

Refund Policy:

- A learner may claim a refund for the amount paid towards the Program, only as per the timelines mentioned in Table-A, by visiting www.upgrad.com and submitting duly signed refund form via the "My Application" section under Profile Section.

TABLE – A

Sr. No	Refund Request Slabs	Refund applicable
1.	Within 3 weeks from the Cohort Commencement Date	Total Program Fee after deducting Enrollment Deposit
2.	After 3 weeks of the Cohort Commencement Date	No Refund

- Learner shall not be eligible for any refund under any circumstances, if such refund request is raised after 3 weeks from the Cohort Commencement Date and Learner will continue to pay the Equated Monthly Installments ("EMI") for loan (if applicable) and such loan cannot be canceled. This is also applicable for those Learner(s) who could not complete their payment and could not be enrolled in the cohort opted for. However, the Learner can raise a request for Pre-Program deferral as per the policy defined below for the same.
- If a refund is granted, Learner will be solely responsible for any cancellation of loan, including but not limited to applicable loan cancellation charges levied on the total canceled loan amount. These loan cancellation charges are decided by the concerned credit facility provider and upGrad has no role to play in the same.
- Learner must pay the Total Program Fee within seven (7) days of payment of Enrollment Deposit (non-refundable) or Cohort Commencement Date, whichever is earlier, otherwise the admission letter will be rescinded.
- Once the refund request is approved by the Academic Committee the refund will be processed within thirty (30) working days of the refund request date (which shall be taken as the date on which all the requisite documents are submitted by the Learner as per Point 3 of this refund policy).
- To clarify, any refund processed will be after applying/deducting the non-refundable Enrollment Deposit.

Deferral Policy: (Pre- Program Commencement)

- If a Learner, due to unavoidable circumstances is unable to commence with the cohort and requests for a deferral before the cohort starts, we provide the opportunity to the Learner to defer to another cohort.
- However, the Learner will be required to pay 50% of the Total Program Fee before the deferral can be approved. Until this condition is met with, the Learner will remain enrolled in the same cohort.
- A Learner can request for deferral only once and to either of the scheduled cohorts to start in the next one (1) year from the Cohort Commencement Date of initial cohort the Learner enrolled for.
- The Learner has time until the Cohort Commencement Date to request for a Pre-Program Deferral and to make the payment of 50% of the Total Program fee. After Cohort Commencement Date, deferral request will expire and in case by Cohort Commencement Date, the Learner fails to pay the deferral fee, such learner shall not be eligible to defer enrolment to the next cohort. If the Learner opts to ask for refund, the above-mentioned applicable Refund Policy will become applicable.
- The fee applicable to the deferred Learner will be as per prevailing fee for the cohort Learner has opted to defer to. This is to clarify that Total Program Fee shall be the fee which is applicable on the cohort, to which the Learner has deferred to. No additional deferral fee is required to be paid in case of for Pre-Program Commencement deferral.

Deferral Policy: (Post Program Commencement)

- If a Learner is unable to dedicate time to the course, we provide an opportunity to the Learner to defer to another cohort.
- A Learner can request for deferral only once and to either of the scheduled cohorts to start in the next one (1) year from the Cohort Commencement Date of initial cohort the Learner enrolled for.
- The Learner will be required to pay a deferral fee of 10% of the Total Program Fee of the current cohort, plus 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.
- Until this is completed, the Learner will be enrolled in the same cohort.
- The Learner has seven (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 Learner will continue as part of the current cohort.

- Once the Learner completes the deferral payment, the Learner's login in the enrolled cohort will be disabled and will join the opted deferred cohort with new login details. Learners will start learning in the new cohort from the point of the last assignment that was graded in the previous cohort. All grades and progress until that point will be carried forward.
- The deferral can only be requested during the cohort for which the Learner has enrolled is ongoing. Once the cohort has completed, deferral requests shall not be entertained. For clarification, the cohort completion here shall mean the "last grace deadline" as communicated by upGrad.