



CPE Registration No: 200823490E Regn Period: 20 May 2014 to 19 May 2018
Affiliated to the CBSE, New Delhi, India



STUDENT HANDBOOK

#3, Hu Ching Road, Singapore - 619 651

Ph: +65 6265 2342, +65 6265 8610

Fax: +65 6265 2341



CONTENTS

1. INTRODUCTION.....	3
2. ACADEMICS.....	8
3. STUDENT SUPPORT SERVICES.....	14
4. EXTRA CURRICULAR ACTIVITIES.....	17
5. OTHER EDUCATIONAL ACTIVITIES.....	18
6. CODE OF CONDUCT.....	20
7. REFUND POLICY.....	26
8. TRANSFER, DEFERMENT AND WITHDRAWAL POLICY.....	30
9. STUDENT CONTRACT.....	33
10. FEE PROTECTION SCHEME (FPS) / MEDICAL INSURANCE POLICY.....	34
11. YBIS TERMS & CONDITIONS.....	38



1. INTRODUCTION

1.1 Rationale

The Student Handbook lists out the rules and regulations expected to be followed by students of YBIS.

1.2 Message from Principal

It is my pleasure to welcome you for the new academic year. The school is honoured and privileged as the preferred school for your child's academic journey.

We believe that education is a collaborative process where both academics and students are able to engage one another in a dynamic learning environment.

Your child gets the best out of the learning experiences that is nurtured in every student to realise their optimum potential and emerge as future leaders.

Student will take responsibility for their learning and work to realise that the institution is not just a place to acquire knowledge but is also open to new ideas and innovations.

I wish you every success in your learning journey.

Best wishes

Principal



1.3. Motto, Mission, Vision & Core Values

Motto

Initiating Inquiry.

Vision

Focus on centrality of activities and innovative practices through thematic links.

Mission

To resound values enshrined in our culture that adapt to scientific and social challenges.

Core Values and Cultures

- Committed to the highest standards of ethics and integrity.
- Dedicated facilities for dynamic and rewarding learning experiences.
- Collaborative relationship with the community that adds value to the school system.

Action plan to inculcate the Core Values that is translated into context for staff and students are - values of being effective communicators, open-minded, team spirit, caring, courageous, knowledgeable, thinkers, being reflective and innovative. These values shape the attitudes and are role modelled and demonstrated to build the desired culture by the management team

The Culture that is reflected through these values are:

The quality of being honest and having strong moral principles that govern behaviour in conducting of an activity.

These are the values that develop in all the organisations operations.

This culture is evident in all interaction within the organisation and with partners and stakeholders.



1.4. School Prayer

Morning Prayer

Almighty God,
I thank you for this new dawn.
Help me to renew my strength and multiply my knowledge.
Empower me to achieve my goals and do my duties sincerely.
Fill me with love and wisdom to serve others
and become a shining star of Yuvabharathi.

Evening prayer

Almighty God,
I thank you for this day,
I am grateful for the knowledge I acquired.
Kindly shower your blessings on everyone around me.

1.5 School Calendar

For school calendar, click on the link below for the AIMS Student Portal – Academic Year Planer : <http://ybis.aimsapp.com/studportal>

1.6. Contact Us

The School Office Contact:

Telephone : 62652342
Hotline : 90405969
Facsimile : 62652341
e-mail : info@yuvabharathi.sg
Website : www.yuvabharathi.sg



School/Office working Hours:

Working days (Mon – Fri) : 8.45 a. m – 4.30 p.m.
Saturdays : 8.45 a. m – 12.30 p.m.

1. 7. Communication Mode

For all routine communications use only official e-mail - info@yuvabharathi.sg.

Communications through telephone is for emergency only.

Official meeting with the Director and Principal on working days is viable with a prior appointment.

AIMS (student portal)

The school Academic Information Management System (AIMS) is built on a leading Internet technology. All students can access through the Student Portal the following features:

Homepage:

Announcements

My Accounts

- Update Particulars (Change of Address, Email IDs, contacts & blood group, Visa Status & Validity Date)
- Invoice
- Receipts.
- Insurance Policy Certificates

Calendar

- Academic Year Planner



Student Handbook

- Student info kit

Course Details

- Subjects
- Assessment details
- Syllabus

Progress Report

- Termly Academic Results

Sharing platforms like:

Learning Resource

- Work Sheets

Feedback

- Email option

For more details: <http://ybis.aimsapp.com/studportal>

1.8 Feedback and Suggestions

Students can drop their suggestions with solutions in the “Suggestion Box” placed at the display board or give it sealed to the front office staff.

1.9 Grievance

For timely and fair resolution of disputes or complaints related to the student’s enrolment contact principal@yuvabharathi.sg

2. ACADEMICS

2.1 Introduction

YBIS is affiliated to CBSE (Central Board of Secondary Education, New Delhi) and offers CBSE curriculum from Preschool to Class 12.

2.2 CBSE Curriculum:

CBSE focuses on innovations in teaching learning methodologies by devising student friendly and student-centered paradigms.

The School academic activities are scheduled from Monday to Friday for all classes.

Montessori and Kindergarten	9.00 a.m. to 12.30 p.m.
Primary, Middle, Secondary and Senior Secondary	9.00 a.m. to 3.30 p.m.

- Students to report by : 8.45 a.m. to avoid rush

2.3 Academic Coordinators

YBIS Montessori, YBIS Kindergarten , CBSE Class -1-3

Ms. Latha Mohan Kumar

CBSE Class -1-3

Ms. Swati Pundir Chauhan

CBSE Class -4-5

Ms. Jyoti Rajaram

CBSE Class -6-8

Ms. Krishnaveni Sivakumar

CBSE Class -9-10

Mr. Sandiyagu Susai Arul John Kennady

CBSE Class -11 -12

Mr. Sockan Sivakumar



2.4. Assignments

- Homework and assignments are used to reinforce concepts and skills and to help build desirable work and study habits.
- Notes and worksheets are made available through Student Portal or it is distributed to students.

2.5 Attendance Policy

1. *The school encourages all its students to be regular and punctual for its daily classes.*

- All STP students shall compulsorily have 90 % attendance in school, irrespective of the class they are studying in.
- All other students from Pre-Primary to Senior Secondary need to have 75% attendance.
- Immigration and Checkpoints Authority of Singapore (ICA) will be notified by the school whenever a student on Student Pass is absent continuously for more than seven (7) days or if the monthly attendance is less than 90% without a valid reason.
- Students on a Student Pass must submit a valid medical certificate to their class teacher, whenever absent on medical grounds.


2. *Communicating leave of absence:*

- A leave request for the student should be made by the parent to the class teacher via e-mail, student diary or the level coordinator specifying details of reasons and specific dates for which leave is sought. If the duration of leave exceeds three (3) days, the parent is required to submit a medical certificate to the school.
- Emergency leave can be requested with a diary note, email or a phone call by the parent to the level coordinator.

3. In case the child falls sick in school then the parent is intimated about it. The parents will come to school and take the child home. Students leaving school because of sickness or for any other personal reason is expected to fill the early departure form kept in the front office as part of the tally of attendance.

4. The attendance monitoring system includes:

- Collecting medical records or absence of leave record from parent in case there is any emergency leave.

- 
- Taking appropriate and timely action by the Principal for absence without valid reason.
 - Inform parents about regular absenteeism.
5. Students who are unable to come for lessons are expected to send a leave of absence to info@yuvabharathi.sg, letters in diary, or phone calls to office who will inform the class teacher.
 6. YBIS expects that in all cases, a student should have a valid reason for not attending class regularly. He must produce proper evidence (e.g. medical certificate from a registered practitioner) to justify any absence.
 7. YBIS requires a minimum 90% attendance each month from its international students on ICA's Student Pass. The Admin staff obtains the attendance list from the teaching staff, and notes the absentees. Action is taken to ensure compliance with the 90% attendance requirement in the following manner.
 - Should a student be absent for 2 days in a month without valid reason, the coordinators will inform the Principal who will call the parent or send mail to enquire about the student's absence.
 - The level coordinator will arrange to meet a student' parents who is absent for 3 days in a month without valid reason, to find out the reasons for the absence and counsel the student if necessary.
 8. The Admin Officer will also inform ICA that the student attendance for the month has dropped below 90% in case of students with student pass.
 9. A student who is absent from class for seven (07) consecutive days without valid reasons will be deemed to have withdrawn from the course. If the school has been unable to contact the student, the Admin Officer will make a police report and cancel the Student Pass.
 10. For other student (e.g. PR, DP pass holders) who do not require a student pass, the school requires a 75% attendance for the student to be eligible to be given a progress report upon completion of the course. This requirement is clearly communicated to the student during pre-counselling, orientation and website.
 11. When a student wants to go on long leave prior permission from Principal needs to be obtained. Permission will be granted on compassionate ground; any other reason will be decided on case by case issue.

12. In case a student is absent for an examination, retest will be given if the student produces a medical certificate. Students absent for other reasons will be given retest based on individual case.

2.6 Assessment Pattern

Assessment at YBIS happens all through the year both formally and informally. Students are assessed in both Scholastic and Co-scholastic areas. It helps in a holistic development giving room for improvement and enhancement of knowledge and skills. For details login to the individual AIMS Student Portal - Assessment Details:

<http://ybis.aimsapp.com/studportal/frmLogin.aspx?strLoginPg=1>

2.7 Assessment Schedules

Assessment schedule for students is made available on individual AIMS student portal.

<http://ybis.aimsapp.com/studportal/frmLogin.aspx?strLoginPg=1>

2.8 Promotion Policy

Criteria for promotion:

Kindergarten, Montessori & CBSE Class 1 to 5

- Attendance requirement: Minimum of 75% for regular students and 90 % for those students on Student Pass.
- Ability to perform at the level that the student is studying at the time of promotion.

CBSE Class 6 to 8

- Attendance requirement: Minimum of 75% for regular students and 90 % for those students on Student Pass.

Qualifying grade:

- 'D' and above in all Scholastic subjects.
- A student getting grade 'E' in scholastic areas in one or more subject will be given a retest to improve grades.

CBSE Class 9

- Attendance requirement: Minimum of 75% for regular students and 90 % for those students on Student Pass.

Qualifying grade:

- 'D' and above in all Scholastic subjects.

CBSE Class 11

- Attendance requirement: Minimum 75% for regular students and 90 % for students on Student Pass.
- For promotion to Class 12 a student should get 33% in each subject. It is important to pass theory and practical/project separately to be considered a pass.

2.9 Assessment Appeal Policy

- The appeal holds good for all assessments.
- Appeal for discrepancy of marks in answer scripts is handled in two phases.
 - In the first phase after moderation, the papers are distributed to the students and the answers discussed by the subject teachers.
 - Any inconsistency in marks brought to the notice of the teacher will be addressed instantly.
 - In the second phase answer scripts will be sent home, after which, if there is any discrepancy parents will communicate to the school within 5 working days.
 - The appeal will be discussed with the examiner after which, within 3 working days it will be resolved and communicated to the students
 - Appeal will be considered and decided by the Principal.
- Appeal for discrepancy in Achievement records / Report card should be lodged no later than 7 days after official publication of the same.

2.10. Progress Report and Parent Teacher Meeting (PTM)

Progress report of students can be viewed and downloaded through AIMS.

The holistic progress of the student will be communicated to the Parent / Guardian during regular PTM as scheduled in the Annual Academic Planner.

2.11 Criteria for academic proficiency Award

- Subjects considered for the Proficiency Award are:

Class 1 and 2

English
II Language
Mathematics
Environmental Science

Class 3 to 5

English
II Language
Mathematics
Environmental Science
Science

Class 6 to 10

English/ English Communicative
II Language
Math
Social Science
Science


Class 11


English Core
Mathematics/Accountancy
Physics/Economics
Chemistry/Business Studies
Biology/Computer Science

- 3 Highest scorers in each subject in the cohort will be awarded the 'Proficiency Award'
- Consistency in performance throughout the year
- Class 12 proficiency award will be given to the school's highest aggregate score.

3. STUDENT SUPPORT SERVICES

- 3.1. This school provides student support services that meet their needs, as well as help students to develop holistically. For this sub-criterion, YBIS has the following objectives
- Provide range of student support services that help enhance educational experience.
 - Enhance student experience to develop holistically.
 - Communicate recent development to students.
 - Evaluate and review student support for continual improvement.
- 3.2. The school provides a variety of student support service to meet the needs of the students studying in Singapore. These can be categorised as follows:
- (a) Medical Insurance Coverage is provided for hospitalization and related medical treatment for the entire course duration for all students. The details are made available on the school website.
- (b) Pastoral counselling, if needed, is provided by professional school counsellor.
- (c) The school organises Parent Teacher Meeting (PTM) on monthly schedule as per the Academic Planner.
- Parents can meet the Class teacher to get updates on the student's progress on a first come first serve basis from 9.00 am to 12.30 pm.
 - Parents are informed to fix an appointment 2 days prior if they wish to meet the subject teachers.
 - Official meeting with the Director and Principal on working days is viable with a prior appointment.
 - All information is made available in the Student Handbook and website.
- (d) Financial Assistance Scheme
- The school provides Fee Protection Scheme for all the course fee that is paid.
 - Availability of sibling discount in the course.
- (e) Career Guidance
- Orientation on opportunities for Higher Education for all graduating students.
 - The school encourages students to take part in professional course entrance exams like IIT JEE by arranging orientation for students /parents of graduating classes. Further, for the convenience of the students, the school facilitates as one of the centers to conduct IIT JEE entrance examinations which one of the gateways for professional courses in India.

- 
- In order to promote brain develop and mental skills the school also facilitates as center for SIP Academy which is one of the Abacus Brain Gyms. This is to encourage maximum number of participation and benefit that the students can enjoy at school after school hours. This programme helps students to enjoy numbers, develop their mental skills of concentration, visual memory, listening and builds their self- confidence.
- (f) Alumni Support
- YBIS has just started the Alumni Association as with 2 batches of student have passed out of the school.
- 3.3. The list of student support services is communicated to students through the student handbook and website.
- 3.4. The school institutes programmes that help students develop holistically. They are:
- (a) Community involvement programmes. School involvement in:
- Participate in activities that help integration into the local community.
 - Chingay Parade
 - Community Activities - Students for CIP hours.
 - Exchange programs with local schools.
- (b) Wellness programmes.
- Wellness clubs and Eco Clubs: Organize year round activities creating awareness among themselves and the environment. The school has also won several awards like Green Award, Tree Class Award and Bronze Award starting from Preschool.
- (c) Leadership development programmes.
- Student Council: Investiture Ceremony vests responsibilities in senior level students who are elected school leaders.
 - Yuva Buddies and School Prefects: a system to recognises leadership in all levels.
- (d) Student Personal Development Programmes: Students are strongly encouraged to participate in projects that hone their Presentation Skills, Public Speaking Skills, Acting & dancing skills for Annual Day provided by the school.
- (e) Heritage Club: The school has taken a membership with the national heritage board for students to pay a visit to the National Museum to learn beyond classroom.

- 
- (f) Science Centre: The school has taken a membership with the Science Centre for students to pay a visit to the Science Centre to learn beyond classroom with hands on science experiments.
 - (g) Sports Support: The department of Sports has joined the ACSSIS to provide a wide range of opportunities for inter-school and National-level sports events.
 - (h) The school also provides free coaching in Cricket and Foot-ball for those student who are identified to have an inclination.

4. EXTRA CURRICULAR ACTIVITIES

4.1 YBIS offers a diverse range of extra-curricular activities (ECA). These activities help to hone innate skills and support students in social development by offering opportunities to mix with students of different age groups. The students will be trained by special/experienced coaches.

- Extra-Curricular Activities (ECA) is optional.
- ECA is conducted during school hours for Class 1 to 3 on Tuesdays and Classes 4 to 8 on Thursdays.
- A fee of S\$60 (Exclude GST) /- per month is charged. Fee does not include the material cost.
- ECA activities - Soccer, Basket Ball, Cricket, Badminton, Karate, Keyboard, Skating, Table -Tennis, Indian Classical Dance, Western Dance, Art, Music, Speech & Drama.
- Interested parents may select one of the ECA activities and send an admission.
- request mail to info@yuvabharathi.sg

4.2 Club Activities & Reading Clubs:

- Eco Club
 - Math Club
 - Heritage Clubs
 - Integrity Club
 - Health and Wellness Club
- Students of Class 1 to 3 who do not wish to join ECA will be given Reading
 - Activities during the ECA period.
 - Students of Class 4 to 8 who do not wish to join ECA should opt for one Club
 - Activity during the ECA period.



5. OTHER EDUCATIONAL ACTIVITIES

5.1 Competitions

Competitions at YBIS are integral with an intent to inspire the young minds and strive to ensure that there are clear pathways and opportunities for all children with a wide range of competitions. Comprehensive year-round competitions are organized by the school in Scholastic and Co-Scholastic area.

- Intra - school (Level 1) - competitions.
- Inter - school (Level 2) - individuals and teams are selected to represent YBIS at local and international school competitions.

5.2 Co-Curricular Programs

- *Field trips*

Field trips are conducted as an integral part of the curriculum which supplement classroom teaching by providing learning experiences in an environment outside the school and help students relate to school experiences.

- *National/International Examinations*

School encourages students to take part in International Examinations like International Math Olympiad (IMO), National Science Olympiad (NSO), International Cyber Olympiad (ICO), ICAS (UNSW) and facilitates the conduct of the examination in the school campus.

- *School Assembly*

All students from Classes 1 to 12 are given an opportunity to showcase their talents and work as a team during class assembly. Students get an opportunity to learn organisation skills under the guidance of the class teacher.



- *Exhibitions*

The projects and exhibits prepared by the students are exhibited in the classroom. This helps in bringing out the hidden talent of the students. This helps them to develop their presentation skills.

- *Special Celebrations*

All-important national celebrations and common festivals are celebrated through special assemblies. This gives our students a diversified knowledge about various cultures that teaches them racial harmony.

- *School Events*

The mammoth celebrations of YBIS are:

- School Sports Day
- School Annual Day

Oneness of Yuvabharathi is fostered through these annual happenings which bind all the young minds of YBIS. Right from Preschool to Class 12 students bring to the lime light their varied innate potentials be it in Sports or Dance & Drama.

5.3 Awards

The following awards are given to students to encourage and motivate them to excel:

- Proficiency Award – for Academic Excellence
- Sports – Award for Excellence In Sports
- Star Kid Award – for Excellence in Character and Demeanour.



6. CODE OF CONDUCT

6.1. School Uniform

Students should comply with the school dress code on all days when they are in the school campus. The school dress code is as follows:

Girls:

- White & Grey designer frocks with a red belt (Montessori/KG to Class 5)
- Low waist Grey pinafore with a white shirt and a red belt (Class 6 to Class 12)
- Bloomers or inner tights in grey colour is compulsory.
- House T- shirts (dry fit) & black shorts for Classes I to XII to be worn on PE, Yoga & ECA days.
- Hair to be well- groomed or plaited if the length is below shoulder level.
- One small stud (non-dangling) earring is allowed.
- Make up or nail polish is not permitted.
- Nails have to be kept short and clean.
- Simple black shoes with white socks to suit all school activities to be worn.

Boys:

- White shirt tucked in with grey shorts (Montessori/KG to Class 5)
- White shirt tucked in with grey full pants. (Class 6 to Class 12)
- House T- shirts (dry fit) & black shorts for Class 1 to 12 to be worn on PE, Yoga & ECA days.
- Hair to be cut short and well groomed.
- Simple black shoes with white socks to suit all school activities to be worn.



6.2. Discipline Policy

- *Punctuality*
 - Students should report to school by 8.45 a.m.

- *Absenteeism*

Absence from school will be considered under the following conditions:

 - A minimum of 75 % of attendance is mandatory for regular students and 90 % for those students on Students Pass.
 - Students must produce a leave letter or a medical certificate (MC) if they are absent from school.
 - Communication of absenteeism is to be made the same day either by emails or phone call and a note through handbook on the following working day.

- *Rules for shortage of attendances:*
 - Shortage up to 15% only may be condoned by the Principal. Cases of candidates with attendance below 60%, shall be considered for condonation of shortage of attendance only in exceptional circumstances.
 - The Principal shall refer a case of shortage within the above prescribed limit of condonation, either with the recommendations or with valid reasons for not recommending the case to the board.

The following may be considered valid reasons for recommending the cases of the candidates with attendance less than the prescribed percentage:

- *Prolonged illness*
 - Loss of father/mother or some other such incident leading to his absence from the school and meriting special consideration
 - Any other reason of similar serious nature.

- Authorized participation in sponsored competitions, tournaments and sports meets of not less than inter-school level including the days of journeys for such participation shall be counted as full attendance.
- *Permission to leave school:*
 - No student is permitted to leave the school premises during the school hours.
 - Students who need to leave the school during school hours must seek permission from his/her class teacher, and then proceed to the office who will notify the parent/guardian. Permission to leave school will be granted only when parents/guardians are notified.
 - For early pickup, an early departure form needs to be filled by the parent and handed over to the security at the gate.

6.3. Bus Conduct

Safety while travelling is very important. For your travel in school bus to be safe students are expected to behave as follows:

- Take the allotted bus at the allotted time to and fro.
- Follow the safety rules of the bus and listen to the driver / bus attendant when travelling in the bus.
- Senior school students are to be a positive role model for the younger students on the bus.
- Students/ parents need to inform the bus driver in advance in case of not availing the bus for the day to avoid unnecessary delay.

6.4. Truancy

- Blatant and persistent truancy is a serious offence.
- Truancy in the first attempt will be warned by the Principal and intimated to parents.
- Repeated Truancy may result in being barred from sitting for the Final
- Assessment or expelled from school.



6.5. School Books and Belongings

- Students must be responsible for their school books and personal belongings.
- Students are encouraged not to bring valuable items to school.

6.6. School Library

- Students can borrow one book at a time from library during the library open hour (between 9.00 am and 3.00 pm) and is responsible for the same.
- Payment should be made for any lost or damaged book.

6.7. Mobile Phones and Other Electronic Devices

- Students are prohibited from carrying mobile phones or electronic devices. Any mobile deposited in the front office is at the student's own risk. School will not be responsible for any damage/loss.

6.8. Permission to Leave Classroom

- Students must remain in class during changeover of periods and are only allowed to leave the class with permission of the teacher.

6.9. School – Student communication

- Students are encouraged to give feedback to the school through their teachers or the suggestion box located at the library.
- Students will be given opportunities to give feedback during the Principal's
- informal interactive sessions.

6.10. Making phone calls

- In case of necessity, students will be permitted to use the telephone in the office with the permission of the class teacher.

6.11. Personal grooming

- The school will conduct spot checks on students grooming (i.e. hairstyles, nails, and uniform).



6.12. Classroom rules

- Students need to bring textbooks, workbooks and other materials relevant for lessons and participate actively in lessons.
- Assignments must be completed by the specified deadline.
- Students are to respect the authority of the Student Prefects and the Class Leaders.
- Consumption of food and drinks is not allowed in the classroom except during short break and lunch break.
- Students must closely follow the class rules and expectations set by the class teacher and subject teachers.

6.13. Routines in assembly area

- Students must move in a brisk, quiet and orderly manner.
- Students are to assemble at the designated assembly areas punctually.
- Under the supervision of the respective class/subject teacher the students proceed to /disperse from the Auditorium in an orderly manner.

6.14. Discipline in playground

- Students should remain on the playground where they can remain under supervision of the P.E teacher. Leaving the playground to other designated areas is not permitted.

6.15. School Cleanliness

- Students must always keep classrooms, school premises and public areas clean and refrain from littering.



6.16. Profanity and Violence

- Students cannot use profanity at any time.
- Students cannot verbally or physically assault a staff member or student.
- Bullying and fighting of any kind are strictly prohibited.
- No student is allowed to intentionally or attempt to cause physical harm to another student through force or violence.
- Students must not loiter at void decks, shopping malls and other public places in their school uniform.
- Students must be well-behaved and socially responsible inside and outside of school.
- Students are expected to show respect to all members of the public.

6.17 Vandalism

- Students are forbidden from damaging school property.
- Students are prohibited from graffiti on school property and others' property.

6.18 Inappropriate play of affection

- Students are strictly forbidden to inappropriately display affection on school campus.

6.19 Technology Use

- Students should use school's technology appropriately and adhere to the below guidelines:
- Student access is logged and monitored. Students should not access material which is inappropriate, obscene or offensive to any group in our school or society.
- Students should not use internet to download or install inappropriate files or pirated software in the school computer.
- Using thumb drives at school computers is not allowed.
- Privacy of all other user accounts is to be respected.



7. REFUND POLICY

7.1 Terms and Conditions:

Refund is given under the following conditions.

7.1.1 Refund for Withdrawal Due to Non-Delivery of Course

YBIS will notify Student within three (3) working days upon knowledge of any of the following:

- It does not commence the Course on the Course Commencement Date;
- It terminates the Course before the Course Commencement Date;
- It does not complete the Course by the Course Completion Date;
- It terminates the Course before the Course Completion Date;
- It has not ensured that the Student meets the course entry or matriculation requirement as set by the organisation stated in Schedule A within a stipulated timeline set by CPE; or
- The Student's Pass application is rejected by Immigration and Checkpoints Authority (ICA).

The Student will be informed in writing of alternative study arrangements (if any), and also be entitled to a refund of the entire Course Fee and Miscellaneous Fee already paid should the Student decide to withdraw, within seven (7) working days of the above notice.

7.1.2 Refund for Withdrawal Due to Other Reasons

If the Student withdraws from the Course for any reason other than those stated in Clause 2.1 of the Standard Student Contract version 3.1, YBIS will, within seven (7) working days of receiving the Student's written notice of withdrawal, refund to the Student an amount based on the table in Schedule D of the contract.

The said Schedule D reads as follows:

% of [the amount of fees paid under Schedules B and C]	If Student's written notice of withdrawal is received:
75%	more than [7] days before the Course Commencement Date
50%	before, but not more than [7] days before the Course Commencement Date
0%	after, but not more than [7] days after the Course Commencement Date
0%	more than [7] days after the Course Commencement Date

7.1.3 Refund During Cooling-Off Period


YBIS will provide the Student with a cooling-off period of seven (7) working days after the date that the Contract has been signed by both parties.

The Student will be refunded the highest percentage (stated in Schedule D) of the fees already paid if the Student submits a written notice of withdrawal to the PEI within the cooling-off period, regardless of whether the Student has started the course or not.

Non-Refundable Fees

The following are non-refundable :

- a. Application Fee. In circumstance where YBIS has decided not to commence a course, the application fee will be refunded within seven (7) working days after the student is notified, unless the student takes up alternative study arrangements with the school.
- b. Miscellaneous Fees paid to the school. However, a refund will be made for 'Withdrawal Due to Non-Delivery of Course'.
- c. Third party's charges e.g. Bank charge, ICA Student Pass application fee and Issuing Fee.



d. No refund of any fee if the student has committed an offence and is expelled by the school after due process of investigation by a Disciplinary Committee set up by the Principal.

- The time taken by the school to process refund requests shall not be more than 7 working days.
- Prospective students are briefed on the Refund Policy during pre-course counselling and later again during the orientation program.
- Full details of the policy are also available on the school web site, student contract and student handbook.

Weblink: Withdrawal/Refund Policy:

<http://yuvabharathi.sg/index.php/admission/withdrawals-refund>

The pre-counselling orientation checklist (FRM-02) requires that students acknowledge that the refund policy has been explained to them.

As part of the annual internal review process, the school will regularly review its refund policy to ensure that it remains fair to students.

7.1.4 Refund Procedure


The school's refund procedure covers the following commonly occurring situations:

- a. School's non-performance
- b. ICA not approving the student pass
- c. Student changes his mind during the 7-day cooling off period
- d. Student's withdrawal

The procedure for student initiated refund (due to Student's withdrawal / change

of mind during 7-day cooling period, etc.) is as follows:

- a. The student gives a written letter to the school requesting a refund with reasons stated.
- b. The school will process the letter with top management.

- 
- c. The school will look into the student's eligibility for a refund. The amount of refund will be calculated and then the parent/student is shown the breakdown of the refund. The parent/student then signs an acknowledgement form.
 - d. The school refunds the money through bank transfer to students and cancels the FPS insurance within 3 working days.

The procedure for a school initiated refund (due to the school not performing / ICA not approving the student pass,) is as follows:

- a. When the school decides not to run the course.
- b. Upon receipt of written confirmation that the course will not run or that the student pass application has not been successful, Admin Officer calculates the amount of refund due to the students and obtains approval from Secretary to give the refund.
- c. Admin Officer refunds the money through bank transfer to parents/students and cancels the FPS insurance within 3 working days.

The Admission Officer and Admin Officer ensures that the time taken to process the refund meets Edu trust requirement and does not exceed 7 working days.

The school has its refund records in hard copy. There is a payment voucher for the exact amount paid to the student, with a breakdown attached.



8. TRANSFER, DEFERMENT AND WITHDRAWAL POLICY

Transfer

8.1. a No transfer is allowed as the school offers only a single curriculum.

Deferment

8.2. b No deferment is allowed in accordance with the policy of school.

Withdrawal

8.3.c The Withdrawal Policy covers the following areas:

Circumstances of Withdrawal

8.1.1 a. Withdrawal Due to Non-Delivery of Course

YBIS will notify the student within three (3) working days upon the knowledge of any of the following:

- It does not commence the Course on the Course Commencement Date;
- It terminates the Course before the Course Commencement Date;
- It does not complete the Course by the Course Completion Date;
- It terminates the Course before the Course Completion Date;
- It has not ensured that the Student meets the course entry or matriculation requirement as set by the organisation stated in Schedule A within any stipulated timeline set by CPE; or
- The Student Pass application is rejected by Immigration and Checkpoints Authority (ICA).

YBIS will provide the Student with alternative study arrangement (if any) within seven (7) working days of notifying the Student in writing of the above circumstances that will allow the Student to make a timely and appropriate decision on the alternative arrangements.



8.1.1 b. Withdrawal due to other reasons


If the Student withdraws from the Course for any reason other than those stated in Clause 2.1 of the standard student contract version 3.1, request for withdrawal must reach the school office at least 2 months before the effective date of withdrawal through official withdrawal form given in the School website.

8.1.1 c. Withdrawal during cooling off period

If the Student submits the notice of withdrawal to the School within the cooling-off period of seven (7) days after signing of the contract by both the parties, YBIS *will process the withdrawal* within seven (7) working days if the application is through the official withdrawal form with all necessary details.

8.1.2 Withdrawal Procedure

- All requests for TC or withdrawal must reach the office at least 2 months before the effective date of withdrawal by filling in the form provided by school on its website, failing which two months' fees will be remitted to the school.
- The notice of withdrawal is not deemed to be given until written confirmation has been received, and acknowledged by the admission office staff.
- Withdrawal formalities will be completed by the school only upon fulfilment of condition that include the return of school property and any payment of dues.
- Upon withdrawal, the school will issue a Transfer Certificate to the student and it serves as a formal intimation that the student has officially withdrawn from school.
- Withdrawal notice given by the parent/student can be cancelled before the end of two months or before collection of TC.
- If the student is below 18 years of age, the parent or guardian's approval for the withdrawal will be required.

- 
- For withdrawals, the service target is to complete the process (including assessing and replying to student's request, change of status of student's pass, refund made) within 7 working days.
 - Prospective students are briefed on the Withdrawal Policy during pre-course counselling and later again during the Orientation.
 - The pre-counselling (FRM-02) checklist require that students acknowledge that the withdrawal policy, and the implications of a withdrawal (described below), have been explained to them.
 - During the orientation, students are informed about the implications of the status of the student pass if international students withdraw from the school, or are forced to withdraw from the school. They are told that:
 - if the international student withdraws from the school, the school will login to the ICA system to cancel the student pass. When cancelled, the student would have 30 days to remain in Singapore.



9. **STUDENT CONTRACT**

The Student Contract is a critical document that governs the relationship between the Private Education Institution (PEI), i.e. Yuvabharathi International school (in this case) and the student. Prospective students should therefore understand and agree to the terms and conditions stated in the contract before signing it. The Student Contract needs to be signed before the course fee is paid.

The Student Contract contains information on course information and details of course fees, refund policy, fee protection scheme, medical insurance scheme and additional information relating to the governing law and dispute resolution.

To download a sample of the Advisory Note and YBIS Student Contract, click on http://yuvabharathi.sg/docs/2016/ybis_student_contract_version_3_1.pdf



10. FEE PROTECTION SCHEME (FPS) / MEDICAL INSURANCE POLICY

10.1 Fee Protection Scheme

Under the Enhanced Registration Framework, The Committee of Private Education administers Fee Protection Scheme to provide fee protection for students' fee.

The purpose of these schemes is to protect the unconsumed course fees paid by students in the event that a private educational institution is unable to continue operating due to insolvency, and/or regulatory closure. The Fee Protection Scheme also protects students if the private education institution fails to pay penalties or return fees to the students arising from judgment made against it by the Singapore courts.

EduTrust-certified private education institutions are required to adopt the Fee Protection Scheme to provide full protection to all fees paid by their students. All fees refer to all monies paid by the students to be enrolled in a private education institution, excluding the course application fee, agent commission fee (if applicable), miscellaneous fees (non-compulsory and non-standard fee paid only when necessary or where applicable, for example, the re-exam fee or charges for credit card payment, etc.) and GST.

Private Education Institutions can choose to adopt insurance scheme, or a combination of both to provide fee protection to *all* their students.

10.2 Fee Protection Scheme at YBIS

YBIS has adopted **Insurance Scheme** for fee protection.

Students studying in an Edu Trust-certified private education institution need to pay fees of up to a maximum of 12 months of their course duration to their private school.

The school has appointed **Lonpac Insurance BHD** as the fee insurance provider for its students. A copy of master insurance certificate can be **downloaded** from the link below:

<http://www.yuvabharathi.sg/docs/2017/FPS%20Certificate%202017-18.pdf>

Upon payment of the insurance premium Lonpac will issue a Certificate of Insurance to the insured student directly via email.

10.3 Medical Insurance Policy

- YBIS has a medical insurance scheme in place for all students.
- The school has purchased group medical under **AXA Insurance**. A copy of Master Insurance Certificate can be downloaded from our website.
- Upon payment of the insurance premium the Insurance provider will issue a Certificate of Insurance to the insured student directly via email.

For more details, click on the following links:

- *Medical Insurance Certificate*
http://yuvabharathi.sg/docs/AXA_GHS_COI_-_Yuvabharathi.pdf
- *Policy Schedule*
http://yuvabharathi.sg/docs/FPS_Policy_Schedule_-_Yuvabharathi.pdf
- *Product Summary*
http://yuvabharathi.sg/docs/EduTrust_GHS_Product_Summary_FAQs.pdf
- *Benefits Schedule*
http://yuvabharathi.sg/docs/Yuvabharathi_Benefits_Schedule_GHS.PDF
- *Combined Claim Form*
[http://yuvabharathi.sg/docs/PEI_Combined_Claim_Form_\(with_pte_hosp_certification\).pdf](http://yuvabharathi.sg/docs/PEI_Combined_Claim_Form_(with_pte_hosp_certification).pdf)



10.4 Claim Process

In the event that a student needs to make an FPS claim, the Committee for Private Education (or any Singapore Government authority) will take charge, inform all affected parties, and organise the claims pay-out if necessary.

All claims have to be made on prescribed forms and submitted to AXA Insurance through YBIS, within one month or as soon as reasonably possible, together with all the original copies of final medical bills.

The following documents are needed to make a claim:

- Combined Claim Form with Medical Certification of Treatment
- Final hospital/medical bills & receipts
- Medical reports
- Hospital discharge summary
- Referral Letters, if available

10.5. Student Support Services


Comprehensive list of student support services

The school provides a variety of student support services to meet the needs of the students studying in Singapore. These can be categorised as follows:

a) Information and Orientation

- Student orientation programme by relevant staff
- Important course information and the course awarding body will be made known to the prospective students.
- Students are informed about the procedure for internal and external grievance, dispute resolution procedure, FPS, reference to CPE official website.
- Students are informed about course deferment criteria and procedure; Suspension and expulsion conditions.
- Students are given details about the certificate awarding body.

b) Medical Insurance. Coverage is provided for hospitalization and related medical treatment for the entire course duration for all full-time students.

- 
- Students are given a copy of the medical insurance policy stating clearly the policy's terms and condition, claim procedure etc.
- c) Working in close collaboration with students not exceeding 16 years of age.
Remedial and extra coaching is given by the teachers to cope with student's learning needs
- d) Facilities provided to enrich educational experience:
- Library
 - Field trips
 - Vegetarian Canteen & Vending machine
 - Computer room.
 - First Aid

Academic assistance to students who need remedial class or extra class. The student orientation programme is currently for students whose families are in Singapore for work, and are hence familiar with the Singapore situation. The orientation programme covers, among the various topics, the following:

- Welcome Address
- Benefits of Student Protection Scheme
- Refund/withdrawal policy and their rights
- Course & Qualification of Award
- Graduation Course
- Miscellaneous Fee Payments
- The Do's & The Don'ts in school
- Complaints & Grievance Procedures
- Redress Policies

When YBIS is Edu trust-certified and can take in international students on Student Pass, the coverage of the orientation will be extended to include other topics relevant to them, such as Student Pass requirements, relevant Singapore laws, etc.

Pastoral Counselling is done by admission officer/admin executive.



11. YBIS TERMS & CONDITIONS

On enrolment, the parents agree to YBIS terms and conditions. For YBIS terms and conditions click on the link below:

http://www.yuvabharathi.sg/docs/static/ybis_terms_conditions.pdf