

Victor Growth Coaching Institute - Refund Policy

At **Victor Growth**, we are committed to offering the highest standards of coaching and academic support. However, we also recognize that unforeseen circumstances may require a student to withdraw from a course. This policy outlines the terms, conditions, and procedures related to refund requests.

1. Refund Eligibility

A refund request will be considered **only if**:

- It is supported by a **valid and genuine reason** for discontinuing the course.
- The refund application is submitted in the prescribed manner, as outlined below.

2. Refund Application Process

To request a refund, students must submit a **written application** clearly stating:

- The **exact reason** for discontinuing the course.
- The **specific reason** for requesting a refund.

The application can be submitted through either of the following methods:

- By **email** to: svijay14@gmail.com
- By submitting a **handwritten application** at the **Victor Growth Office** in person.

Incomplete or vague applications may not be considered.

3. Management's Discretion

- All refund applications will be thoroughly reviewed by the **Victor Growth Management Team**.
- Approval of any refund is **entirely at the discretion of the management**.

- The decision made by the management is **final and binding**, and cannot be challenged.

4. Non-Refundable Components

- **Registration Fee** (if applicable) is strictly non-refundable.
- Charges for **study materials** already issued will be deducted from the refundable amount.
- If the student has availed any **discount or scholarship**, the refund will be calculated based on the **original course fee**.

5. Refund Processing

- If approved, the refund will be processed within **20 working days**.
- Refunds will be made through the **original payment method** or **bank transfer**.

6. No Refund Will Be Granted In the Following Cases

- If the student is **dismissed on disciplinary grounds**.
- For **crash courses, short-term programs, or test series**.
- If the refund request is made **without a valid and verifiable reason**.

7. Force Majeure Clause - No Refund

No refund shall be provided if course disruption or discontinuation occurs due to events beyond the control of the institute, including but not limited to:

- Natural disasters (flood, earthquake, etc.)
- Pandemic or epidemic outbreaks
- War, civil unrest, or government-imposed restrictions

Contact for Clarification

For any questions regarding the refund process, please contact us at:

✉ Email svijay14@gmail.com

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☐☐ Office Address: 2nd Floor, DD Milestone, Kadavanthra

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