

Refund Policy:

1. Learner 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) and submitting duly filled refund form via the "My Application" section under profile. Processing fee of INR 10,000 will be levied while processing the refund. If a Learner has paid less than INR 10,000 while registering for the program, the Learner shall not be eligible for any refund in such case.
2. Learner shall not be eligible for any refund under any circumstances if refund request is raised post Cohort Commencement Date and Learner will continue to pay the monthly EMI for loan (if applicable) and such loan cannot be canceled. This is also applicable for those Learners 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.
3. In case of a refund as per point 1 of this policy, the 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 charges will be decided by the third-party financial institution that has granted given loan to the Learner and upGrad will have no role to play in deciding the quantum of these charges.
4. Learners 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of payment of Caution Money or Cohort Commencement Date, whichever is earlier, otherwise the admission letter will be rescinded.
5. Request for refund should be sent via email in the prescribed Refund Request Form, post completing the steps as per point 1 of this Refund Policy. The refund will be processed within 30 working days of commencement of the program after being duly approved by the upGrad Admissions Team.

Case	Fee deducted/ charged
Before Program Commencement	INR 10,000 (processing fee)
Post Program Commencement	No refund possible

#### 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 Commencement Date, Learner will have an option to defer to another batch.
- However, the learner will be required to pay 50% of the Total Program Fee amount (inclusive of taxes) before the deferral can be approved. Till this condition is complied with, the Learner will be assumed to be continuing in the same cohort.
- A Learner 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 the initial batch the Learner enrolled for.
- The Learner has time till the current Cohort Commencement Date to make the payment of the 50% of the Total Program Fee, post which the deferral request will expire. Once the deferral window expires and the Learner asks for a refund after the Cohort Commencement Date, the above-mentioned applicable refund policy will apply.
- The fee applicable to the deferred Learner will be as per prevailing Total Program Fee for the batch Learner as opted to defer to (No additional deferral fee is required to be paid).

#### Deferral Policy: (Post Program Commencement)

- If a learner is facing severe issues in dedicating time to the course, Learner will have an option to defer to another batch.
- A Learner can request for deferral only once and to either of the scheduled cohorts to start in the next 1 year from the Cohort Commencement Date of the initial batch the Learner enrolled for.
- The Learner will be required to pay a deferral fee of 10% of the Total Program Fee (inclusive of 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 condition is complied, the Learner will be assumed to be continuing in the same cohort.
- The Learner 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 learner will continue as part of the current cohort.

- If the Learner completes the deferral payment, the Learner's login will be disabled, The Learner will leave 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 it is to the new cohort
- The deferral can only be requested during the batch for which the Learner has enrolled is ongoing. Once the batch has been completed, deferral requests shall not be entertained. For clarification, the batch completion here shall mean the "last grace deadline" as communicated by upGrad.

Case	Deferral fee
Before Program Commencement	50% program fee (including taxes) to be paid upfront- no additional deferral fee to be paid
Post Program Commencement (0-7 days after program start date)	10% of the program fee (including taxes) to be paid within 7 days as deferral fee
Post Program Commencement (8 days after program start date)	Will have to continue as a part of the current cohort