

Behs Sumati Academy – REFUND & CANCELLATION POLICY

1. Introduction

This Refund & Cancellation Policy outlines the terms and conditions for cancellation of services and refund of fees paid to Behs Sumati Academy through online payment modes, including payment gateway services. This policy is designed in compliance with applicable RBI guidelines and payment gateway requirements (including ICICI Bank).

2. Applicability

This policy applies to all payments made towards:

- Admission Fees
- Tuition Fees
- Transport Fees
- Hostel Fees (if applicable)
- Any other school-related charges

3. Cancellation Policy

a. Admission Cancellation by Parent/Guardian

- Cancellation requests must be submitted in writing via email or at the school office.
- Cancellation will be effective only after formal approval by the school administration.

b. Cancellation Timeline

- **Before Academic Session Start:** Admission may be cancelled with applicable administrative deductions.
- **Within 7 Days of Session Start:** Limited refund may be granted as per school rules.
- **After 7 Days of Session Start:** Cancellation may be accepted, but no refund will be provided or discussion taking by school management.

c. Cancellation by School

- The school reserves the right to cancel admission due to disciplinary, administrative, or eligibility reasons or for any other reason deemed appropriate by the institution.
- In such cases, an appropriate refund (full or partial or Nil) may be processed.

d. Non-Cancellable Components

- Certain components such as registration, processing fees, and issued materials are non-cancellable and non-refundable.

4. General Refund Policy

- All fees are non-refundable, except as explicitly stated in this policy.
- Refunds will be processed only after verification of the request and payment details.
- Refunds will be credited only to the original mode of payment and not in cash.
- Any applicable bank charges, payment gateway charges, or administrative fees may be deducted from the refund amount.

5. Eligible Refund Cases

a. Duplicate Payment

- In case of multiple payments for the same fee, the excess amount will be refunded after verification.

b. Admission Cancellation (Before Academic Session Start)

- Refund may be issued after deducting applicable administrative charges.

c. Withdrawal After Admission

- Before session start: Partial refund may be granted after deductions
- Within 7 days of session start: Limited refund may be granted
- After 7 days of session start: No refund will be provided or decision taking by school management.

d. School-Initiated Cancellation

- If the school cancels admission, an appropriate refund (full or partial or Nil) will be processed.

6. Non-Refundable Fees

The following fees are strictly non-refundable:

- Registration Fees
- Admission Processing Fees

7. Refund Request Process

To request a refund, the applicant must submit:

- Student Name
- Class / Admission Number
- Payment Receipt / Transaction ID
- Reason for refund

Requests can be submitted via:

- Email: info@sumatiacademy.com
- Office: Chattarpur

8. Refund Processing Time

- Approved refunds will be processed within 7–15 working days.
- The actual credit timeline may vary depending on the bank or payment gateway.

9. Payment Disputes & Chargebacks

- In case of any payment dispute or chargeback raised through the bank or payment gateway, the school reserves the right to review and respond with valid transaction proof.
- Decisions will be handled in accordance with payment gateway and banking regulations.

Any disputes shall be subject to the jurisdiction of the courts in Chhatarpur, Madhya Pradesh, **471001**.

10. Policy Updates

Behs Sumati Academy reserves the right to modify or update this Refund & Cancellation Policy at any time without prior notice.