

Refund Policy

1. **Eligibility:** Refunds will be processed by the department only for payments received as multiple payments against the same person's "First Contribution Payment."
2. **Adjustment and Refund:** Out of multiple payments, one amount will be adjusted against the First Contribution, and all other amounts will be refunded.
3. **Processing Time:** Refunds will be initiated within 10-15 working days turnaround time (TAT) after reconciliation of funds at the department end.
4. **Refund Method:** Refunds will be returned using the original method of payment.
5. **Appearance on Statement:** Once refunded, the amount will appear in your card or bank statement within 1-2 billing cycles, depending on your bank or card issuer.
6. **Convenience Fees:** If any convenience fees are paid by the user on the payment gateway, it is at the sole discretion of the concerned payment gateway to return the convenience fees part to the consumer during the refund of the transaction. The SIPF Department is not liable to pay any convenience fees charged.
7. **Notification:** After the acceptance or rejection of the refund, the user/citizen will be notified by the department through email. Please keep checking your email for all notifications.
8. **Contact:** If the stakeholder has any issues, please contact our helpdesk at [add\[dot\]gis\[dot\]sipf\[at\]rajasthan\[dot\]gov\[dot\]in](mailto:add[dot]gis[dot]sipf[at]rajasthan[dot]gov[dot]in).

Cancellation Policy

1. **No Cancellation Requests:** Subscribers cannot submit a cancellation request for funds successfully paid against the "First Contribution Share," except in the cases listed under the Refund Policy.
2. **Non-Reversible Transactions:** Once a payment has been successfully processed for the "First Contribution Share," it is considered final and non-reversible. Subscribers should carefully review their payment details before completing the transaction.
3. **Notification of Successful Payments:** Upon the successful completion of a payment, a confirmation email will be sent to the subscriber. This email will serve as proof of payment and should be retained for future reference.

Chargeback Policy

1. **No Chargebacks:** Subscribers are requested not to apply for a chargeback. Any payment issues will be addressed by the department through the refund policy.
2. **Malafide Activity:** If a user raises a chargeback, it will be considered a malafide (illegal) activity. In such cases, the department reserves the right to initiate recovery action against the subscriber.
3. **Refund Policy Compliance:** Subscribers should follow the refund policy guidelines for any payment discrepancies. The department will process refunds as per the established refund policy to resolve payment issues.



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