

Online Payment Terms and Conditions

These terms apply to fees and other payments made through the online payment facilities provided for Assam Veterinary and Fishery University. By initiating a transaction, the payer confirms that the payment details are accurate and accepts the conditions below.

1 Payment Options

The payment options shown on the University payment portal may include the following methods, subject to availability through the appointed bank or payment gateway.

Online Card Payments

- Debit cards, including supported Visa, Mastercard, Maestro and RuPay cards
- Credit cards, including supported Visa and Mastercard cards

Card payments are processed through a secure payment gateway. Card details are entered on the gateway or issuing bank interface and are authorised by the cardholder's bank. The University does not ask users to disclose a card PIN, password or one-time password by email, telephone or messaging service.

Internet Banking

Users may pay through the net banking facility of a supported bank. On authorisation, the amount is debited from the user's bank account and the gateway communicates the transaction status to the University payment portal.

UPI and Other Available Methods

UPI or another payment method may be offered when enabled by the payment gateway. The options available for a particular transaction will be displayed before payment is authorised.

Payment Confirmation

A transaction is treated as complete only when the payment portal records a successful status and generates an acknowledgement or receipt. If money is debited but the portal does not show a successful payment, the payer should not make an immediate duplicate payment unless the relevant deadline requires it. The payer should first check the transaction status and retain the bank reference number, payment date and amount for enquiry.

2 Privacy Policy

The University uses personal information submitted through the payment portal to process payments, issue receipts, maintain accounts, respond to enquiries, meet legal obligations and protect the security of its systems. Information may include the payer's name, contact details, student or applicant identifier, programme or service details, transaction amount, payment reference and transaction status.

The payment gateway, bank or other authorised service provider may collect and process payment credentials under its own security and privacy practices. The University receives only the information required to reconcile and administer the transaction, except where additional information is required by law or for investigation of a disputed transaction.

The University's systems may automatically record technical information needed for security, operation and improvement of the website, including:

- the Internet Protocol address and Internet domain used to access the website
- the browser type, device type and operating system
- the date and time of access and the pages or URLs visited
- the address of a referring website, where available

This technical information is used in aggregated or security-related form to operate the portal, diagnose faults, prevent misuse and understand website usage. Personal information is retained only for the period required for academic, administrative, accounting, audit, dispute-resolution and legal purposes. It may be disclosed to authorised University personnel, banks, payment service providers, auditors, government authorities or law-enforcement agencies when necessary for these purposes or required by law.

3 Services and Transaction Charges

The portal may be used for application fees, admission fees, tuition and examination fees, hostel or other institutional charges, and any other payment enabled by the University. The payable amount is displayed before the payer authorises the transaction.

S. No	Type of Transaction
1	Credit Cards Transaction Processing Fee (Visa/master)
2.	Net-Banking processing Fee
3.	Debit Cards Transaction Processing Fee (Visa/master/Rupay)
4	Wallet/Cash Card Transaction Processing Fee
5.	UPI transaction processing Fee

NB: Any additional transaction charges levied by the payment gateway, including applicable Goods and Services Tax (GST) and any other taxes, duties, levies, or statutory charges, as may be applicable from time to time, shall be payable over and above the prescribed amount.

4 Refund and Cancellation Policy

Application or registration fees are non-refundable unless the University's applicable admission notice, prospectus, ordinance, regulation or written refund policy expressly provides otherwise.

Admission and Other University Fees

Cancellation, withdrawal and amendment of admission or another confirmed service are governed by the policy applicable to that admission, programme or service. Any deduction, cancellation charge or deadline stated in that policy will apply. Where a specific policy conflicts with this general document, the specific policy will prevail.

Failed Duplicate and Excess Transactions

If a transaction fails, times out, is made more than once, or results in an excess payment, the payer may request verification. Any refund found payable after reconciliation will ordinarily be returned through the original payment method, subject to the procedures and processing time of the bank or payment service provider. The payer must provide the relevant receipt or bank reference, payment date, amount, payer details and the reason for the request.

A pending or reversed transaction is controlled by the payer's bank or payment service provider until settlement. The University cannot guarantee the time taken by an external financial institution to release or credit an amount.

5 User Responsibilities

- Verify the name, identifier, purpose and amount before authorising payment.
- Use a valid account or payment instrument with the account holder's permission.
- Keep the transaction receipt and bank or gateway reference until the payment is reflected in University records.
- Do not refresh, close or use the back button while a transaction is being processed unless the payment page instructs otherwise.
- Report an incorrect or suspicious transaction promptly through an official University contact channel.

6 Availability and Liability

The University may suspend or modify the online payment facility for maintenance, security, technical failure, regulatory requirements or circumstances beyond its control. The University is not responsible for delays or losses caused solely by a bank, card network, payment gateway, telecommunications service, user device, incorrect information supplied by the payer, or unauthorised use of a payment instrument, except to the extent that responsibility cannot lawfully be excluded.

7 Changes to These Terms

The University may revise these terms to reflect changes in law, University policy, payment methods or service arrangements. The version displayed on the payment portal when a transaction is initiated will apply to that transaction, subject to any mandatory legal requirement.

8 Contact Us

For payment status, reconciliation or refund enquiries, users should contact the office responsible for the relevant application, admission, fee or service through the official contact details published on the University website or payment portal.

Assam Veterinary and Fishery University

Khanapara, Guwahati, Assam 781022.

Phone: 0361-3202820

Email: registrar@avfu.ac.in

When contacting the University, include the payer's name, student or applicant identifier, payment purpose, amount, date, transaction reference and a copy of the receipt or bank debit record. Do not send a card PIN, password, one-time password or full card number.