

## DELIVERY & PAYMENT POLICY

- All Journals post are done by registered trackable **Indian Parcel Post System**.
- If for any reason customer wishes to use any other mode of dispatch like **speed post, courier** etc.
- The **postage charge** will be borne by the **Customer** only.
- Any delay due to postage is **not governed/controlled** by the publisher.
- **Change of address** of dispatch should be intimated to STM Journals **at least 2 months** prior to the dispatch schedule as per the frequency by mentioning **subscriber ID** and the **subscription ID**.
- **Tracking ID** for the speed post will be provided to **all our subscribers** and the claims for the **missing Journals** will be entertained only with the proofs which will be verified at both the ends.

### PAYMENT POLICY:

- **PayPal,**
- **UPI,**
- **Demand draft,** and
- **RTGS/ NEFT.**
- Once the order is processed, **fees will not be refunded** under any circumstances.
- Payment of **GST** is mandatory for all **Online**, and **Print + Online** Journals subscriptions as per **Government rules**, by **Companies**, not Covered under **Educational Institutions & Research bodies**.

### NOTE:

- **Cheques / Demand Draft** (payment to be made **in favor** of **Consortium eLearning Network Pvt. Ltd.**, payable at **Delhi/New Delhi**).