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Academic Bank of Credits and APAAR: Building Lifelong Learning

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REPORTS & SCHEMES

GS2

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WHY IN NEWS

The University Grants Commission (UGC) set June 30, 2026, as the final deadline for higher education institutions to upload Examination Year 2025 academic records to the National Academic Depository (NAD) linked Academic Bank of Credits (ABC) platform, a key step in operationalising credit portability (<https://ujjyari.com/vocab/portability/>) under the National Education Policy 2020.

The Academic Bank of Credits and the linked APAAR ID form the digital public infrastructure through which the National Education Policy (NEP) 2020 hopes to make learning flexible, portable and lifelong.

WHAT IS THE ACADEMIC BANK OF CREDITS (ABC)?

The ABC is a national-level digital store, or “credit bank”, that holds the academic credits a student earns across institutions, much as a bank holds money. Credits can then be transferred and redeemed across recognised institutions.

FEATURE	DETAIL
Nature	Digital repository of academic credits
Regulator	University Grants Commission (UGC) , Ministry of Education
Platform	Housed on DigiLocker / National Academic Depository (NAD)
Core function	Credit deposit, accumulation, transfer and redemption
Policy basis	Enables Multiple Entry and Exit (MEE) under NEP 2020
Framework	Operationalises the National Credit Framework (NCrF)

Under Multiple Entry and Exit, a student can leave a programme after one year with a certificate, two years with a diploma, three or four years with a degree, and return later to complete it, with credits preserved in the ABC.

APAAR: ONE NATION, ONE STUDENT ID

APAAR stands for **Automated Permanent Academic Account Registry**, a unique **12-digit “One Nation, One Student ID”**. It acts as the lifelong identifier to which a student’s ABC account and academic records are linked.

ATTRIBUTE	DETAIL
Full form	Automated Permanent Academic Account Registry
Format	Unique 12-digit ID
Tagline	“One Nation, One Student ID”
Scale (as of June 2026)	About 26.30 crore verified APAAR IDs generated
Link	Connects the student to ABC, NAD and DigiLocker records

THE JUNE 30, 2026 DEADLINE

The UGC directed all higher education institutions and credit-awarding bodies to upload Examination Year 2025 academic records to the NAD-ABC platform by **June 30, 2026**, clarifying that the deadline was final. Records linked to a student’s APAAR ID enable seamless credit accumulation, transfer and redemption, and unlock the multiple entry and exit options that NEP 2020 promises.

ANALYSIS AND WAY FORWARD

The ABC-APAAR architecture is a genuine attempt to break the rigidity of Indian higher education, where a student who dropped out earlier lost everything. By treating credits as portable assets, it supports mobility across institutions and disciplines and enables working adults to resume study.

Yet three challenges temper the promise. First, uneven institutional readiness: while crores of student IDs exist, a far smaller share of colleges have registered as credit-issuing institutions and uploaded clean records, so the network effect is still building. Second, equity: mandating a universal digital ID risks excluding students with weak documentation or digital access, and must not become a barrier to admission or examinations. Third, data privacy: a permanent, linked academic record of hundreds of millions of students raises real questions under the **Digital Personal Data Protection Act, 2023** (<https://ujivari.com/legislation/dpdp-act-2023/>), on consent, purpose limitation and data security.

The way forward is to pair the technical rollout with strong data-protection safeguards, capacity-building for institutions, and a firmly voluntary posture on the ID so that inclusion, not compulsion, drives adoption.

UPSC RELEVANCE

GS Paper 2: Issues relating to development and management of the education sector; government policies and interventions (NEP 2020); e-governance and digital public infrastructure; the equity and privacy dimensions of a universal student ID.

Prelims pointers: ABC regulated by UGC; housed on DigiLocker / NAD; APAAR is a 12-digit ID (One Nation, One Student ID); ABC operationalises the National Credit Framework (NCrF) and NEP’s Multiple Entry and Exit; Digital Personal Data Protection Act (<https://ujiyari.com/terms/digital-personal-data-protection-act/>), 2023.

Mains question: “The Academic Bank of Credits can democratise higher education, but only if equity and data protection keep pace with technology.” Examine. **(15 marks, 250 words)**

FACTS CORNER

★ FACTS CORNER, KNOWLEDGEPEDIA

ABC (Academic Bank of Credits): Digital store of academic credits enabling transfer and redemption across institutions; regulated by the UGC under the Ministry of Education.

Platform: Housed on DigiLocker / National Academic Depository (NAD).

APAAR: Automated Permanent Academic Account Registry, a unique 12-digit “One Nation, One Student ID”; about 26.30 crore verified IDs generated as of June 2026.

Deadline: UGC set June 30, 2026 for institutions to upload Examination Year 2025 records to NAD-ABC.

Policy link: Backbone of NEP 2020 Multiple Entry and Exit (MEE) and the National Credit Framework (NCrF).

Privacy statute: Digital Personal Data Protection Act, 2023, governs the handling of student data.

Sources: *University Grants Commission* (<https://www.ugc.gov.in>), *Ministry of Education* (<https://www.education.gov.in>), *DigiLocker* (<https://www.digilocker.gov.in>)

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