

## **Annexure C**

### **Deferral Policies**

#### **Deferral Policy: Pre-Program commencement**

1. If a learner, due to unavoidable circumstances is unable to commence with the cohort and requests for a deferral before the current cohort starts, we provide the opportunity for the student to defer the enrolment to another cohort.
2. To do so, learner must raise a through 'My Applications' page on our website ([www.upgrad.com](http://www.upgrad.com)) stating the specific reason for deferral.
3. The learner can make the request until the current cohort starts, post which the deferral request will not be accepted. If the learner asks for a refund after the deferral window expires i.e. before the cohort starts, the applicable refund policy will apply.
4. A learner can request for deferral only once. The request can only defer the enrolment to any of two (2) scheduled cohorts, subject to availability.
5. Fifty percent (50%) Program fee must be paid by the learner to avail deferral before cohort starts. This fee will be adjusted against total fee payable. The learner must pay the balance amount against Program fee between the period of current enrolled cohort and the deferred cohort.
6. The deferral request will be considered and approved only when the payment is made against Program fee as per Point No. 5 of this Deferral Policy (Pre-Program commencement).

#### **Deferral Policy: Post-Program commencement**

1. If a learner is facing severe issues in dedicating time to the Program or has medical issues, we provide the opportunity for the learner to defer the enrolment to another cohort.
2. To do so, learner must raise a through 'My Applications' page on our website ([www.upgrad.com](http://www.upgrad.com)) stating the specific reason for deferral.
3. A learner can request for deferral only once. The request can only defer the enrolment to any of two (2) scheduled cohorts, subject to availability.
4. The learner will be required to pay an additional deferral fees of 10% of the total Program fee + Taxes if any along with the differential Program fee between the two cohorts.
5. The deferral request will be approved once the deferral fee is paid. Till this is completed, the learner will be assumed to be continuing in the same cohort.
6. The learner has 7 days (including holidays and weekends) from the date of deferral request to make the payment of the deferral fee as per Point No. 4 of this Deferral Policy (Post Program commencement), post which the deferral request will expire, and the student will continue as part of the current cohort.
7. If the learner completes the deferral payment as per Point No. 4, the learner's login will be disabled, the learner will no longer be a part of the deferred cohort and the learner 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 is to the new cohort. For clarification, the grades of the graded assignments will be carried forward, whether or not the student had submitted these grading during the initial stage.
8. The deferral can only be requested during the cohort for which the learner has enrolled is ongoing. Once the cohort is completed, deferral requests shall not be entertained. For clarification, the cohort completion here shall mean the "last grace deadline" as communicated by UpGrad.