

## Admission Policy

### I. ELIGIBILITY:

Candidates having passed the qualifying examination with the required minimum percentage of marks in aggregate as given below are eligible to apply for admission to the respective programme/s.

**The candidates who have passed their qualifying examination (Bachelors) under Choice Based Credit System Scheme are eligible for admission to the PG Programme/s only in such subjects where he/she has earned at least 24 credits in Core or Generic Elective Courses at Under-Graduation Level. However, for the courses/programmes where there is open eligibility like LL.B, MA Mass Communication & Journalism, MA Islamic Studies, MA Library & Information Science, MA Linguistics, MA Anthropology, MA Social Work, MA Sociology etc., the candidates having passed their qualifying examination in any discipline are eligible for admission to said programmes.**

**Furthermore, candidates having appeared in the qualifying examination (Bachelors) can also apply provisionally on their own risk and responsibility, subject to fulfilling all eligibility conditions including acquiring minimum required percentage by or before the issuance/declaration of entrance test result.**

**However, for Integrated Programmes where the eligibility is on 12<sup>th</sup> basis, the candidates having appeared in the qualifying examination (12<sup>th</sup>) can also apply provisionally on their own risk and responsibility, subject to fulfilling all eligibility conditions including acquiring minimum required percentage by or before the issuance/declaration of entrance test result.**

- (a) M.Tech (Embedded Systems & Solutions), M.Tech (Computer Science), M.Tech (Electronics & Communication Engineering), M.Tech (Mechanical Engineering) M. Sc. Bio-Technology, M. Pharm, LL. M, M. Ed.

Open Merit	55%
Reserved Categories (1-8 of Table 1) (1-2 of Table 2)	50%

- (b) MBA, MBA (Financial Management), MBA (Craft Management & Entrepreneurship), MBA (Executive), IMBA, B.Tech., MSW, MA Archeology, MCA, M. Sc. IT, MTTM, PGDIT, Integrated B.Sc.-M.Sc. Botany

Open Merit	50%
Reserved Categories (1-8 of Table 1) (1-2 of Table 2)	45%

## (c) Other programmes

Open Merit	45%
Reserved Categories (1-11 of Table 1) (1-2 of Table 2)	40%

### Notes:

1. For candidates falling under the Reserved Categories namely (i) "Persons from outside the Kashmir Division", (ii) "Foreign Nationals" and (iii) "Children of Permanent Employees (serving/retired) of the University of Kashmir", the minimum eligibility shall be the same as that for the open merit category in various programmes/Courses.
2. Candidates possessing postgraduate degree/s are eligible to seek admission in another postgraduate programme or in a Diploma/ Certificate course, if they fulfill the eligibility criteria laid down for admission; however, no benefit of reserved category can be granted if already availed.
3. A candidate can simultaneously pursue a full-time PG Programme and one part-time (Morning/Evening) Certificate Course.

## II. ENTRANCE EXAMINATION:

1. The eligible candidates shall be required to appear in Entrance Test comprising of 60 multiple choice questions (MCQ) carrying a total of sixty marks covering the syllabus prescribed for the concerned subject/programme. The detailed syllabi and previous year's entrance papers of all PG and other programmes "to which University is offering admission" are available on the official website of the University ([www.kashmiruniversity.net](http://www.kashmiruniversity.net)).
2. Entrance Test may not be conducted for admission to a programme/ course where intake capacity is equal to or more than the number of eligible applicants.
3. Negative marking shall be @ 25% i.e. for each wrong answer 0.25 marks shall be deducted.
4. In respect to the below mentioned Programmes, candidates must have a valid score in national level tests conducted by various agencies shown against each:-

Sr.	Programme	Test/Examination
1.	MBA/MBA (Financial Management)/ MBA (Craft Management & Entrepreneurship)	<b>CMAT</b>
2.	M Sc Biotechnology	<b>GAT-B</b>
3.	M.Tech.	<b>GATE/Entrance (if need arises)</b>
4.	M.Pharm	<b>GPAT/Entrance (if need arises)</b>
5.	B.Tech	<b>JEE (Main) (Best of Two)</b>
6.	IMBA (BBA-MBA)	<b>UGAT</b>

## III. ADMISSION PROCEDURE

### (A) General Courses

The selection of a candidate shall be based on his/her performance in the Entrance Test. The Entrance Test shall carry weightage of 60 marks and a candidate shall be considered for selection if he/she has obtained positive score. Further, where a programme is offered at more than one Campus/College a candidate having given Campus/College preference shall only be considered.

Where two or more candidates have secured equal marks in the entrance test for admission to a particular programme, the tie shall be decided:

- i) on the basis of aggregate merit obtained in the qualifying examination, i.e. a candidate with higher aggregate marks shall be given preference;
- ii) If the tie still persists, the aggregate merit of the subject in which the admission is sought shall be reckoned by taking the merit of that subject in all the three years BA/B.Sc./B.Com, 1<sup>st</sup> year, 2<sup>nd</sup> year and 3<sup>rd</sup> year into account;
- iii) In case the problem still remains unresolved or the candidate seeks admission to a Programme where the discipline in which he/she seeks admission is not taught at undergraduate level, then candidate with higher academic merit in the preceding examination i.e., merit in Hr. Sec. Part-II (10+2) where the minimum qualification is graduation and merit in Matric where the minimum qualification for admission is 10+2 shall be given preference.

### (B) M.Sc. Biotechnology

The admission of the candidates shall be made on the basis of valid GAT-B score.

### (C) MA Social Work

A candidate shall have to appear in the Entrance Test based on two papers (Paper I and II) on a single day. Question Paper I shall comprise 60 multiple choice questions [in a similar manner as in other subjects] carrying 60 marks as per the syllabus prescribed for the purpose.

The Question Paper II shall comprise 4 questions carrying 60 marks on the topics specified in the prescribed syllabus. The candidates shall be required to attempt all the questions in 2<sup>1/2</sup> hours.

On the basis of their merit in Paper I, answer books of Paper II of the candidates numbering four times the intake capacity (both under open merit and reserved categories) shall be evaluated.

Final selection for admission to the programme shall be based on the combined merit obtained by the candidates in Paper I and Paper II.

### (D) M.A. Mass Communication & Journalism

A candidate shall have to appear in the Entrance Test based on two papers (Paper I and II) on a single day. Question Paper I shall comprise 60 multiple

choice questions [in a similar manner as in other subjects] carrying 60 marks as per the syllabus prescribed for the purpose.

The Question Paper II shall comprise 5 questions carrying 40 marks on broad topics specified in the prescribed syllabus. The candidates shall be required to attempt all the questions in 2 hours.

On the basis of their merit in Paper I, answer books of Paper II of the candidates numbering five times the intake capacity (both under open merit and reserved categories) shall be evaluated.

Final selection for admission to the programme shall be based on the combined merit obtained by the candidates in Paper I and Paper II.

## **(E) Integrate MBA**

The admission to IMBA (BBA-MBA) 5 year programme shall be made on the basis of latest UGAT score.

Candidates desirous to seek admission to IMBA (BBA-MBA) must have appeared in UGAT examinations as already notified by the University.

## **(F) MBA/MBA (Financial Studies)/MBA (CME)/**

The admission to MBA/MBA (Financial Studies)/MBA (CME) Programmes shall be made on the basis of latest CMAT score

Candidates desirous to seek admission to these Programmes must have appeared in CMAT examinations as already notified by the University.

## **(G) MBA (Executive)**

The admission to MBA (Executive) Programme shall be made on the basis of Entrance Test to be conducted by the University followed by Group Discussion, Personal Interview and Administrative Experience with the following weightage:

a) <b>Entrance Test comprising of 120 questions</b>	---	65 Points
b) <b>Group Discussion</b>	---	15 Points
c) <b>Personal Interview</b>	---	10 Points
d) <b>Administrative Experience</b>	---	10 Points

## **(H) MTTM**

The admission to MTTM Programme shall be made on the basis of Entrance Test followed by Group Discussion to be conducted by the University. 80% weightage shall be given to performance in Entrance Test and remaining 20% weightage to the performance in Group Discussion.

## **(I) M.Tech. Programmes**

Candidates desirous to seek admission to M.Tech. Programme must have valid GATE score. In case GATE applicants are less or the seats remain vacant, then Entrance Test shall be conducted by the University for filling up the vacant seats.

**(J) B. Tech. Programmes**

In case of B. Tech programmes, the admission shall be made on the basis of the latest JEE Main (Best of two) score.

**(K) M.Pharm**

The admission of the candidates shall be made on the basis of valid GPAT score. In case GPAT applicants are less or the seats remain vacant, then Entrance Test shall be conducted by the University for filling up the vacant seats.

**(L) M.P. Ed.**

For M.P.Ed. Programme only those applicants who qualify physical efficiency test shall be eligible to appear in the Entrance Test.

**IV. RESERVATION OF SEATS FOR (PROFESSIONAL AND NON-PROFESSIONAL) PROGRAMMES/COURSES**

Fifty Seven percent (50%) of seats available in a Programme/Course of study, shall be filled up from Open merit category candidates. Remaining (50%) of seats available in a Programme/Course shall be filled up from amongst the reserved categories in order of merit. Supernumerary seats shall be in addition to intake capacity of a programme. The breakup of seats for various reserved categories and the authorities competent to issue the required certificate in respect of the reserved categories are given in Tables 1 and 2 below:

**Table 1: Reserved Categories (Break-up)**

S. No.	Category	Reservation %age	Authority for Issuing Certificate
1.	Schedule Caste {SC}	8	Tehsildar concerned
2.	Scheduled Tribe {ST}	20	Tehsildar concerned
3.	Residents of Backward Areas {RBA}	10	Tehsildar concerned
4.	Residents of Area adjoining Actual Control/International Border {ALC}	4	Tehsildar concerned
5.	Other Backward Classes {OBC}	8	Tehsildar concerned.
6.	Children of Defense Personnel (Army & BSF) {CDP}	1 (Horizontal)	Commanding Officer of Unit/ Zila Sainik Welfare Officer
7.	Children of Para-military Forces and UT Police Personnel {CDP}	1 (Horizontal)	DIG concerned
8.	Candidates possessing outstanding proficiency in Sports {SPT}	1 (Horizontal)	Director, Physical Education, University of Kashmir

**Table 2: Supernumerary seats**

S. No	Category	Percentage Seats	Authority for Issuing Certificate
1.	Economically Weaker Sections (EWS)	10%	Tehsildar concerned
2.	Differently-abled [not less than 40% disability] {DA}	4%	Superintendent Medical Board
3.	Persons from outside the Kashmir Division, but excluding those who have passed qualifying examination from University/Board of Kashmir	2% (minimum 1 seat per programme)	Registrar of the concerned University /Secretary concerned Board.

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S. No	Category	Percentage Seats	Authority for Issuing Certificate
	Division {OSJ}*		
4.	Persons residing outside India (Foreign Nationals)/NRI but excluding those who have passed qualifying examination from Jammu & Kashmir Universities/ Boards {FN}#	5%	Embassy concerned/ ICCR
5.	Children of Permanent Employees of the University of Kashmir (Serving/Retired) {SN}	1 seat per Programme	Registrar, University of Kashmir

\* Where a course is not offered by the Universities in Jammu Division, candidates from Jammu Division shall compete in Open Merit/Reserved Categories, if otherwise eligible.

# However the Vice-Chancellor may increase the %age of seats on the recommendation of the concerned Department.

- (i) The benefit of admission under a Reserved Category/Supernumerary seats (Tables 1 & 2) shall be granted only once to a candidate. However, a subsequent benefit under SN category can be availed in case of non-availability of other SN category candidates.
- (ii) If a candidate is eligible to apply for admission under more than one reserved category, he/she shall be required to choose (while submitting the online Application Form) only one Reserved Category for one programme under which he/she would like to be considered, which shall be final, and unchangeable. For example, if a candidate is eligible under three categories RBA, CDP, and Sports, he/she shall have to choose only one of the three categories under which he/she shall compete for admission to a particular programme. Say, if he/she is an applicant for PG programmes in A, B, C and D subjects, he/she may compete in all the programmes but only under one of these three categories (RBA, CDP or Sports whichever he/she likes) or he/she may compete (say for instance ) under RBA for A, under CDP for B, under Sports for C and under RBA for D. He/she is not, however, permitted to compete under more than one category for a single programme i.e., he/she cannot, for instance, apply under RBA as well as CDP for a single programme.
- (iii) Only candidates residing within the territorial jurisdiction of Kashmir Division and /or those who have passed their qualifying examination through University/Board of Kashmir are eligible to seek admission under open merit as well as reserved categories (1-8) (Table 1). However, in case of courses/programmes not offered by Universities of Jammu Division, candidates residing in any part of the state are eligible to apply under open and reserved categories (1-8) (Table 1).
- (iv) The certificate under clauses 1-8 except that at Sr. No. 6 & 7 in Table 1 must be in accordance with SRO 126 of 28 June 1994 of the J&K Government and subsequent SRO's issued by the Government in this regard.
- (v) Candidates residing outside the territorial jurisdiction of Kashmir Division (who have not passed their qualifying examination through University/Board of Kashmir Division) shall be eligible to apply under category OSJ (Sr. No. 3 Table 2) for all subjects/programmes, unless otherwise indicated/subject to determination of their eligibility/equivalence to the degree.

- (vi) One Supernumerary seat in each programme (irrespective of number of Campuses/Colleges) belonging to children of Permanent Employees (Serving/Retired) of the University of Kashmir (under Category 5) (Table 2), in order of merit provided he/she produces a Certificate from the Registrar, University of Kashmir. The eligibility for admission and the procedure of selection would be the same as prescribed for categories shown in Table-1 above.
- (vii) Foreign students shall be considered under the Supernumerary category "4" (Table 2) and shall be governed by the admission policy reflected under Clause of the Prospectus "ADMISSION OF FOREIGN STUDENTS".
- (viii) In case of M. Pharm programme only two seats for each programme shall be available reserved categories and shall be offered to two candidates who top the merit list of reserved categories, provided that only one candidate shall be taken from one category.

## V. PREPARATION OF SELECTION LIST

The following procedure shall be adopted to prepare selection list:

- (i) Total seats available for a particular program shall be divided among each category as specified in the reservation policy.
- (ii) All seats available under the open merit category except any fractional part shall be allotted to eligible candidates in order of their merit irrespective of their applied categories.
- (iii) In case, no eligible candidate is available under a particular reserved category, the seat(s) including fractional part under that category shall be shifted to open merit category. In case, the number of eligible candidates available under a particular reserved category is not sufficient, the remaining seat(s) including fractional part under that category shall be shifted to open merit category.
- (iv) Fractional part attached to open merit category left in (i) above and seats resulting from (iii) above including their fractional parts shall be clubbed together (added) to calculate further seats to be allotted under open merit category. This number shall be rounded to nearest integer (i.e. if greater than or equal to 0.5, one seat shall be allotted).
- (v) A seat matrix indicating number of seats and fraction of seat for each reserved category shall be prepared.
- (vi) Candidates shall be selected in order of their merit from each reserved category as per the seat matrix prepared in step (v) above leaving behind any fractional part at this step.
- (vii) Selection of candidates against fractional seats shall be made from only those reserved categories whose fractional part was added in step (vi) above.
- (viii) The fractional seats shall be given to candidates in order of their respective merit, from each reserved category, which has not been represented in step (vii).

- (ix) Remaining fractional seats (if available) shall be allotted to candidates in order of their respective merit from reserved category (subject to maximum of one seat per category) whose fractional part was added in step (vi) but were not given a seat in step (vii).
- (x) If at any stage no eligible candidate is available for admission from a reserved category, that seat/fractional part shall be shifted to open merit category and filled up.

## **VI. SHIFTING FROM RESERVED CATEGORY QUOTA TO OPEN MERIT QUOTA**

A candidate seeking admission under a particular Reserved Category shall at first instance be automatically shifted to the Open Merit Category, (if otherwise eligible), if the total points scored entitle him/her to figure in the open merit list. However, once admission granted, the candidate cannot be shifted to Open Merit in subsequent lists at the same Campus/College. However, if any reserved category candidate shifted to Open Merit on the basis of merit wants to remain in the respective reserved category to which he/she belongs. He/she has to submit a written representation to the Director, Directorate of Admissions & Competitive Examinations for the same.

## **VII. SHIFTING FROM SELF-FINANCED SEAT QUOTA TO OPEN/CATEGORY QUOTA**

A candidate selected under Self-financed seat quota shall remain personally in touch with the concerned Department/Directorate of Admissions & Competitive Examinations for seeking admission prospects against the available vacant seat, if any, under Open Merit/Reserved Category, if the total marks scored entitle him/her to figure in the selection list. However, if a candidate leaves/quits an Open Merit/Category seat within 30 days after formally closing of admission, the candidate next in order of merit shall be upgraded to the vacant seat (if any) after receiving proper information with regard to the availability of seats from the concerned Head of the Department, however, if the candidate figuring at serial No. 1 in the waiting list of Open Merit/Category but selected under self-finance shall be upgraded to the vacant seat and the self-financed seat fee deposited by him/her shall be refunded, for which the said candidate has to submit an application in the respective Department for further necessary action under rules.

## **VIII. ADMISSION OF FOREIGN STUDENTS**

- 1) The number of seats for admission under the category shall be 5% of total intake capacity fixed for the Programme and shall be over and above the existing intake capacity. The admission under the category shall be open for the following categories of students. However, in case a given Department is willing to admit more foreign students in view of its adequate accommodation and infrastructural facilities, the Vice-Chancellor is authorized to increase the number of seats on the recommendation of the Departmental Committee.
  - a) **General Category:** The Foreign National shall not be required to appear in the entrance test. They shall apply on the prescribed format for



admission as and when admission notification is issued by the University;

b) **Cultural Exchange Programme:** The students seeking admission under the Cultural Exchange Programme of Government of India shall be required to approach the Indian Council of Cultural Relations, Azad Bhavan, IP State, New Delhi 110001, India. In the event of their selection, the Council will be informed about their selection.

- 2) The foreign students shall be required to fulfill the required eligibility conditions for obtaining admission to different courses.
- 3) In case, the number of applications is more than the seats available in a programme, the admission of students shall be granted on the basis of merit in the qualifying examinations;
- 4) Foreign nationals admitted to the Programme shall be required to get medical insurance cover and the same shall be mandatory for all such foreign students;
- 5) The foreign nationals admitted under this category shall be required to get clearance from all the relevant agencies of the Government of J&K and Govt. of India;
- 6) Other terms and conditions of admission shall be same as are in vogue for admission under other categories of admission.

## IX. RESULT OF ENTRANCE TEST

The Answer Key of a subject shall be displayed on the University website immediately after the test is conducted. Complaints and queries in writing to the Director, Directorate of Admissions or Competitive Examinations or online at [admissions@kashmiruniversity.ac.in](mailto:admissions@kashmiruniversity.ac.in) from the examinees shall be solicited within one working day (upto 4:00 p.m.) from the date of uploading of keys/displaying of keys on the University website, which will be attended promptly. No complaints, whatsoever, shall be entertained thereafter and the result of the test/s shall be processed.

## IX. DECLARATION OF MERIT LISTS/SELECTION LISTS

- (i) All the notifications shall be uploaded on the official website of the University. The University does not own any responsibility for a candidate not being informed and candidate shall not be informed separately.
- (ii) The detailed merit lists mentioning entrance points, details of the qualification examination and other components, as per the procedure of admission for various Programmes, shall be displayed on the University website. Complaints and queries in writing to the Director, Directorate of Admissions & Competitive Examinations, with documentary proofs, if any, with regard to Merit lists shall be open for two working day (upto 4:00 p.m.) from the date of uploading of merit list on website. The same shall be attended promptly. Thereafter, the Selection Lists shall be issued. No complaints whatsoever shall be entertained with respect to individual merit of a candidate after publishing of the selection list.

- (iii) The first two selection lists for all programmes/courses shall be issued on the basis of relative merit and preferences given by the candidates in the Application Form.
- (iv) In case vacancies are available / are caused even after issuance of two selection lists, admission against vacant seats shall be made on the basis of counselling. The counseling to a programme/course where the seats remained vacant after the issuance of two selection lists, shall mean for only those candidates who are in waiting list i.e. if the cut off merit of 2<sup>nd</sup> selection list was 20 points, the counseling should only for the candidates having obtained 19.75 points and below. However, the candidate already selected in main selection lists and has forfeited his/her right to admission due to non-completion of admission formalities, shall be given a chance for appearing in the counseling only after the candidates in the merit list exhausted in full. Therefore, students in their own interest shall remain in touch with the Directorate of Admissions & Competitive Examinations. While issuing the Counseling Notification on the University website, seat matrix in various categories across various Campuses/ Colleges shall also be made available and the students shall have the option to give fresh Option on Counseling Application Form available on the University website while attending the Counseling Session/s. The candidates shall have to attend counselling alongwith the Original Marks/Qualifying/other documents. If a candidate is selected for admission, he/she shall have to submit the original certificates of Qualifying Examinations & DOB certificate on spot. Submission of original Documents shall be taken as consent of the candidate for seeking admission in the given programme. After the deposition of original certificates, the candidates would be required to deposit fees within 3 days. If a candidate fails to deposit fees within 3 days he/she shall forfeit the chance for admission, and the next candidate in sequence from the counselling list shall be offered admission.

## X. ADMISSION AT SATELLITE CAMPUSES AND COLLEGES

For admission to post-graduate programmes which are also offered in Satellite Campuses of the University, Govt. Degree Colleges and Private Colleges affiliated to the University of Kashmir, the procedure of selection shall be the same as described above, with the provision that a candidate shall have to indicate in clear terms his/her order of preference for the campuses/ colleges, where the course is offered in the space provided for the purpose in the Application Form and in the Counseling Form as the case may be. For example, if a post-graduate programme (say M A in subject X) is offered at three places, Campus A, Campus B and College I, the applicant may give his/her order of preference in any one of the following ways:-

Sr.	Programme	1 <sup>st</sup> Preference	2 <sup>nd</sup> Preference	3 <sup>rd</sup> Preference
a.	MA in X	Campus B	College I	Campus A
b.	MA In X	Campus A	College I	Campus B
c.	MA in X	College I	Campus B	Campus A

Candidates must note that shifting/ migration from campuses to University or from one teaching Department/Centre/Institute to another (even on mutual basis) is not provided under rules. No recommendation from any Department/College/Campus in this regard shall be entertained. The preference indicated by a candidate during submission of online Application Form shall be treated as final and in the event a

candidate fails to mention preference, he/she will not be considered for admission in 1<sup>st</sup> and 2<sup>nd</sup> selection lists.

## **XI. ADMISSION UNDER SELF-FINANCED SEATS CATEGORY**

The notification for admission under Self-financed seats shall be issued separately after issuance of 1<sup>st</sup> selection list and only those candidates who have appeared in the Entrance Test and apply for admission under Self Financed Category on the prescribed format available on the official website of the University shall be considered for admission under this category. However, in Programmes where the number of applicants is less, admission can be granted on the basis of qualifying examination merit. The selection of candidates shall be made on the basis of merit (among the applicants for this category of seats) which shall be the same as prescribed for selection of candidates against open seats. The candidates selected against Self-financed seats shall be required to pay normal fee as chargeable to other candidates, in addition to the fee charged under self-financed seats. The fee for self-financed seats shall be non-refundable payable in two equal installments at the time of admission to 1<sup>st</sup> and 3<sup>rd</sup> semesters of the course. If a candidate leaves a seat/quit a course after closing of admission and the seat remains vacant, the fee shall not be refunded/ transferred, even if the same candidate is selected for some other course within the University. In case of IMBA, the self-financed seat fee shall have to be deposited in four equal installments at the time of admission to 1<sup>st</sup>, 3<sup>rd</sup>, 5<sup>th</sup> and 7<sup>th</sup> semesters. The normal fee in both the cases has to be deposited at the time of the admission.

## **XII. CLOSURE OF ADMISSION**

A notice of at least one week shall be given for the closure of admission, to provide sufficient time to all concerned to fill up all the available seats. In the event seats remaining vacant, the concerned officials shall submit in writing to Director, Directorate of Admissions & Competitive Examinations the reason for the same.

## **XIII. REFUND OF ADMISSION FEE**

If a student chooses to withdraw from the programme of study in which he/she is enrolled, the following four-tier system for the refund of fees remitted by the student shall be followed:

<b>Sr.</b>	<b>Percentage of Refund of Aggregate fees*</b>	<b>Point of time when notice of withdrawal of admission is served</b>
1	100%	15 days before the formally-notified last date of admission
2	80%	Not more than 15 days after the formally-notified last date of admission of the concerned programme
3	50%	More than 15 days but less than 30 days after formally-notified last date of admission of the concerned programme
4	Nil	More than 30 days after formally-notified last date of admission of the concerned programme

*\*(Inclusive of course fees and non-tuition fees but exclusive of caution money and security deposit)*

In case of (1) in the table above, an amount of 10% of the aggregate fees shall be deducted as processing charges from the refundable amount.