



RETURN AND REFUND POLICY

1. No Cancellation Policy

Once a payment is successfully made, no cancellation request will be accepted from end users. All fee payments, application payments, and other remittances made online are considered final.

2. Duplicate or Excess Payment

In case of a duplicate payment or excess amount paid by mistake:

- Parents or students may contact the college administration or accounts department.
- A refund request, in writing, must be submitted along with valid proof (transaction reference, bank statement, etc.) to the college administration or accounts department.
- After verification, the refund will be processed as per college policy, in consultation with the policies and procedures of the St. Joseph Educational and Charitable Trust.

3. Non-Refundable Fees

Application fees, registration fees, and other administrative charges are strictly non-refundable, except in case of a verified duplicate transaction.

4. Important Notice

By making an online payment through our website, you confirm that:

- You have reviewed and accepted the Terms & Conditions.
- You understand that policies may be updated from time to time.



Sd/-

Manager

St. Joseph's Group of Institutions Moolamattom

Sd/-

Secretary

St. Joseph Educational and Charitable Trust