



## Rules & Regulations Governing FINTEGRATED Program

Subject	S.No.	Description
<b>Introduction</b>	1	Thank you for enrolling your ward in FINTEGRATED, the five year program of Grey Matter Academics (P) Ltd (GMA). Please find hereunder the rules, regulations and guidelines relating to the FINTEGRATED program. Most of these would have been mentioned to you either during the individual counselling or discussions or during the presentations. Kindly sign this document as an evidence that you have gone through and understood the Rules & Regulations of FINTEGRATED.
	2	The eligibility for joining FINTEGRATED is a pass in +2, or XII standard or II year PU. At the time of joining, the student would have written the exam but the results would not have been announced. In the unfortunate event of the student not clearing the exam or not obtaining the stipulated minimum marks and the student not being considered for FINTEGRATED for whatever reason, GMA will repay the fees, if any paid by the student.
	3	FINTEGRATED consists of three programs, viz., B. Com (General) of the Madras University – Distance Education, (C.A.) Chartered Accountancy of the Indian Institute of Chartered Accountants of India and ACCA of the UK . It is presumed that once a student enrolls for the program, he or she will undergo the entire program for the entire duration.
	4	GMA is a learning centre and the concerned exams are conducted by the respective bodies (as mentioned above). The certificates are issued by the respective institutes or universities on the student completing the relevant examinations and training. GMA does not award any certificate.
<b>Fees</b>	1	For the purpose of this program the Academic Year is considered as beginning from June of a particular year until the end of May of the subsequent year. The annual instalment of the course fee has to be paid every year in advance and in full before the 15th of May of every academic year. No delays will be accepted and GMA reserves its right not to admit the student or permit him to continue for the relevant academic year until the concerned instalment of the course fee is paid in full. Under no circumstances is the fee paid for a particular year refundable either in part or full.
	2	The course fee does not cover the cost of stay, food, medical, transport, books, note books and other stationery that will be required by the student. This also does not cover registration and exam fees payable to various institutes and universities.
	3	The course fees charged is for the entire FINTEGRATED program with no specific break up for individual courses or exams. For convenience sake the course fee has been broken down into installments and is made payable annually irrespective of whether the students' willingness to attend the classes. There is no correlation between the classes held during a year with the instalment amount for that year. GST is a statutory levy which is collected along with the annual instalment of fees. This amount is payable to the government authorities and does not constitute as income to GMA. Course fees paid will not be refunded under any circumstances. Students who do not pay the course fees on time will be terminated from the program.
	4	GMA will intimate the parents from time to time about payment of fees to the University/Institutes. While GMA will coordinate the payment, parents have to ensure that the required amount is made available or paid sufficiently in advance as advised by GMA. The students and parents are equally responsible for keeping a track of the due dates. GMA cannot be held responsible if for any reason the dues to the University or Institutes are not paid on time whether advised by GMA or not.
<b>Faculty</b>	1	GMA has a panel of faculty as provided in the website from time to time. The faculty is subject to change depending on their availability. GMA aspires to provide highest quality faculty (subject to their availability) and would monitor their performance closely to ensure appropriate delivery for the benefit of the students. Students and Parents will not be permitted to interfere in the appointment or removal of a tutor.
	2	Faculty engaged by GMA are either professional tutors, practicing or employed finance professionals. They are visiting tutors and are not in full time employment with GMA.



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<b>Program Methodology</b>	1	GMA strongly believes that a committed, disciplined and hard working student can complete all the programs within the stipulated time schedule. Hence GMA will do its best to have upto date academic processes, facilities and arrangements. The student should remain committed during the entire program which, upon completion will see him evolve into a True Global Finance Professional.
	2	As regards B. Com, there are a couple of papers involving languages (English and one more of the students choice). Students will have to prepare for these two subjects on their own as GMA will not conduct classes for these papers.
	3	In the unfortunate event of a student not clearing an examination, GMA will prepare a revised exam schedule suitable to the student. Classes will not be conducted again exclusively for such students, however they will be permitted to attend classes if it is conducted for any other batch of students. Wherever required, GMA will conduct crash classes for these students (Intermediate and Final) at no extra cost. If any extra facility is required for students who do not clear Foundation, a marginal amount will be collected. Any student who does not clear Foundation in two attempts will be terminated from the program but may be given the option of joining any other program conducted by GMA.
	4	Classes for all the programs will be held except as mentioned above. These will be through regular physical classes. For CA final, the students have to choose one out of six subject as an elective paper. Based on the majority, GMA will conduct classes for two out of six optional subjects.
	5	Students' attendance will be closely monitored and any abnormal absenteeism will be brought to the notice of the parents who should advise the students to be regular. The attendance will be updated in the Student Information system, an online portal to which parents and students will be given access. This portal will also provide information of the tests conducted and the marks obtained by the students. Parents are advised to check the portal regularly to keep track of their ward's attendance and performance.
	6	The batch size of each class normally will not exceed 50 students to ensure personal attention by the Faculty. In addition GMA will ensure availability of Qualified Mentors (wherever deemed necessary) to monitor the students performance and act as a conduit with the Faculty.
	7	GMA will assist the students for joining Articles in Audit firms in Chennai. The students should look at various factors (like ability, interests, study schedule, leave for Final exams, travel during audit, stipend and the firms' vacancy position). If the student is not able to fix himself an ideal firm, GMA will help the student. In that case, it may not be always possible to fix the student in the firm which the parent/student desires. However it is to be clearly understood that the primary objective is for the student to clear the exams and hence this is to be given utmost importance when a decision is taken on a suitable audit firm.
	8	Before the student joins Articleship, there will be two vacations of one month each. The first will be after the Foundation exams and the second after the Intermediate exams. The exact dates and the number of days of vacation will vary and will be informed sufficiently in advance to help parents plan their wards' travel. In addition classes may not be held for 4 days each during Diwali and Puja in Oct/Nov and Pongal in Jan. After the students join Articles, the leave entitlements will be according to the CA institute guidelines.
	9	GMA will take suitable disciplinary action against the students (with or without informing the parent) for absence and late attendance (to classes, tests and study sessions), resorting to unethical, immoral or illegal practices, involving in misbehavior, refusing to follow the instructions of Faculty/staff. As the disciplinary action is taken to prevent similar occurrences by the students, parents are advised not to intervene. Depending on the seriousness of the offence, GMA may consider dismissal of the student from the program in which case any fee paid will not be refunded.
	10	Parents are advised not to allow the students to take any leave whether for social, religious or personal reasons. GMA at its discretion may refuse to grant leave to the students depending on various factors including their performance in the program.



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<b>For the attention of the students and Parents</b>	1	The first 18 months of the program is crucial from a students perspective. Students will not be permitted to take any leave whether for social, religious or personal reasons unless it is absolutely necessary for which prior permission has to be obtained from GMA. GMA at its discretion may refuse to grant leave to the students depending on various factors including their performance in the program.
	2	Students are advised to carry only the basic model of mobile instrument. Parents are requested not to provide gadgets and mobiles with additional features (like internet access) as these will be a cause of distraction from studies.
	3	Students should not carry mobile phones inside the classroom. The instrument will be confiscated if any student is found using the phone (speaking, texting, listening to music, etc) and will not be returned under any circumstances.
	4	In case of emergency, parents may call GMA landline or any of the staff's number for contacting their ward. Similarly, the students would be permitted to use the landline in case of need for which the actual charge will be recovered.
	5	Students should come to the institute dressed decently. Boys: Half pants, three quarters, Bermudas, track pants and bathroom slippers will not be permitted. Shirts or T Shirts should not have any words/pictures which are indecent or repulsive. Girls: To come decently dressed and can wear shalwars, jeans or full trousers. The top should extend up to the knees. Students will be asked to leave the premises if in our opinion the dress is found to be inappropriate
	6	GMA will monitor the students attendance relating to classes and study sessions. Other than their time in GMA, students staying in hostel are expected to be in the hostel (except on Sunday afternoons and holidays when they are permitted to go out). Students are advised to keep GMA officials informed of their movements outside the hostel and GMA for their own security and safety. The parents should appreciate that GMA will not be able to monitor the movements of the students outside GMA and hostel.
	7	Class attendance of the students will be uploaded regularly in the SIS (Student Information Portal). Each parent and the student will be given access to SIS to view attendance, class and test schedules and marks obtained. Periodically a separate report will also be sent to Parents depending on the need for communication about the progress and performance of the student. Parents should access the SIS regularly and be in touch with the Student Advisor.
	8	Students will not be permitted to have the laptops either at the premises or the hostel. If after joining Articles, student may be permitted to have laptops provided they obtain a letter from the firm that they are to be used after office hours. The laptop, in such case should be used only for official or academic purposes. At no time should the laptop be given to or shared with other students. This is to be strictly complied with. The laptop will be confiscated if there is any violation of these conditions.
	9	Considering the overall preparation and performance in the Mock and Model exams, GMA may recommend that a student need not or appear for a part of the examination. This is done with the overall interest and the progress of the student in mind over the entire program. Such decisions are taken in consultation with the student and parents. The decision taken by GMA on this matter is Final. If student refuses to abide by the decision, it will be considered as not following instructions and action including termination may be taken.