

ADIYOGI JNANA FOUNDATION

REFUND & CANCELLATION POLICY

Indian / Domestic & Foreign / International Contributions

Knowledge to Service, Service to Change

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Policy Owner	Adiyogi Jnana Foundation

POLICY PROVISIONS

1. Purpose

Adiyogi Jnana Foundation accepts voluntary contributions in support of its charitable, humanitarian and social-welfare activities. This Refund & Cancellation Policy explains the circumstances in which a contribution may be considered for refund and how recurring contributions may be cancelled.

2. General Refund Policy

All contributions are voluntary charitable contributions and, once successfully processed, are generally non-refundable. Because contributions may be allocated or committed towards charitable activities, a refund cannot ordinarily be guaranteed. The Foundation may, however, consider a refund request in exceptional circumstances described in this policy.

3. Eligible Refund Circumstances

A refund request may be considered in cases such as:

- Duplicate payment
- Incorrect amount charged due to a technical or payment-processing error
- Unauthorised transaction
- Payment debited but not properly reflected in the Foundation's records
- Another genuine transaction-related error verified by the Foundation or payment provider

4. Refund Request Period

Donors should submit a refund request within 7 calendar days from the date of the transaction. Requests submitted after this period may be considered only in exceptional circumstances and at the Foundation's discretion.

5. Information Required

For verification, the donor should provide the full name, email address, mobile number, donation amount, transaction date, payment/reference ID, payment method, reason for the request and relevant payment confirmation or transaction proof.

6. Refund Request Contact

Refund requests should be submitted to info@adiyogijnanafoundation.in. The Foundation may request additional information reasonably necessary to verify the transaction.

7. Verification

The Foundation may verify the transaction against its records, bank records or payment gateway records before approving a refund. A refund may be declined where the transaction cannot be verified or does not meet this policy.

8. Refund Processing

Where a refund is approved, it will normally be processed through the original payment method, subject to the procedures and timelines of the relevant payment gateway, bank and payment network. The time taken for the refunded amount to appear in the donor's account may vary.

9. Razorpay / Payment Gateway Transactions

Where a contribution has been processed through Razorpay or another authorised payment provider, the Foundation may coordinate with the provider for transaction verification and refund processing. The provider's applicable terms and procedures may also apply.

10. UPI Transactions

For UPI contributions, the donor should provide the relevant transaction/reference number. The Foundation will never require a donor to disclose a UPI PIN, OTP, password or other confidential payment credentials for processing a refund.

11. Bank Transfer Contributions

For bank-transfer contributions, the donor should provide the transaction/reference number and relevant payment proof. If a refund is approved, the Foundation may request verified bank-account information reasonably necessary to process the refund safely.

12. Monthly / Recurring Contributions & AutoPay

Where recurring contribution facilities are available, a donor may cancel future recurring contributions through the applicable payment-provider or mandate-cancellation mechanism, or by contacting the Foundation. Cancellation of a recurring mandate applies to future contributions and does not automatically refund contributions that have already been successfully processed. Future deductions may cease subject to the payment provider's processing timelines.

13. Foreign / International Contributions

Refunds of foreign or international contributions are subject to applicable Indian laws, FCRA requirements where applicable, banking regulations, payment-provider rules, foreign-exchange requirements and transaction-verification requirements. A refund will be processed only where it is legally permissible and can be safely processed through the appropriate payment channel.

14. Fraudulent or Unauthorised Transactions

If a donor believes that a transaction was unauthorised or fraudulent, the donor should contact the Foundation and the relevant payment provider or bank as soon as possible. The Foundation may investigate and take appropriate action in accordance with applicable law and payment-provider procedures.

15. No Cash Refunds

Approved refunds for online contributions will normally be processed through a traceable banking or payment channel. Cash refunds are not ordinarily provided for online contributions.

16. Tax / Donation Receipt

Where a donation receipt or tax-related documentation has already been issued, the Foundation may make appropriate accounting or statutory adjustments following an approved refund. A refunded contribution should not be treated as an eligible donation for any tax benefit to the extent required by applicable law.

17. Cancellation of One-Time Donation

A completed one-time donation cannot ordinarily be cancelled after successful processing. Only future recurring contributions may be cancelled where an active recurring mandate exists.

18. Policy Changes

The Foundation may update this Refund & Cancellation Policy to reflect changes in applicable laws, payment systems, banking procedures or organisational practices. The latest version published on the official website will apply from its stated effective date.

19. Contact

ADIYOGI JNANA FOUNDATION

Tagline: Knowledge to Service, Service to Change

Email: info@adiyogijnanafoundation.in

For refund, cancellation or payment-related assistance, please contact the Foundation with the relevant transaction details.

IMPORTANT

A payment gateway's ability to process a transaction does not itself determine whether a foreign contribution may legally be accepted. International refunds and cancellations remain subject to applicable FCRA, banking, payment-provider and foreign-exchange requirements.

Publication control: Final website version dated 14/09/2026. Review whenever the Foundation's FCRA status, tax approvals, banking arrangements, payment gateways or applicable law changes.

For legal certainty regarding the Foundation's specific status, obtain professional advice from a qualified Indian nonprofit/FCRA compliance professional.