

## COMPLIANCE OF THE ACADEMIC BANK OF CREDIT (ABC) AS PER MOE DIRECTIVES

### Objectives

Academic Bank of Credits (ABC) is a virtual/digital storehouse that contains the information of the credits earned by individual students throughout their learning journey. It will enable 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 seamlessly.

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.

In a crux, the Academic Bank of Credits will be a game-changer in transforming Indian education to a great extent.

### Functions Of Academic Bank Of Credit :

- 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.

### Importance Of Academic Bank Of Credit :

- Increases the student’s freedom in choosing their courses and academics.
- Enables the student to drop out in any year and then exchange the credits earned so far with a certificate/diploma if they are eligible.
- They can redeem the credits and rejoin the same or any other institute in the future and continue their education.

- The institutes cannot keep the students in the courses against their will to earn money

### Academic Bank Of Credits :

As I mentioned to you earlier, the Academic Bank of Credits (ABC) would act as a reference point for faculty to check the credit records of students. The students need to follow the given guidelines to be a part of the ABC.

### Opening The ABC Account

First and foremost, the students need to open an Academic Bank Account.

They might require details like their **name, address, certificates, course details**, etc to create the ABC account.

A unique ID & password will be created from where students can log in at any given point to check their earned credits.

### Credits Information As Per Courses

As per the courses, a credit structure will be created by the Government.

*When a student pursues any course and clears exams, credits will be automatically awarded to them. Institutions need to fill out the details and upload the deposits in the students' Academic Credit Bank's account on the digital portal.*

### Evaluation & Verification Of Credits

Any kind of credit evaluation & verification will be carried out by the Academic Credit Bank at regular intervals.

If students want to transfer the credits, they need to approach the ABC for further process.

It will help in regulating the processes with ultimate authenticity.



  
**Dr. S. Baskaran** M.E., Ph.D  
Principal  
S.K.P. Engineering College  
Tiruvannamalai-606 611