

CHHATRAPATI SHAHU INSTITUTE OF BUSINESS EDUCATION & RESEARCH (CSIBER)

(AN AUTONOMOUS INSTITUTE)

UNIVERSITY ROAD, KOLHAPUR – 416004 (MS-INDIA)

ACADEMIC BANK OF CREDITS POLICY(ABC)



CHHATRAPATI SHAHU INSTITUTE OF BUSINESS
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Academic Bank of Credits (ABC) in Higher Education Institutions:

Government of India, Under National Education Policy-2020 intends to enable students across the nation with Academic Bank of Credits(ABC) system for fulfilling their requirements for knowledge by providing academic flexibility to pick and modify their education paths and assist them in acquiring the proper foundations and building blocks for their ambitions.

The Academic Bank of Credits (ABC) is a national-level facility to promote flexibility of curriculum framework and interdisciplinary or multidisciplinary academic mobility of students across Higher Education Institutions in the country with appropriate credit transfer mechanism.

The Academic Bank of Credits (ABC) is an educational online/digital/virtual platform introduced by University Grants Commission for the students. The ABC platform will provide students with the opportunity to register for a unique ABC ID and dashboard to see their credit accumulation and various options to begin a choice based credit transfer mechanism. Student can check and transfer their credits depending on their need. They provides virtual/digital storehouse that contains the information of the credits earned by individual students throughout their academic learning.

It enables students to open their accounts and give multiple options for entering and leaving colleges or universities. There will be “multiple exits” & “multiple entries” points during the higher education tenure & credits will be transferred through the ABC platform smoothly.

ABC can be considered as an authentic reference to check the credit record of any student at any given point in time. Thus, the concept of ABC is fuel to boost the efficiency of faculty and help students embrace a multi-disciplinary educational



approach. The idea is to make students “skillful professionals” and help their overall growth.

Objectives of Academic Bank of Credits.-

- 1) To promote student centricity with learner-friendly approaches in higher education across the country and promote a more inter-disciplinary approach in higher education.
- 2) To enable students to select the best courses or combination of courses which is suitable to their aptitude and knowledge.
- 3) To allow students to make specific modifications or specializations rather than undergoing the rigid, regularly prescribed degree or courses of a single university or autonomous college.
- 4) To enable multiple entry-multiple exit for students to complete their degrees as per their time preferences, providing mobility across various disciplines and HEIs for Degree or Diploma or Post Graduate Diploma or Certificate programme or Course work for the Ph.D. programme.
- 5) To support, procedurally, the teaching-learning activities to happen in a distributed and blended manner through integration across campuses or universities or autonomous colleges with increased mobility.

Features:

Following are some features of Academic Bank of Credit (ABC)

- Allows academic institutions to maintain the integrity of the credits
- Maintains the authenticity and confidentiality of student credits
- Easy credit transfer through digital mode
- Faster credit recognition

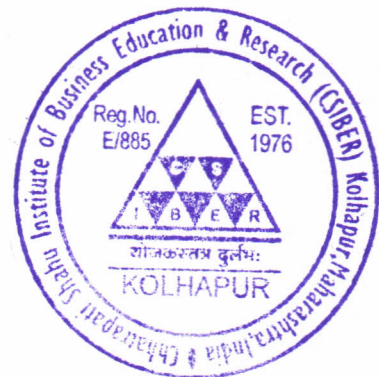


Functions of Academic Bank of Credit (ABC)

- The Academic Bank will be accountable for opening, closing, and validating the academic accounts of students.
- It will carry out tasks such as credit accumulation, credit verification, credit transfer/redemption of students.
- The courses include online and distance mode courses offered by the government and institutes.
- The validity of these academic credits earned by students will be up to **seven years** and students can redeem these credits.
- The credits can be redeemed and students can seek admission directly in the second year at any university.
- The validity will be up to **seven years**; hence, students will have to rejoin within seven years.

How can student sign up on the Academic Bank of Credits portal?

Students can register by logging in at www.abc.gov.in. In addition, a complete user manual with step-by-step instructions and screenshots can be seen in the ABC portal's Resources section.





ACADEMIC BANK OF CREDITS

Ministry of Education, Government of India



DigiLocker

Your documents anytime, anywhere

Student Registration and Credit Transfer under ABC

User Manual

Date: 17 July 21

Version: 1.1





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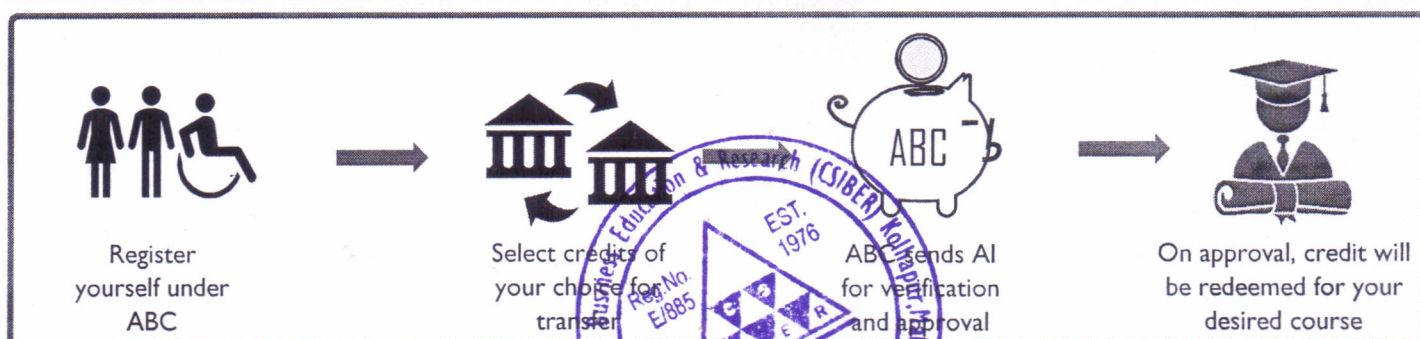
Overview

Government of India, Under National Education Policy-2020, intends to enable students across the nation with the “Academic Bank of Credits” (ABC) system for fulfilling their thirst for knowledge by providing academic flexibility to pick and modify their educational paths, link diverse disciplines, and; assist them in acquiring the proper foundations and building blocks for their ambitions.

The “Academic Bank of Credits” (ABC) is an educational digital platform created to facilitate students’ seamless mobility between or within degree-granting Higher Education Institutions (HEIs) through a formal system of credit recognition, credit accumulation, credit transfers, and credit redemption in order to promote distributed and flexible teaching and learning. The ABC platform will provide students with the opportunity to register for a unique ABC ID, an interactive dashboard to see their credit accumulation, and options to begin a choice-based credit transfer mechanism. In addition, the student self-registration module will enable accurate identification of candidates who want to check and transfer their credits depending on their needs.

The ABC platform allows for the development of numerous roles, such as creation of student and academic accounts, to arrange credit accumulation and exchange at various levels. The main objective of this documentation is to provide students and academic institutions with step-by-step instructions and to acquaint them with the registration procedure and all the functions of ABC application.

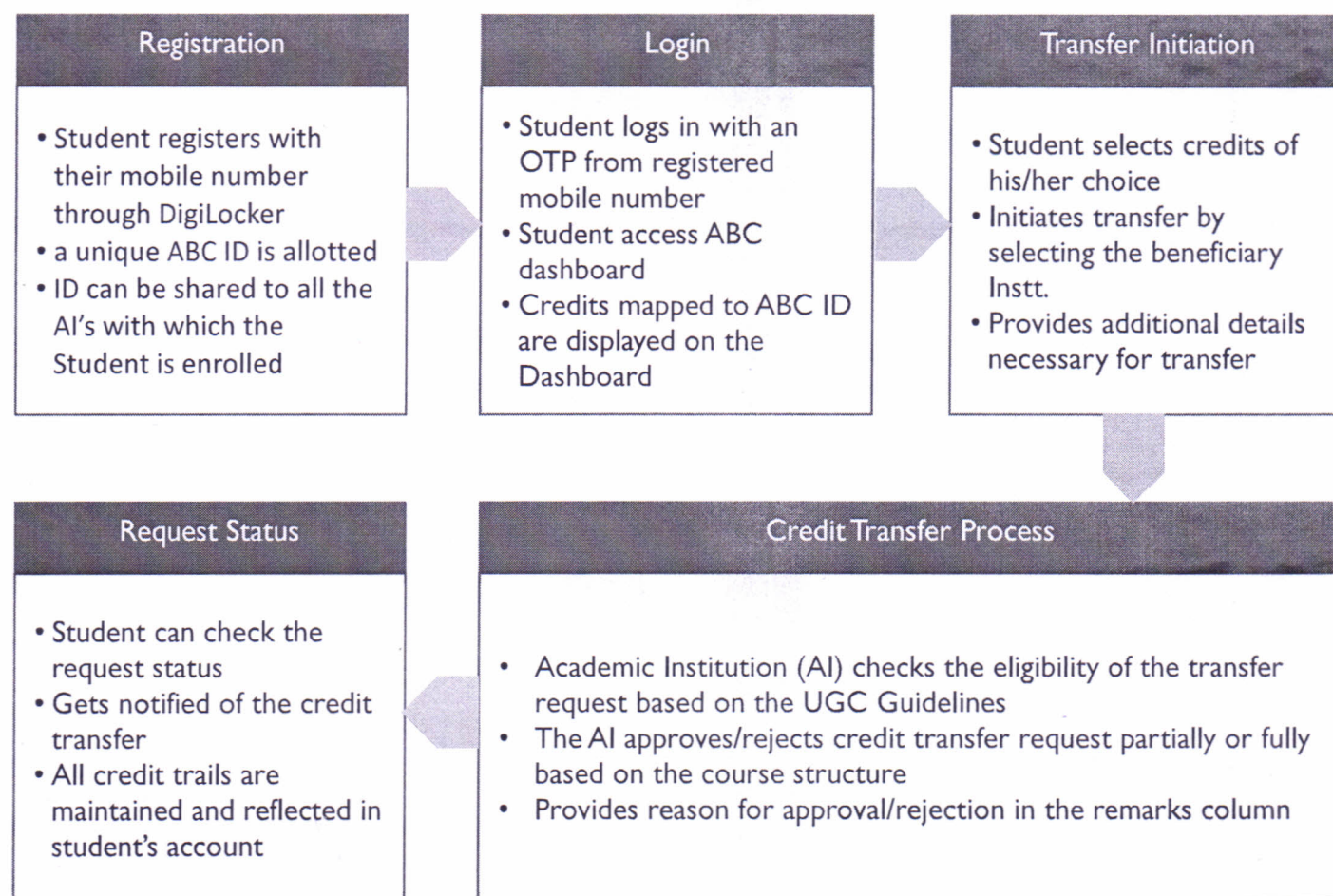
Features of ABC Platform



The following features will be available for the students in the ABC application:

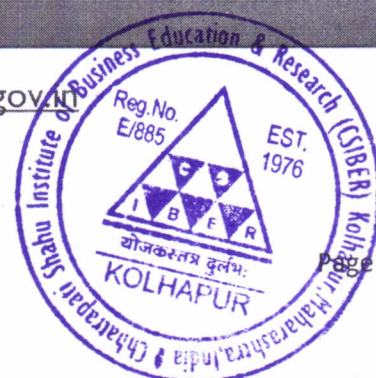
- Registration for a unique ABC ID (which can be shared between Academic Institutions for any course)
- Viewing of total credit accumulated under one window
- Selection of multiple credits of convenience for transfer or redemption
- Viewing of the Transfer request status
- Reinitiating credit transfer at their conveyance.

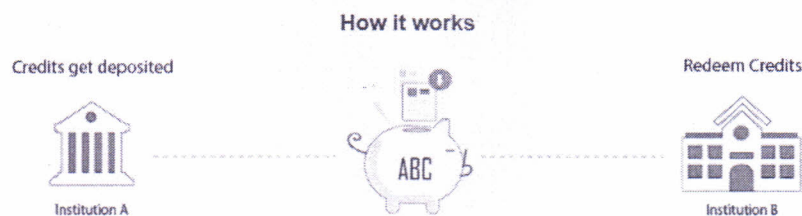
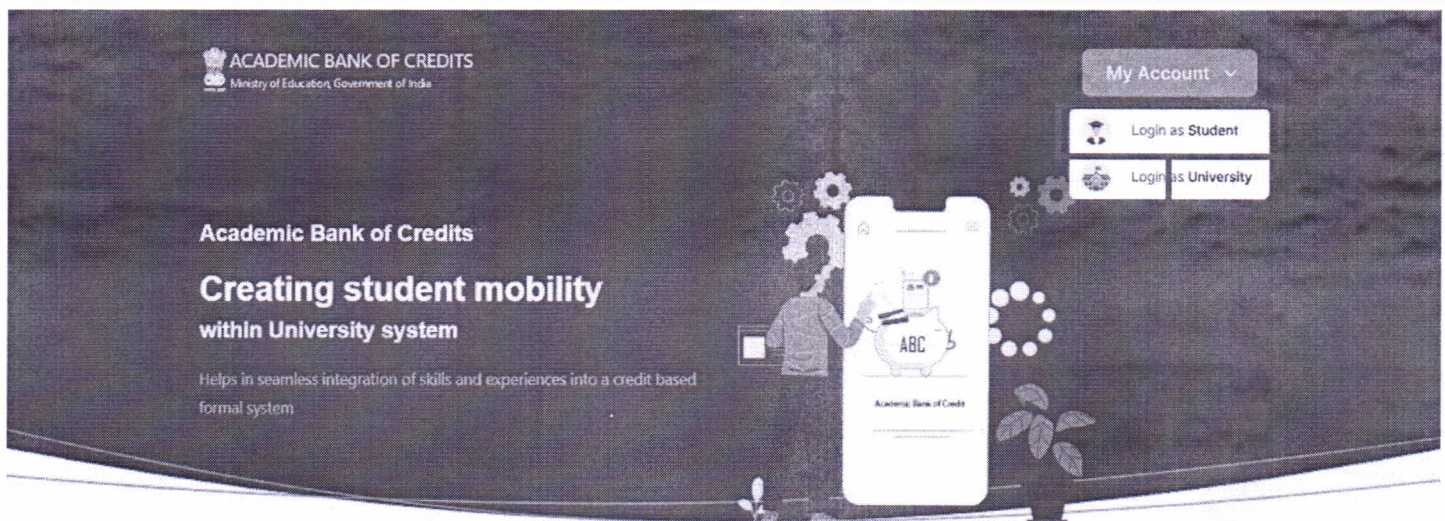
Workflow



1. Registration

- Students can register by logging in at www.abc.digilocker.gov.in





- Click on My Account → Login as Student
- Click on “Sign up with DigiLocker” → Enter valid mobile number → An OTP is sent at the phone number via SMS → Enter the OTP and click on “Continue” button → Enter Security PIN set created during Sign Up and click “Submit” Button

Join ABC

Start your transformation journey now!

Sign up with DigiLocker

Already have an account? Sign in

We use basic information from your DigiLocker account to identify you and allow access to ABC program

DigiLocker
Document Wallet to Empower Citizens

Sign in to your account

Mobile / Aadhaar / Username

9791949440

Enter OTP

.....

DigiLocker has sent a One Time Password (OTP) to your mobile. Please enter the OTP

Did not receive OTP? Resend

Don't have DigiLocker account? Sign up

DigiLocker
Document Wallet to Empower Citizens

Sign in to your account

Mobile / Aadhaar / Username

9791949440

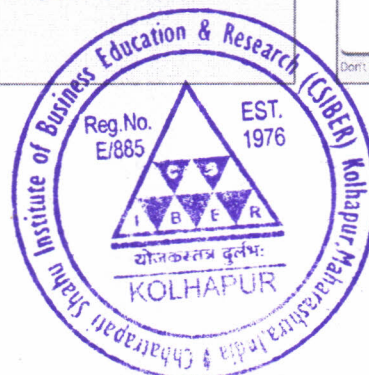
Enter OTP

.....

DigiLocker has sent a One Time Password (OTP) to your mobile. Please enter the OTP

Did not receive OTP? Resend

Don't have DigiLocker account? Sign up





Enter security PIN to Sign in

Security PIN

Forgot my PIN

Submit

ABC Student Account Created
Begin your Transformation journey now !
Your ABC ID is

345-927-956-305

We use basic information from your DigiLocker account to identify you and allow access to ABC platform

Go to Dashboard

- You will be prompted with ABC student account creation window

2. Student Dashboard

- Click on the “Go to Dashboard” button → ABC will try to fetch any ABC ID linked Credit data (but for the new user it generally shows a “No, Credits added yet” window.

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Hello Simran Singh !

0
Total Academic Credit

No, credits added yet...

Please provide your ABC ID to the Academic Institutions for reflection of your credits here.

- Student must provide this ABC ID to the corresponding academic institutions where they are pursuing/completed their courses from, in order to enable the academic institutions to upload credits against student's ABC ID on DigiLocker - National Academic Depository.



- Once an academic record along with the credit score is uploaded by the academic institutions, the credit score will be reflected in the student's ABC account automatically as shown in the following window.



Hello Simran Singh !

178 Total Academic Credit

Transfer Credits



Credit Accumulation

Academic Institution	Batch	Course	Credit
University of Delhi	2015-2019	BBA	94
IGNOU	2018-2022	MBA	94
IIT Delhi	2018-2022	MBA	94

Credit History

view all

Date	Academic Institution	Credit
13/04/2020	University of Delhi	08
04/01/2019	University of Delhi	12
20/06/2018	IGNOU	36
25/05/2017	IGNOU	08
11/05/2016	IIT Delhi	04
06/08/2015	IIT Delhi	24

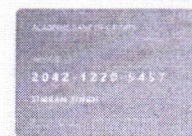
- Detailed Subject wise credit distribution can be viewed by pressing the expand button of the "Credit Accumulation" window

← Credit Accumulation for University of Delhi



94

Total Academic Credit for University of Delhi

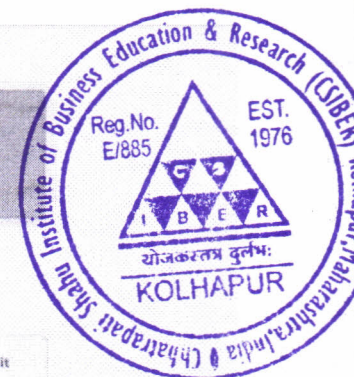


Subject Credit Distribution

Subject	Course	Subject Code	Year	Credit
Advance Physics	BBA	PH1L001	2015	06
Introduction to Programing and Data Structures	BBA	CS1P001	2015	04
Engineering Drawing and Graphics	BBA	CE1P001	2015	06
Mathematics - I	MBA	MA1L001	2015	08
Introduction to Programing and Data Structures	MBA	013PHY10	2015	06
Introduction to Programing and Data Structures	MBA	013PHY10	2015	06

Credit History

Date	Credit
13/04/2020	08
04/01/2019	12
20/06/2018	36
25/05/2017	08
11/05/2016	04
06/08/2015	24





3. Student Credit Flow

- Students can initiate credit transfer process from their dashboard.
- Click on “Transfer Credits” button appearing on the home screen

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Hello Simran Singh !

178 Total Academic Credit

[Transfer Credits](#)

Credit Accumulation

Academic Institution	Batch	Course	Credit
University of Delhi	2015-2019	BBA	94
IGNOU	2018-2022	MBA	94
IIT Delhi	2018-2022	MBA	94

Credit History [view all](#)

Date	Academic Institution	Credit
13/04/2020	University of Delhi	08
04/01/2019	University of Delhi	12
28/06/2018	IGNOU	36
25/05/2017	IGNOU	08
11/05/2016	IIT Delhi	04
06/08/2015	IIT Delhi	24

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← Transfer Credits

Please read carefully before proceeding to transfer credit

1. Once credit transfer is initiated, it cannot be cancelled or modified.
2. You can transfer credits from multiple institutions through multiple requests.
3. Once university approves your credits for transfer, those credits will be frozen and cannot be utilized for other universities/ courses.
4. Check the Track Transfer Request section for updates on your transfer request.
5. Credit Transfer is subjected to the discretion of the universities where the credits has to be transferred.

☒ Yes, I have read the instructions carefully and fully understood the meaning of it.

[Cancel](#) [Proceed to Transfer](#)

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← Transfer Credits

[University Details](#) [Credit Selection](#) [Review Form](#)

Select University to transfer your Credit

Course Details

Stream Detail

[Cancel](#) [Proceed to Credit Selection](#)

- Click on the checkbox ✓ to provide your consent to the terms and conditions the conditions (please read them carefully) → Proceed to Transfer
- Select “University to transfer your credit”, “Course Details” and “Stream Detail” → Proceed to Credit Selection

← Transfer Credits

● University Details ○ **Credit Selection** ● Review Form

Select the subjects credit you wish to transfer

☐ University	Course	Subject Name	Subject Code	Year	Credit
☒ Jawaharlal Nehru University	BBA	Advance Physics	PH1L001	2015	06
☒ Jawaharlal Nehru University	BBA	Introduction to Programing and Data Structures	CS1P001	2015	04
☒ Jawaharlal Nehru University	BBA	Engineering Drawing and Graphics	CE1P001	2015	06
☐ IGNOU	BSc	Mathematics - I	MA1L001	2015	08
☐ IGNOU	BSc	Introduction to Programing and Data Structures	013PHY10	2015	06
☐ IGNOU	BSc	Introduction to Programing and Data Structures	013PHY10	2015	06

Total Credit Selected : 50

Back

Proceed to Transfer Credit

- Select ☒ the subject credits you wish to transfer by clicking on the checkboxes (multiple selection is possible) → Proceed to Transfer Credit

← Transfer Credits

● University Details ● **Credit Selection** ○ Review Form

Student Details

Name : Simran Singh
ABC ID : 01545456445
Date of Birth : 24/02/1998
Gender : Female

Beneficiary Institution

University Name : University of Delhi
Course Name : BBA
Stream Detail : Finance

Credit Details

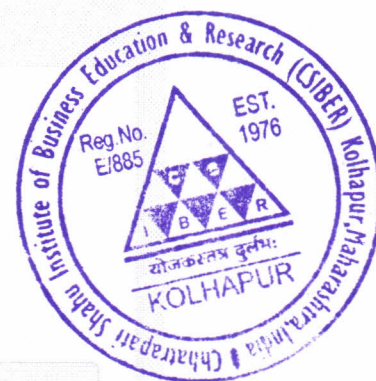
Total credits requested for transfer : 50

University	Course	Subject Name	Subject Code	Year	Credit
Jawaharlal Nehru University	BBA	Advance Physics	PH1L001	2015	06
Jawaharlal Nehru University	BBA	Introduction to Programing and Data Structures	CS1P001	2015	04
Jawaharlal Nehru University	BBA	Engineering Drawing and Graphics	CE1P001	2015	06

☐ Yes, I agree to all the Terms and Condition.

Back

Request for Credit Transfer



- Review the subject credits selected → click on the checkbox to agree the terms and conditions → Proceed for Credit Transfer

- a dialogue box will be prompted (please read it carefully before proceeding) → Click on the Request Tab (The request will be sent with a Transfer Request ID)

Request for Credit Transfer

Note: Once Credit Transfer Request is initiated, the credits will be frozen for the selected Institution and you may not be able to reuse those credits for other Institution transfer.

Cancel
Request

Request Sent

Your Transfer Request ID

654866565

Go to Portal

- Back on the Home screen, you will now see “Check Request Status” button → click to view the Transfer Request status (until processed, it will show status as “pending”)

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Hello Simran Singh !

178 Total Academic Credit

Transfer Credits

Check Request Status

Log out

Credit Accumulation

Academic Institution	Batch	Course	Credit	
University of Delhi	2015-2019	BBA	94	✕
IGNOU	2018-2022	MBA	94	✕
IIT Delhi	2018-2022	MBA	94	✕

Credit History

Date	Academic Institution	Credit
13/04/2020	University of Delhi	08
04/01/2019	University of Delhi	12
20/06/2018	IGNOU	36
25/05/2017	IGNOU	08
11/05/2016	IIT Delhi	04
06/08/2015	IIT Delhi	24

Reg. No. E/885 EST. 1976
KOLHAPUR

- Details can be viewed by pressing the expand button appearing on the “Transfer Request Status” window



← Transfer Request Status

Transfer ID	Date of Request	University Details	Course Applied for	Credits to Transfer	Status	Details
54214560	05-07-21	Jawaharlal Nehru University	BBA (Finance)	124	Pending	
54214560	05-07-21	Jawaharlal Nehru University	BBA (Finance)	124	Approved Credit Transferred (DOA: 15-07-21)	

- Sample windows for the status: Pending, Approved and Rejected (for approval and rejection, you will get the academic institutions' comments/remarks)

Status : **Pending**

Student Reason for transfer : Change of Programme.

University Comments : Status: Pending

Status : **Rejected**

Student Reason for transfer : Change of Programme.

University Comments : Credit Incurred not valid for BBA (Finance) programme

← Transfer Request ID #54214560

Status : **Approved**

Transfer Request Details

University Name : University of Delhi

Course Name : BBA

Stream Detail : Finance

Date of Application : 20/05/2021

Date of Acceptance : 26/05/2021

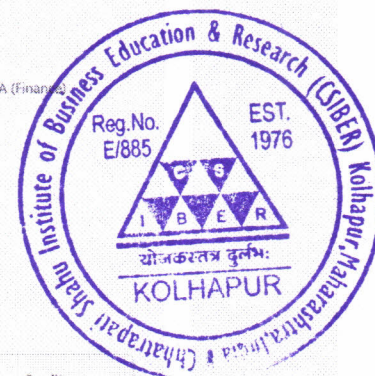
Student Reason for transfer : Change of Programme.

University Comments : Credit Redeemed for Sem II - BBA (Finance) programme

Credit Details

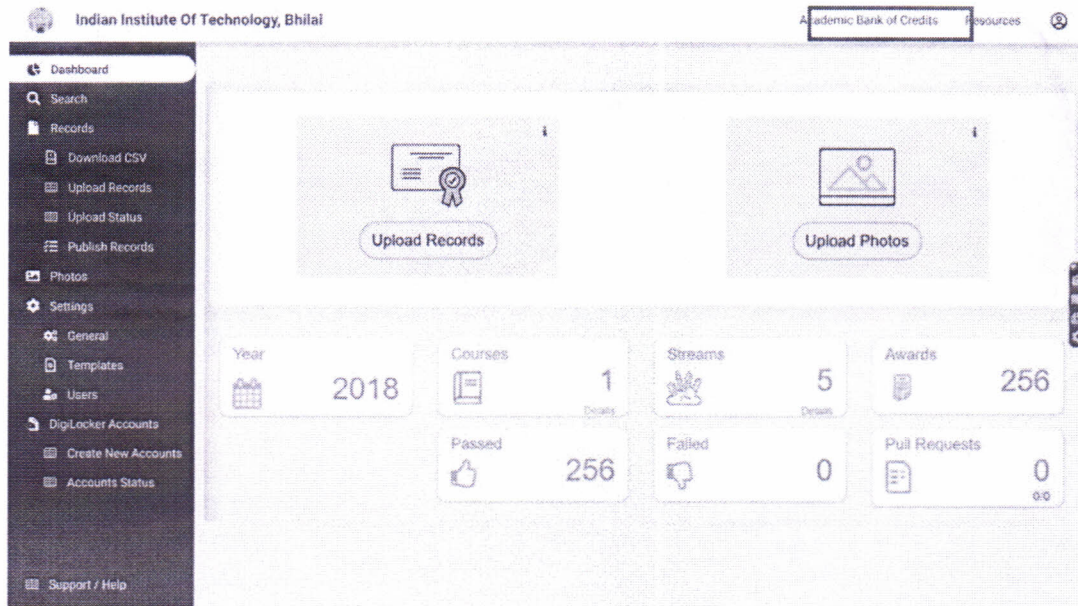
Total credits requested for transfer : 50

Awarded By	Course	Subject Name	Subject Code	Year	Credit
Jawaharlal Nehru University	BBA	Advance Physics	PHIL001	2015	06
Jawaharlal Nehru University	BBA	Introduction to Programing and Data Structures	CS1P001	2015	04
Jawaharlal Nehru University	BBA	Engineering Drawing and Graphics	CE1P001	2015	06

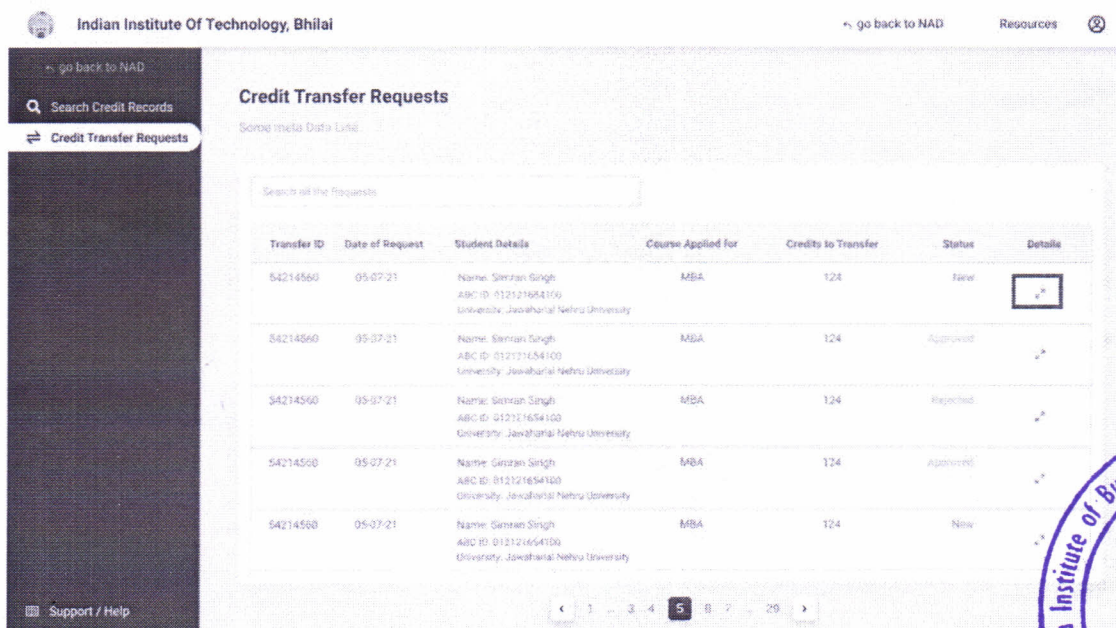


4. Institution Credit Flow

- Only ABC Institutions can process transfer requests. Registration of an Academic Institution will be done via DigiLocker NAD system.
- Academic Institutions → Click on “Academic Bank of Credits”



- All Credit Transfer Requests and their corresponding status will be shown on the dashboard



- Click on expand icon to view individual student request



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[Search Credit Records](#)
[Credit Transfer Requests](#)

← Transfer ID : 54214560

Student Details

Name : Simran Singh Date of birth : 24/02/1998
 ABC ID : 01545456445 Gender : Female

Course Details

Course Name : MBA Stream Details : Finance

Credit Details

☐ University	Subject	Subject Code	Year	Credit
☐ Jawaharlal Nehru University	Advance Physics	PH1L001	2015	06
☐ Jawaharlal Nehru University	Introduction to Programing and Data Structures	CS1P001	2015	04
☐ Jawaharlal Nehru University	Engineering Drawing and Graphics	CE1P001	2015	06
☐ Jawaharlal Nehru University	Mathematics - I	MA1L001	2015	08
☐ Jawaharlal Nehru University	Introduction to Programing and Data Structures	013PHY10	2015	06

[Reject Transfer Request](#)
[Accept Transfer request](#)
[Support / Help](#)

- Institution will either approve/reject the transfer request.



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[Credit Transfer Requests](#)

← Transfer ID : 54214560

Student Details

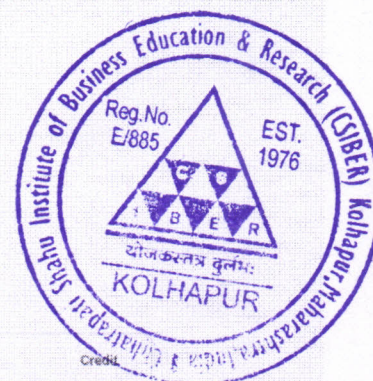
Name : Simran Singh Date of birth : 24/02/1998
 ABC ID : 01545456445 Gender : Female

Course Details

Course Name : MBA Stream Details : Finance

Credit Details

University	Subject	Subject Code	Year	Credit
Jawaharlal Nehru University	Advance Physics	PH1L001	2015	06
Jawaharlal Nehru University	Introduction to Programing and Data Structures	CS1P001	2015	04
Jawaharlal Nehru University	Engineering Drawing and Graphics	CE1P001	2015	06
Jawaharlal Nehru University	Mathematics - I	MA1L001	2015	08
Jawaharlal Nehru University	Introduction to Programing and Data Structures	013PHY10	2015	06
Jawaharlal Nehru University	Introduction to Programing and Data Structures	013PHY10	2015	06

[Reject Transfer Request](#)
[Accept Transfer request](#)
[Support / Help](#)


- Academic Institutions will provide reason/remarks for acceptance/rejection.



Reject Transfer Request

Please mention the reason for rejecting the transfer request

(0/250 chars)

Cancel
Reject

Accept Transfer Request

Note: Once Credit Transfer Request is initiated, the credits will be frozen for the your Institution and student may not be able to reuse those credit for other institution transfer

Cancel
Accept

5. Search Credit Records

- Academic Institutions can search for student credit records by using their ABC IDs.

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Search Credit Records
Credit Transfer Requests

Search Student Credit Information

Institutions can search students information

↓

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[go back to NAD](#)

Search Credit Records
Credit Transfer Requests

← **ABC ID : 01204545475**

Student Details

Name : Simran Singh

Date of Birth : 24/02/1998

Gender : Female

Credit Accumulation

Academic Institution	Batch	Course	Credit
University of Delhi	2015-2019	BBA	94
IGNOU	2016-2022	MBA	94
IIT Delhi	2018-2022	MBA	94