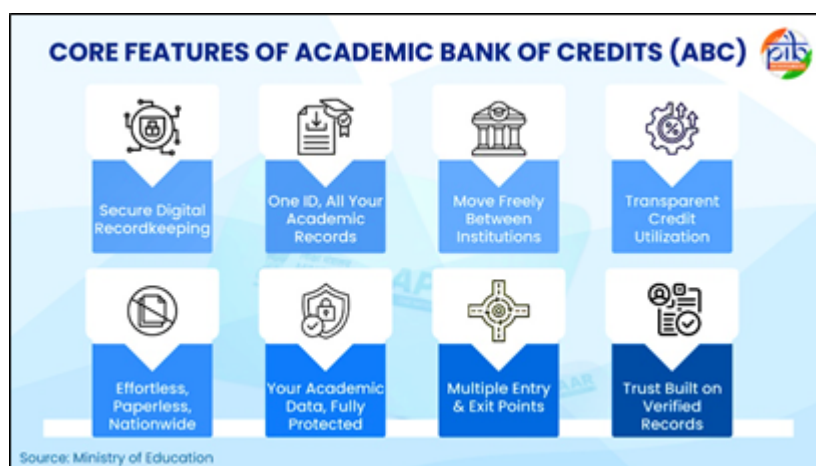
Managing Data Security in ABC and APAAR

The platforms adopt robust security protocols and encryption standards to ensure data privacy and integrity. Access is authenticated via APAAR ID and Aadhaar-linked DigiLocker credentials, safeguarding user information while maintaining seamless accessibility across all integrated systems and institutional frameworks.

Key Features and Outcomes

- **Academic Mobility:** Students can study across multiple HEIs and transfer their credits seamlessly between programmes and institutions.
- ABC provides students with a **seamless, consent-based document exchange system** that streamlines verification and significantly reduces processing time.
- **Multiple Entry Multiple Exit (MEME):** ABC enables the MEME framework under NEP 2020. This allows provisions for obtaining a Certificate after completion of one year; Diploma after two years; Degree after three or four years. More than 700 Universities & 6,600 Colleges are offering multiple entry exit options.
- Students can access their academic records and **digital certificates** from anywhere, at any time.
- **Reduced dropout rates** and improved motivation to learn continuously.
- ABC is bridging the gap between the formal, informal and experiential learning.
- Under this initiative, there are several student-linked benefits. By authenticating the APAAR ID, students between the ages of 13 and 30 can unlock exclusive travel benefits, including up to a **10% discount** on base airfares and an **extra 10kg baggage allowance**.

- **SWAYAM Integration:** Students may avail up to 40% of credits from the SWAYAM online platform. About 450 universities have adopted this regulation, broadening access to quality learning.
- **National Credit Framework (NCrF):** NCrF is aligned with the National Education Policy (NEP) 2020 and encompasses academic, vocational, and experiential learning. NCrF has been adopted by 196 universities across India as of 2026.



ABCs Digital Public Infrastructure

ABC is a key component of India's **Digital Public Infrastructure (DPI) for education**, under the Digital India Programme.

- Integration with **NAD-DigiLocker** allows students secure, anytime access to their own verified academic records.
- The Digital India Corporation/NeGD (Ministry of Electronics and IT) featured ABC-NAD in its Digital India 'Ask Our Experts' series in November 2024.
- Deploying the **SAMARTH ERP (prominent, cloud-based e-governance platform)** for ABC integration provides a standardised, unified gateway for students and university administration.
- ABC Providing APIs for the Integration with the Institutional platform to verify Students APAAR ID and issuance of records on NAD-ABC.
- For students authentication institutions and their educational platform may also consume login with APAAR ID module using Single-sign-on.
- **CSCs in remote villages** now serve as on-ground points for ABC and APAAR registration, bridging the digital divide.

Towards A Trusted Digital Education Ecosystem

Together, ABC and APAAR are building a trusted digital ecosystem for academic records, making education more flexible, transparent, and accessible for every learner. By enabling seamless credit mobility, secure record management, and lifelong learning, these initiatives are laying the foundation for a future-ready education system.

As these platforms continue to evolve and scale, emerging technologies offer new opportunities to further strengthen the security and authenticity of digital academic credentials. In this context, Blockchain for Digital Credentials offers the next step. Developed by the Digital India Corporation, it is India's sovereign blockchain platform for secure, verifiable and tamper-proof digital credentials at scale. Blockchain for Digital Credentials can be adopted in two ways: Through DIC's managed blockchain infrastructure for quick deployment or by operating dedicated blockchain nodes for greater autonomy and flexibility. All academic data remains within India's sovereign digital infrastructure, and the platform is fully compliant with the **Digital Personal Data Protection Act**.

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