

REFUND & CANCELLATION POLICY

Chameli Devi Public School , Indore (M.P.)

- **Effective Date:** September 1, 2026
- **Last Updated:** September 1, 2026

1. Introduction & Purpose

This Online Fee Payment Refund & Cancellation Policy applies to all fee payments made through the official web portal, payment gateway services, or mobile applications of Chameli Devi Public School, Indore (M.P.).

This policy is framed in compliance with the **Reserve Bank of India (RBI) directives on Turn Around Time (TAT) and settlements, Payment Aggregator (PA) guidelines**, and standard banking practices in India to ensure clear, fair, and transparent handling of failed transactions, duplicate debits, and refund requests.

2. General Policy on Fee Refundability

- **Tuition Fees, Admission Fees, CBSE Examination Fees**, remitted to the School account are **non-refundable and non-transferable** once successfully processed, except under the specific circumstances listed in Section 3.
- Payment of fees implies acceptance of the school's fee structure and terms of admission.

3. Conditions Warranting Refund or Financial Adjustment

Scenario Category	Description	Resolution Action
Multiple / Duplicate Debits	Parent/Student bank account is debited twice or multiple times for the same transaction due to a network error, session timeout, or technical glitch.	100% refund of the duplicate debited amount back to the original source account.
Payment Debited but Uncredited	Funds are deducted from the bank account, but the status shows "Failed" or "Pending" on the School ERP portal.	Reconciled within 2–5 working days or converted to a verified fee receipt.
Excess Fee Payment	Accidental overpayment beyond the due quarterly/annual ledger amount.	The excess amount is adjusted/credited against the subsequent quarter's fee .
Admission Cancellation (Prior to Term)	Formal cancellation of admission before the official start of the academic session.	Refund processed according to School Management guidelines.

4. Technical Failure & Failed Transactions (RBI Harmony Protocol)

In compliance with **RBI Circular DPSS.CO.PD No.629/02.01.014/2019-20** on harmonization of Turn Around Time (TAT) for failed transactions:

- If money is debited from your account but the payment fails at the gateway, the funds are held by the intermediary payment aggregator/bank and are usually **auto-reversed to your original payment source (Bank/UPI/Card) within T + 1 to T + 5 working days** (where T is the transaction date).
- Parents do not need to contact the School immediately for auto-reversed payments. However, if the funds are not credited back within 5 working days, parents should submit a query along with their bank statement.

5. Refund Application Procedure

For manual refund processing (in cases of verified duplicate payments or overpayments):

1. **Submit Written Intimation:** Send an email to office@cpsindore.com within **7 working days** of the transaction date.
2. **Mandatory Details Required:**
 - Student's Full Name, Class, Section, and Admission/Enrollment /Scholar Number & Student's ID Code.
 - Payment Gateway Transaction ID & Order ID.
 - Date and Time of Transaction.
 - Bank Statement / Debit Advice clearly showing the double deduction.
3. **Verification & Settlement:** The School Accounts Department will verify transaction logs with the bank/payment gateway partner. (Axis / Razor pay) Approved refunds will be processed and credited strictly to the **original payment source** within **7 to 10 working days**.

6. Payment Gateway Convenience Charges

- **Convenience Fees / Bank Charges / Taxes (GST):** Any additional transactional surcharges or service taxes levied directly by payment gateways, card service providers, or issuing banks are non-refundable by the School, as these are collected by the respective service providers for processing the transaction.

7. Cancellation of Admission & Withdrawal Refund Rules

- **Written Request:** Parents seeking withdrawal or Transfer Certificate (TC) must submit a formal application to the Principal's office.
- **Pro-Rata Tuition Fee:** Tuition fees paid for an ongoing/commenced term or quarter are non-refundable.
- **Caution Money / Security Deposit:** Any refundable deposits will be released after full verification of pending library books, laboratory equipment, transport dues, and ledger clearance.

8. Accounts Helpdesk & Nodal Contact

For all payment portal technical queries, failed transaction status verification, or duplicate debit resolution, please contact:

- **Desk:** Manager Desk/ Account Desk
- **School Name:** Chameli Devi Public School
- **Campus Address:** Tejpur Gadbadhi Kesarbagh Road Indore Madhya Pradesh - 451001
- **Email:** office@cpsindore.com
- **Phone / Helpline:** +91 [9301999208]
- **Helpdesk Hours:** Monday to Saturday | 08:30 AM – 03:30 PM (Except Public Holidays)