Refund Policy – SBI ePay (For Students & College Payments)

1. Failed Transaction / Payment Not Captured

- If the amount is debited from the student's bank account but the payment fails or status is not updated, the amount will be automatically refunded by the bank/payment gateway to the student's account.

- Refund timelines are typically 3–7 working days, depending on the issuing bank.

2. Duplicate/Multiple Payments

- In case a student accidentally makes duplicate payments, only one payment will be considered valid.

- The duplicate amount will be refunded after verification by the college accounts office.

3. Manual Refund (Initiated by College)

- If a student is eligible for a refund due to admission cancellation, excess fee paid, or any college-approved reason, the college will initiate a manual refund through the SBI ePay Merchant Panel.

- Only the base fee amount will be refunded.

- Convenience fees, gateway charges, service charges, and taxes are non-refundable as per SBI ePay norms.

4. Processing Time

- Refunds will be processed within 7–15 working days after verification and approval by the college and SBI ePay.

5. Non-Refundable Payments

- Application fees, convenience fees, processing fees, and any digital service charges collected during payment are strictly non-refundable.

- Refunds will not be issued for payments made without proper documentation or eligibility.

6. Transaction Verification

Students must provide:

- Transaction ID / Order Number

- Date of Payment

- Screenshot of debit message (if failed)

7. Important Notes

- All refunds are processed only to the original mode of payment (bank account/card/UPI used during payment).

- The college is not responsible for delays caused by the bank or payment gateway.

- Refund requests without valid proof will not be processed.