# Refund Policy: (Programs with prep-session component)

1. Student must pay an applicable caution money for the enrolment to the Program. This caution amount will be adjustable against the total Program fee payable by the student.
2. You can claim a refund for the amount paid towards the Program at any time, before the Cohort Commencement Date, by visiting [www.upgrad.com](http://www.upgrad.com/#inbox/_blank) and submitting your refund form via the "My Application" section under your profile. Processing fee of USD 150 will be levied. If less than USD 150 have been paid in total, student shall not be eligible for any refund in such case.
3. Student shall not be eligible for any refund under any circumstances if any such refund requests are raised post Cohort Commencement Date and student will continue to pay the EMI for loan (if applicable) and such loan cannot be cancelled. This is also applicable for those students who could not complete their payment and could not be enrolled in the cohort opted for. However, the student can raise a request for Pre-Program deferral as per the policy defined below for the same.
4. In case of a refund, student will be solely responsible for any cancellation of loan, including but not limited to applicable loan cancellation charges levied on the total cancelled loan amount.
5. Student must pay the full fee within 7 days of payment of Caution Money or Cohort Commencement Date, whichever is earlier, otherwise the admission letter will be rescinded.
6. Request for refund must be sent via e-mail in the prescribed Refund Request Form. The refund will be processed within 30 working days of commencement of the Program after being duly approved by the Academic Committee.

# Deferral Policy: (Pre- Program Commencement)

* If a student, due to unavoidable circumstances is unable to commence with the cohort and requests for a deferral before the cohort starts, we provide the opportunity for the student to defer to another batch.
* However, the student will be required to pay 50% of the total course fee amount (inclusive of taxes) before the deferral can be approved. Till this is completed, the student will be assumed to be continuing in the same cohort.
* A student can request for deferral only once and to either of the scheduled cohorts to start in the next 1 year from the batch start date of initial batch the student enrolled for.
* The student has time till the current cohort launch date to make the payment of the 50% Program fee, post which the deferral request will expire. Once the deferral window expires and the student now asks for a refund, the above-mentioned applicable refund policy will apply.
* The fee applicable to the deferred student will be as per prevailing fee for the batch student as opted to defer to (No additional deferral fee is required to be paid).

# Deferral Policy: (Post Program Commencement)

* If a student is facing severe issues in dedicating time to the course, we provide the opportunity for the student to defer to another batch.
* A student can request for deferral only once and to either of the scheduled cohorts to start in the next 1 year from the batch start date of initial batch the student enrolled for.
* The student will be required to pay a deferral fees of 10% of the total course amount fee + Taxes if any along with the differential Program fees between the two cohorts
* The deferral request will be approved once the deferral fee is paid.
* Till this is completed, the student will be assumed to be continuing in the same cohort.
* The student has 7 days (including holidays and weekends) from the date of deferral request to make the payment of the deferral fee post which the deferral request will expire, and the student will continue as part of the current cohort.
* If the student completes the deferral payment, the student’s login will be disabled, the student will leave the deferred cohort and the student will start learning on the new cohort from the point of the last assignment that was graded in the deferred cohort. All grades and progress till that point will be carried forward as it is to the new cohort. For clarification, the grades of the graded assignments will be carried forward, whether the student had submitted these grading during the initial stage.
* The deferral can only be requested during the batch for which the student has enrolled is ongoing. Once the batch has completed, deferral requests shall not be entertained. For clarification, the batch completion here shall mean the “last grace deadline” as communicated by upGrad.