

- Terms & Conditions -

Disha Junior College Of Commerce & Science

Please read these terms carefully before using the online payment facility. Using the online payment facility on this website indicates that you accept these terms. All payments are subject to the following conditions:-

All Fees quoted are in Indian Rupees. The College reserves the right to change the fees at any time.

1. The User agrees and accepts the payment facility services to the College, that are provided by Payment Gateway Service Provider (Worldline) to carry out fee payments to the college .
2. While the College, will take all reasonable steps to ensure the accuracy of the payment details, the College is not liable for any error. The user shall not hold the college responsible for any loss, damages, etc. that may be incurred / suffered by user if the information contained turns out to be inaccurate / incorrect.
3. The User agrees that in case of any queries or disputes on Payment done the same will be informed and settled directly with the college.
4. The User agrees that transaction charges Plus Taxes for net Banking, Debit Cards and Credit Card Transactions are applicable for the online payment services. These amounts are clearly shown before each payment event. The same can be subject to change from time to time without giving any notice.
5. Transaction fee charges would not be refunded/ reversed under any circumstances for any refund/ reversal /chargeback and any other reasons.
6. Transaction fees charged would be borne by cardholder for any payment.
7. The User agrees that if Fees paid twice for one transaction & if it qualifies for refund the same will be refunded within 7 to 14 working days via same source.
8. The User agrees and accepts that transaction charges Amount will not be refunded/ reversed back, in case of any refunds.
9. The User agrees and accepts that refund charges will be as per the College policy.
10. The User agrees that a fee once paid is non-refundable and the transaction cannot be cancelled. In case of any queries/clarifications the user needs to contact Accounts department for further procedure. If college authorities agree for refund at their discretion, then refund will be made via same source or by manual transfer within 10 to 15 working days after deducting cancellation charges & convenience fees if any
11. Your payment will normally reach the College account to which you are making a payment within two working days. Kindly ensure that your payment reaches college account before due date.
12. The college cannot accept liability if payment is refused or declined by the credit/debit card supplier/bank for any reason. If the card supplier /Bank decline payment the College is under no obligation to bring this fact to the user/Fee payer's attention. You should check with your bank/credit/debit card supplier that payment has been deducted from your account.

Refund Policy

1. If the Student leaves the College before they complete their course, there shall be no entitlement to a refund of any Fees.
2. Refunds, if applicable, will be made at the discretion of the College Office.

Privacy Policy

This Privacy Policy outlined the types of information we gather about you and how we use it. Your personal information will not be provided to or shared with any third parties and its privacy will be respected and protected. The contents of your personal details available in the website will be kept strictly confidential.

In line with recognized International Practice and for the information of Student and others who visit the college's website we believe it is necessary to post a privacy statement. The information shared with the college will be treated as private. We also desire to say explicitly that adequate precautions have been taken to protect information relating to Student and their dealings with the college from the mischievous and the fraudsters. Student confidentiality and privacy is of utmost concern to college. Our employees treat the information we have concerning your accounts in the same responsible and confidential way that we want our own financial affairs treated.

1. Recognition of your expectation of privacy We recognize that our Student expect privacy and security for their personal and financial affairs. We want you to be informed of our commitment to protect the privacy of your personal financial information with the following privacy principles and practices.
2. What personally identifiable information is collected from you? We collect information from you regarding name, addresses, email addresses, passport number, Income, PAN, details of nominees etc.
3. Cookies A cookie is a data file that certain Web sites write to your computer's hard drive when you visit such sites. A cookie file can contain information such as a user identification code that the site uses to track the pages you have visited and use the information commercially. We do not use cookies on our web site.
4. How we use, collect, and retain Student information On our site we collect, retain, and use information about you only when we reasonably believe that it will help administer our business or provide products, services, and other opportunities to you. We collect and retain information about you only for specific academic purposes.
5. We use information to : Comply with all applicable laws and regulations. Help us design or improve our services for your benefit. Understand your needs so that we can provide you with superior service. To comply with laws, guidelines and regulations that govern the financial services in the country.
6. How we keep Student information accurate It is in your interest, and it is our objective, for us to have accurate, current, and complete information concerning you. We have strict procedures that our employees abide by to meet this objective. While some procedures are required by Central, State laws or RBI regulations, we have implemented additional

procedures to maintain accurate, current, and complete financial information, including processes to update information and remove outdated information. If you believe that we have incorrect information about you or your accounts, please email us through the feedback at email: disha_college@yahoo.in We will correct any erroneous information as quickly as possible.

7. How we limit access to Student information by our employees We have procedures that limit access to personally identifiable information to those employees with a business reason for knowing such information about you. We educate our employees on their responsibility to protect the confidentiality of Student information, and hold them accountable if they violate this privacy policy.

8. Our security procedures to protect Student information We follow best security practices to help prevent unauthorized access to confidential information about you.

9. How we restrict the disclosure of Student information Disha Junior College Of Commerce & Science, Mumbai does not release Students information except as directed by law or as per your mandate.