

TERMS AND CONDITIONS

Last Updated: 15th January, 2026

These Terms and Conditions (“Terms”) govern the access to and use of the website <https://mugamma.online> (hereinafter referred to as the “**Platform**”), owned by **Mu Gamma Consultants Private Limited**, and managed on its behalf by **Vegacap Consultants Private Limited**, a company incorporated under the Companies Act, 2013 (hereinafter referred to as the “**Company**”).

The Platform provides **online educational courses, training programs, learning resources, and related digital services** (collectively referred to as the “**Services**”).

By accessing, browsing, registering, or purchasing any course on the Platform, you acknowledge that you have read, understood, and agreed to be bound by these Terms.

LEGAL STATUS OF THIS DOCUMENT

This document is an **electronic record** under the Information Technology Act, 2000 and the rules made thereunder. This electronic record does not require any physical or digital signature and constitutes a **legally binding agreement** between the User and the Company.

1. DEFINITIONS

- a) “**Account**” means the user account created by a User to access the Services on the Platform.
- b) “**Applicable Laws**” means all Indian statutes, regulations, rules, notifications, and government orders in force.
- c) “**Platform**” refers to <https://mugamma.online>.
- d) “**Services**” means online courses, training modules, recorded content, learning materials, assessments, certifications (if applicable), and related educational services.
- e) “**User**”, “**You**”, or “**Your**” means any individual or legal entity accessing or using the Platform.

2. INTERPRETATION

- “We”, “Us”, and “Our” refer to the Company.
- Headings are for convenience only and shall not affect interpretation.
- Singular includes plural and vice versa.
- Any reference to laws includes amendments and re-enactments.

3. REGISTRATION AND USER ACCOUNT

3.1 To access paid or restricted content, Users must register and create an Account.

3.2 The Company may verify User identity through OTP or similar mechanisms.

3.3 By registering, you confirm that:

- You are **18 years or older**
- You are legally capable of entering into a binding contract under Indian law

3.4 Users are solely responsible for:

- Maintaining confidentiality of login credentials
- All activities performed through their Account

3.5 The Company shall not be liable for unauthorised access due to User negligence.

4. USER INFORMATION AND DATA

4.1 Users agree to provide accurate, current, and complete information.

4.2 The Company may collect, store, and process User data to:

- Deliver Services
- Improve learning experience
- Communicate updates, offers, or important notices

4.3 Data handling is governed by the Platform's **Privacy Policy** .

5. ELIGIBILITY

5.1 Use of the Platform is available only to persons legally competent to contract under the Indian Contract Act, 1872.

5.2 Users confirm they have authority to accept these Terms on behalf of themselves or their organisation.

6. NATURE OF SERVICES

The Platform offers **digital educational services** , including but not limited to:

- Online courses
- Recorded video/audio lessons
- Learning materials and assessments

- Certifications (where mentioned)

The Platform **does not provide degrees or diplomas** recognised by statutory authorities unless explicitly stated.

7. COURSE ACCESS AND USAGE

7.1 Course access is granted upon successful payment.

7.2 Course duration, access period, and features are specified on individual course pages.

7.3 Sharing, reselling, recording, or redistributing course content is strictly prohibited.

8. PRICING AND PAYMENTS

8.1 Prices are displayed in **Indian Rupees (INR)** unless otherwise stated.

8.2 Payments are processed through authorised third-party gateways.

8.3 The Company does not store card or banking information.

8.4 Prices may be revised at the Company's discretion.

9. TAXES

All applicable taxes, GST, or statutory levies shall be borne by the User unless expressly included in the listed price.

10. DISCONTINUATION AND REFUNDS

10.1 Course access may expire based on the selected plan.

10.2 Refunds, cancellations, and extensions are governed by the Platform's **Refund Policy**.

10.3 Refunds, if approved, are processed at the sole discretion of the Company.

11. INTELLECTUAL PROPERTY RIGHTS

11.1 All content on the Platform, including videos, text, graphics, logos, and course materials, are the **exclusive intellectual property** of the Company or its licensors.

11.2 Users are granted a **limited, non-transferable, non-commercial license** to access content for personal learning only.

11.3 Any unauthorised use may result in termination and legal action.

12. PRIVACY POLICY

Use of the Platform is subject to the Company's **Privacy Policy** , which governs data collection, usage, and protection. Continued use implies acceptance of the Privacy Policy.

13. THIRD-PARTY SERVICES

13.1 The Platform may integrate third-party tools such as payment gateways or learning tools.

13.2 The Company is not responsible for third-party content, policies, or services.

14. DISCLAIMER

14.1 Services are provided on an **“as is” and “as available”** basis.

14.2 The Company does not guarantee specific academic, professional, or financial outcomes.

14.3 Course completion does not guarantee employment, certification recognition, or regulatory approval.

15. FORCE MAJEURE

The Company shall not be liable for failure or delay due to events beyond reasonable control, including natural disasters, internet outages, pandemics, government actions, or technical failures.

16. INDEMNITY

Users agree to indemnify and hold harmless the Company against any claims arising from:

- Breach of these Terms
 - Misuse of the Platform
 - Violation of Applicable Laws
 - Infringement of intellectual property
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17. TERMINATION

17.1 These Terms remain effective as long as the User accesses the Platform.

17.2 The Company may suspend or terminate access without notice for violations.

17.3 Accrued rights and obligations survive termination.

18. RESTRICTIONS ON USE

Users shall not:

- Post unlawful, abusive, misleading, or defamatory content
 - Attempt unauthorised access or hacking
 - Impersonate others
 - Violate national security, public order, or applicable laws
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19. AMENDMENT AND WAIVER

The Company reserves the right to modify these Terms at any time. Continued use constitutes acceptance. Failure to enforce any provision shall not constitute a waiver.

20. GRIEVANCE REDRESSAL

For grievances or disputes, contact:

info@vegacapltd.com

The Company shall endeavour to respond within **21 days**.

21. GOVERNING LAW AND JURISDICTION

These Terms shall be governed by the **laws of India**, with exclusive jurisdiction of courts in **India**.

22. ENTIRE AGREEMENT

These Terms constitute the entire agreement between the User and the Company and supersede all prior understandings.

CONTACT US

Email: info@vegacapltd.com

Website: <https://mugamma.online>