



# ACADEMIC BANK OF CREDITS

Ministry of Education, Government of India



Student Registration and Credit Transfer under ABC

## User Manual



## Contents

### Contents

Contents .....	2
Overview .....	3
Features of ABC Platform .....	3
Workflow .....	4
1. Registration.....	4
2. Student Dashboard .....	6
3. Student Credit Flow .....	8
4. Institution Credit Flow .....	12
5. Search Credit Records .....	14

## 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.

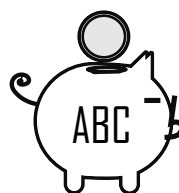
## Features of ABC Platform



Register  
yourself under  
ABC



Select credits of  
your choice for  
transfer



ABC sends AI  
for verification  
and approval

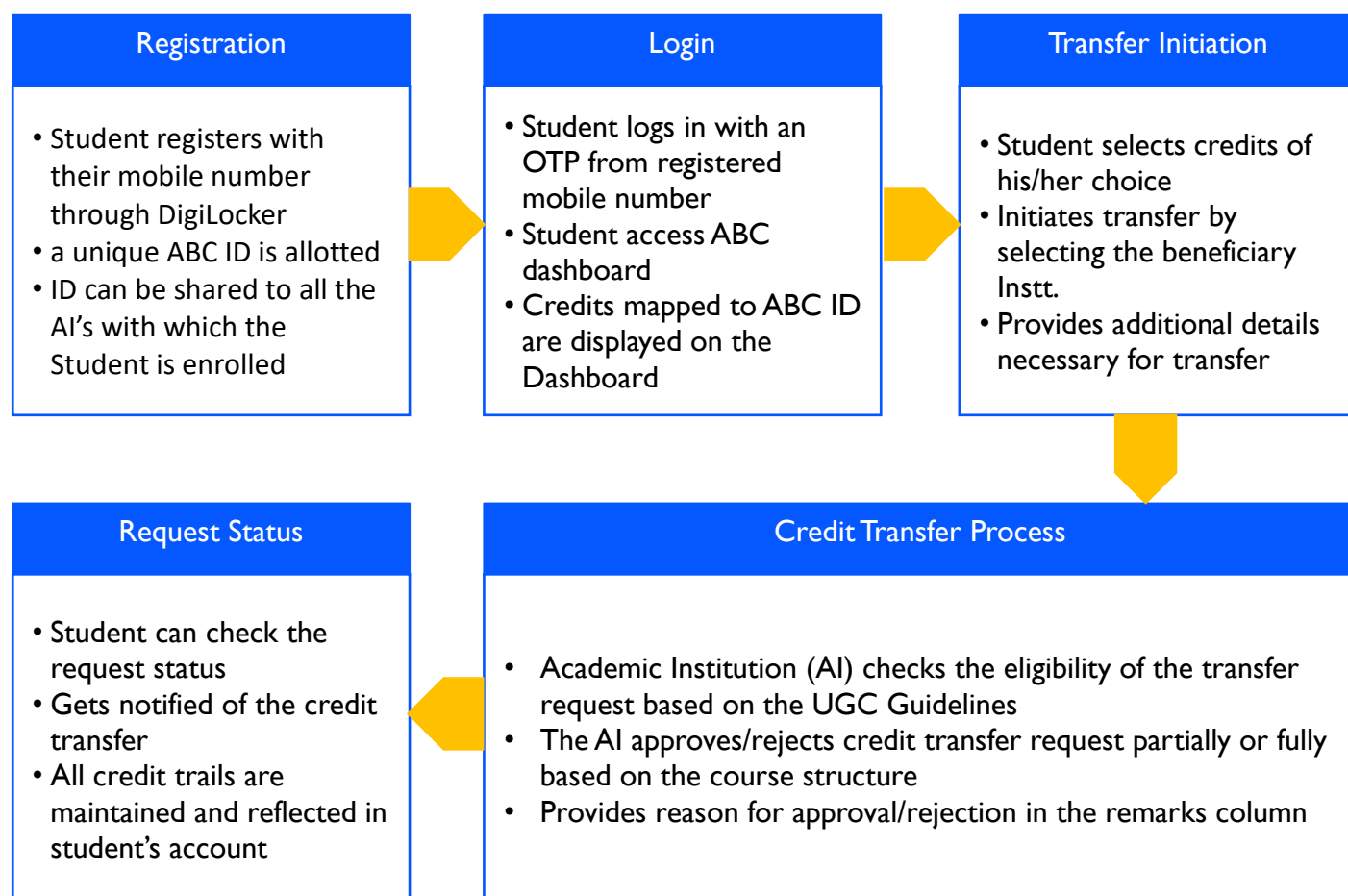


On approval, credit will  
be redeemed for your  
desired course

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

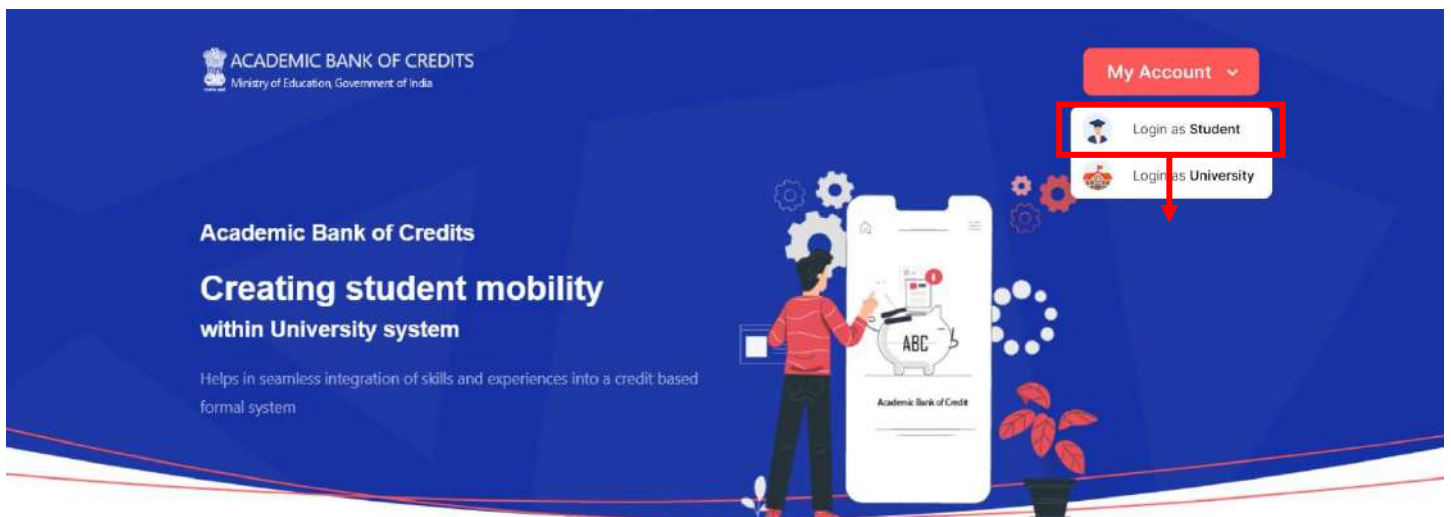
- Registration for a unique ABC ID (which can be shared between Academic Institutions for any course)
- Viewing of total credit accumulated under one window
- Selection of multiple credits of convenience for transfer or redemption
- Viewing of the Transfer request status
- Reinitiating credit transfer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

## Workflow



## 1. Registration

- Students can register by logging in at [www.abc.digilocker.gov.in](http://www.abc.digilocker.gov.in)



## How it works



- 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 platform

**DigiLocker**  
Document Wallet to Empower Citizens

Sign in to your account

Mobile / Aadhaar / Username

[Sign in with OTP](#)

[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](#)

[Continue](#)

Don't have DigiLocker account? Sign up

**DigiLocker**  
Document Wallet to Empower Citizens  
**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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[Log out](#)

**Hello Simran Singh !**  
**0**  
Total Academic Credit

  
ACADEMIC BANK OF CREDITS  
ABC ID :  
**2042-1220-5457**  
SIMRAN SINGH

  
**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.

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Hello Simran Singh !

**178** Total Academic Credit

Transfer Credits

ACADEMIC BANK OF CREDITS

Card No: 2042-1220-5457

SIMRAN SINGH

**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

ACADEMIC BANK OF CREDITS

Card No: 2042-1220-5457

SIMRAN SINGH

**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	D13PHY10	2015	06
Introduction to Programing and Data Structures	MBA	D13PHY10	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
20/06/2018	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 freezed 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.

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← **Transfer Credits**

☒ University Details ☐ Credit Selection ☐ Review Form

Select University to transfer your Credit

Course Details

Stream Detail

- 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

<input type="checkbox"/> University	Course	Subject Name	Subject Code	Year	Credit
<input checked="" type="checkbox"/> Jawaharlal Nehru University	BBA	Advance Physics	PH1L001	2015	06
<input checked="" type="checkbox"/> Jawaharlal Nehru University	BBA	Introduction to Programing and Data Structures	CS1P001	2015	04
<input checked="" type="checkbox"/> Jawaharlal Nehru University	BBA	Engineering Drawing and Graphics	CE1P001	2015	06
<input type="checkbox"/> IGNOU	BSc	Mathematics – I	MA1L001	2015	08
<input type="checkbox"/> IGNOU	BSc	Introduction to Programing and Data Structures	013PHY10	2015	06
<input type="checkbox"/> 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

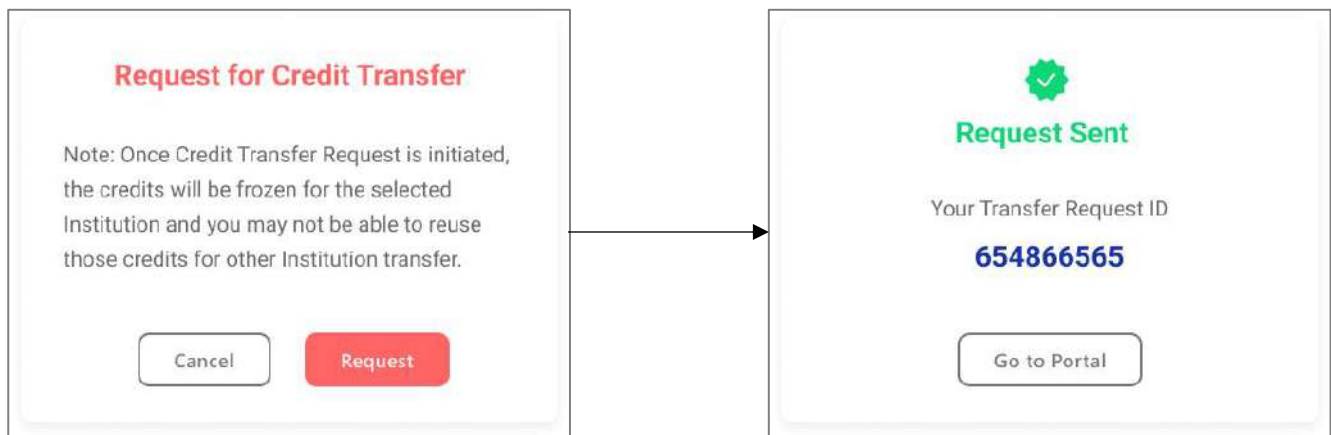
☐ Yes, I agree to all the Terms and Condition.

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)



- 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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Ministry of Education, Government of India

Log out

Hello Simran Singh !




**178** Total Academic Credit

Transfer Credits

**Check Request Status**


ACADEMIC BANK OF CREDITS  
Request ID: 2042-1220-5457  
SIMRAN SINGH

**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

- 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

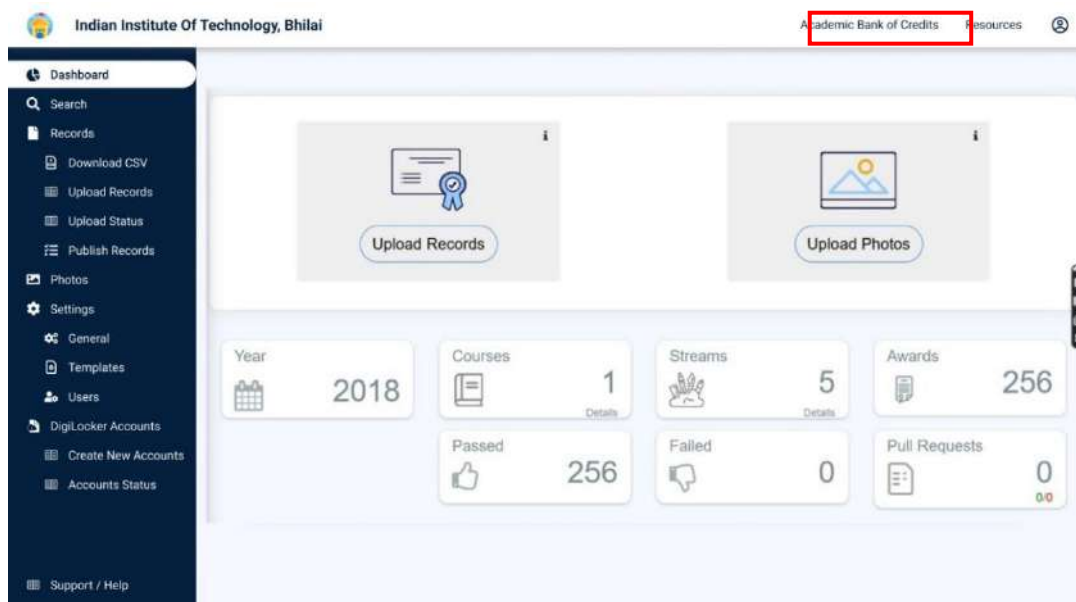
### Credit Details

Total credits requested for transfer : 50

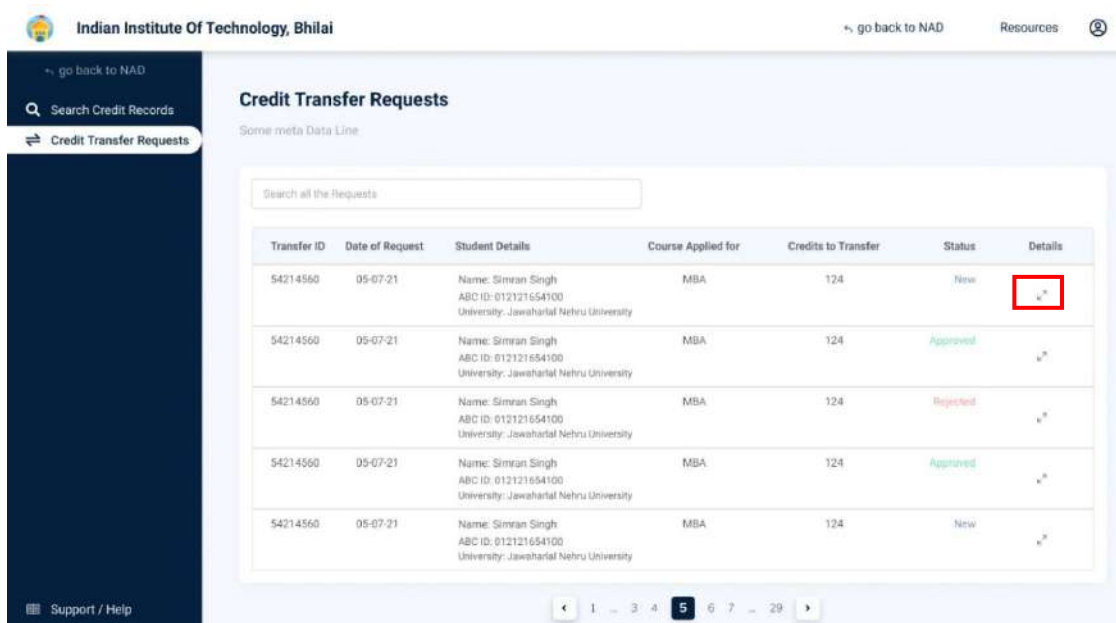
Awarded By	Course	Subject Name	Subject Code	Year	Credit
Jawaharlal Nehru University	BBA	Advance Physics	PH1L001	2015	06
Jawaharlal Nehru University	BBA	Introduction to Programming and Data Structures	CS1P001	2015	04
Jawaharlal Nehru University	BBA	Engineering Drawing and Graphics	CE1P001	2015	06


## 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



[go back to NAD](#)

[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

<input type="checkbox"/>	University	Subject	Subject Code	Year	Credit
<input type="checkbox"/>	Jawaharlal Nehru University	Advance Physics	PH1L001	2015	06
<input type="checkbox"/>	Jawaharlal Nehru University	Introduction to Programing and Data Structures	CS1P001	2015	04
<input type="checkbox"/>	Jawaharlal Nehru University	Engineering Drawing and Graphics	CE1P001	2015	06
<input type="checkbox"/>	Jawaharlal Nehru University	Mathematics – I	MA1L001	2015	08
<input type="checkbox"/>	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.



[go back to NAD](#)

[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
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

Enter the reason here...

0/250 words

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.

Indian Institute Of Technology, Bhilai

[go back to NAD](#)
[Resources](#)

[go back to NAD](#)

Search Credit Records
Credit Transfer Requests

### Search Student Credit Information

Institutions can search students information

Q

↓

Indian Institute Of Technology, Bhilai

[go back to NAD](#)
[Resources](#)

[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	u <sup>28</sup>
IGNOU	2018-2022	MBA	94	u <sup>28</sup>
IIT Delhi	2018-2022	MBA	94	u <sup>28</sup>