

TYPICAL VISA REFUSAL REASONS OF STUDENTS

- your immigration history

The decision

I have refused your application for a visit visa because I am not satisfied that you meet the requirements of paragraph(s) V4.2 of Appendix V: Visitor because:

In order to be able to make a decision on whether or not to grant you a visit visa I must consider the information regarding your sponsor's support of your visit separately in my assessment of your application. To consider whether or not I am satisfied that your intentions are as stated and that you meet the requirements of the Immigration Rules I must assess your own personal and economic circumstances.

You have stated that you wish to visit the UK for a period of 5 months and 26 days for short term study. You have stated that you are employed, earning 1426.32 GBP a month. In support of your application you have provided bank statement in your name from SBI Bank (account number ending in 3905), however this statement shows various credits which are not in keeping with your stated level of income. I am therefore not satisfied that your financial circumstances are as stated. This damages the credibility of your application and raises concerns about your intentions to travel to the UK at this time. Therefore, I am not satisfied of your intentions of entering the UK.

In consideration of your family ties I note the statements made by you in your visa application whereby you mention there are no remaining dependants in your home country. This, in conjunction with the concerns relating to your economic ties stated above, gives me reason to further doubt that you will depart the UK at the end of the period stated by you.

Given the above I am therefore not satisfied that you have demonstrated your circumstances are as declared or are as such that you intend to leave the UK at the end of your visit. This also leads me to further doubt your intentions in travelling to the UK. Your application for a visit visa has been refused under paragraph V4.2 (a) and (c).

ACTION PLAN:

1. Avoid putting any money from your friends / relatives in your NRE / NRO / Savings account. Only your salary money is to be shown for the visa. If salary money is falling short, then take money from friends / relatives and put into your parents account. Payoff the full University course fees from your parents account. Money already paid off to the University is not questioned by visa officer as that money is already with the University. Your salary money can then be shown for living expenses only. If extra funds are not available, then go in for personal loan or educational loan. Parents / siblings can also show money but that should be supported with their income documents like ITR certificate / Form 16, etc. You can also show FD's over 6 months old in your name.

REASONS FOR REFUSAL

You have applied for a visa to visit the UK.

In deciding whether you meet the requirements of Appendix V: Visitor of the Immigration Rules (<https://www.gov.uk/guidance/immigration-rules/immigration-rules-appendix-v-visitor>), I have considered:

- your application and any additional relevant information you have provided with it
- your immigration history

The decision

I have refused your application for a visit visa because I am not satisfied that you meet the requirements of paragraph(s) V4.2 of Appendix V: Visitor because:

- You have applied for a visa to travel to the UK for 6 months short study visit.
- The onus is on you, the applicant, to show that you meet the requirements of the immigration rules based on your overall personal circumstances and that you will comply with all of the conditions associated with any visa.
- In order to come to my decision, I have considered all of the documents you have provided regarding your circumstances.
- You have stated that you are employed as a navigating officer with a monthly income of 285,000 INR (£2,690.14 where £1= 105.94 INR as per Oanda.Com on the date of assessing this application). In support of your application, you have provided a bank statement from Maharashtra Bank with an account number ending 4987, showing a closing balance of 2,381.50 INR (£22.47) as of 01/03/2024. You have stated that you spend £400 each month on expenses.
- However, the statement provided shows that you have credited 27,89,926 INR (£26,334.40) and debited 30,70,445.82 (£28,982.20) over the statement period. The documents provided demonstrate that you your income monthly, which is not in keeping with what is declared in your application. This damages the credibility of your application and I am therefore, not satisfied your circumstances are as stated.
- You propose on traveling to the United Kingdom from 14/04/2024 to 13/10/2024. I note from your employment agreement that your employment period is up to 11/10/2023 and the documents you have submitted do not establish that your employment will continue after this date. Therefore I am not satisfied that you will have ongoing employment to return to.
- I am therefore not satisfied that you are genuinely seeking entry as a visitor and that you intend to leave the UK at the end of your visit. Your application is therefore refused under paragraph V 4.2 (a) and (c).

REASONS FOR REFUSAL

You have applied for a visa to visit the UK.

In deciding whether you meet the requirements of Appendix V: Visitor of the Immigration Rules (<https://www.gov.uk/guidance/immigration-rules/immigration-rules-appendix-v-visitor>), I have considered:

- your application and any additional relevant information you have provided with it
- your immigration history

The decision

I have refused your application for a visit visa because I am not satisfied that you meet the requirements of paragraph(s) V4.2 of Appendix V: Visitor because:

- You wish to travel to the UK for a duration of 5 months 21 days.
- You have stated you are employed and earn 278,375 INR a month (2,636.53 GBP as per Oanda.com on 19 March 2024 where £1 = 4.68206 QAR).
- The onus is on you, the applicant, to show that you meet the requirements of the immigration rules based on your overall personal circumstances and that you will comply with all of the conditions associated with any visa. In order to come to my decision, I have considered, not only those documents stated above, but all of the documents you have provided regarding your circumstances.
- You have stated you are employed and earn 278,375 INR (2,636.53 GBP) a month. In support of your application, you have provided a bank statement to demonstrate your personal and financial circumstances. However, from this statement, which is dated from March 2023 until February 2024, no salary credits of this amount are shown. I am therefore unable to verify your financial circumstances or assess how you support yourself in your home country. I am therefore not satisfied your circumstances are as stated.
- In consideration of your family ties, and based upon the supporting documents you have chosen to submit in support of your application, I note that if this department were to issue you a visit visa to the UK then there would be no remaining dependants in your home country. This, in conjunction with the concerns relating to your economic ties stated above, gives me reason to further doubt that you will depart the UK at the end of the period stated by you.

Your application is therefore refused under paragraph V4.2 (a) and (c) of the Immigration Rules.

ACTION PLAN:

1. Please show your NRE bank statement in which your salary is being credited even if there is little balance remaining in it. Else, the visa officer may refuse your visa stating that no source of income is visible.
2. Do take a company rejoining letter. This also acts as a proof that you have a genuine reliable source of income and a job to return back to after completion of studies in the UK.
3. You can attach your parental property documents also in English. This also will show that you have a genuine reason to return back to in India as you have parents to look after and also financial assets back in India.

- your immigration history

The decision

I have refused your application for a visit visa because I am satisfied that Paragraph V3.1 of Appendix V and Parts 9.7.1 and 9.7.2 of Part 9 of the Immigration Rules apply.

- Under Part 9.7.1 of the Immigration Rules a person may be refused entry clearance if false representations are made, or false documents or false information submitted (whether or not relevant to the application, and whether or not to the applicant's knowledge); or relevant facts are not disclosed.
- You have applied to enter the UK for 6 months for **Short-term study**. You state that you have been employed since September 2022 and earn 33,200.00 INR per month. You have presented a bank statement with an account number ending 9809 which is in your name and is dated 31/03/24. Checks conducted by this office, contained in a Document Verification Report and held on file, have concluded that this document is not genuine.
- I am satisfied that you have made false representations and submitted a false document in support of your application. Your application is therefore refused under Part 9.7.1 (a) of the Immigration Rules. As this document directly relates to your personal circumstance, I am satisfied that you have submitted a false document and that you did so with an intention to deceive. I have therefore found that it is more likely than not that you have used deception in your application and your application is therefore refused under paragraph 9.7.2 of Part 9 of the Immigration Rules.

Future Applications

This means that any future entry clearance applications may also be refused under the Immigration Rules for a period of up to 10 years depending on the type of application you make. The period of 10 years starts from the date that the deception was used in this application for a visa.

ACTION PLAN

1. Visa officer will often verify your financial documents with the bank. Any false documents will not only lead to a visa refusal but also a visa ban. This will bring curtains down on your sailing career with immediate effect. If you join a ship and the ship visits a UK port whilst you have a visa ban, both you and the ship will be arrested.
2. Visas may also get refused if the visa officer raises a query with your bank and the bank does not reply back. The visa officer will send a reminder to the bank. If the bank has still not replied back, this will likely lead to a visa refusal. So always inform your bank RM before applying for the visa to be on the lookout for any email from the visa officer. Such cases are unfortunate but do happen specially with government banks.
3. Sometimes the salary credited in your bank a/c may not match with your salary slip / contract letter if you have taken cash advance onboard ship or 2 months salary have got clubbed. In such cases, it is best to explain the reason in a separate covering letter that why the salary credited in the bank account shows a mismatch with the salary mentioned in your contract letter.

REASONS FOR REFUSAL

NRA v 1.0

You have applied for a visa to visit the UK.

In deciding whether you meet the requirements of Appendix V: of the Immigration Rules for visitors (<https://www.gov.uk/guidance/immigration-rules/immigration-rules-appendix-v-visitor-rules>), I have considered:

- your application and any additional relevant information you have provided with it
- your immigration history

The decision

I have refused your application for a visit visa because I am not satisfied that you meet the requirements of paragraph(s) V4.2 of Appendix V because:

- You have applied for a visit visa to the UK for 5 months and 28 days to undertake short term study
- You state you are employed as an Independent Watchkeeping Navigating Officer and earn INR 262000 (£2,700, as per www.oanda.com on 12/08/2022), however, the documents you have submitted demonstrate that your employment in this role ended on 11 May 2022 and that you have not been in receipt of any income since then. Consequently this casts doubt on your stated personal and financial circumstances, in turn, casting doubt on your intentions in the UK
- I note you state that you personally plan to spend £7,000 on your proposed visit and that you have no other income or savings. Additionally, the cost of your proposed study is £5,550. Based on the information you have provided, and given this information does not demonstrate your financial circumstances, such expenditure does not appear to be in keeping with your overall circumstances, which leads me to further doubt your stated intentions for the visit
- Taking all of the above into consideration, I am not satisfied that you are genuinely seeking entry to the UK for the purpose and period as stated and that your personal circumstances are as stated which leads me to doubt your intentions of travel. I have therefore refused your application under paragraphs V4.2 (a) & (c).

ACTION PLAN:

1. If your last 1 year bank statement is showing only 4 months of incoming salary credit for e.g., it is best to submit 2 years of bank statement. Also take a company rejoining letter.
2. Do explain in a separate covering letter if you have been on an extended leave period as a result of which there were very few months of salary credit in your bank account. The visa officer is not a seafarer. He may not understand that at times you may be off-salary due to recession or if your ship management company has lost ships to another ship manager.

- your immigration history

The decision

I have refused your application for a visit visa because I am not satisfied that you meet the requirements of paragraph(s) V4.2 of Appendix V: Visitor because:

In order to be able to make a decision on whether or not to grant you a visit visa I must consider the information regarding your sponsor's support of your visit separately in my assessment of your application. To consider whether or not I am satisfied that your intentions are as stated and that you meet the requirements of the Immigration Rules I must assess your own personal and economic circumstances.

You have stated that you wish to visit the UK for a period of 5 months and 26 days for short term study. You have stated that you are employed, earning 1426.32 GBP a month. In support of your application you have provided bank statement in your name from SBI Bank (account number ending in 3905), however this statement shows various credits which are not in keeping with your stated level of income. I am therefore not satisfied that your financial circumstances are as stated. This damages the credibility of your application and raises concerns about your intentions to travel to the UK at this time. Therefore, I am not satisfied of your intentions of entering the UK.

In consideration of your family ties I note the statements made by you in your visa application whereby you mention there are no remaining dependants in your home country. This, in conjunction with the concerns relating to your economic ties stated above, gives me reason to further doubt that you will depart the UK at the end of the period stated by you.

Given the above I am therefore not satisfied that you have demonstrated your circumstances are as declared or are as such that you intend to leave the UK at the end of your visit. This also leads me to further doubt your intentions in travelling to the UK. Your application for a visit visa has been refused under paragraph V4.2 (a) and (c).

ACTION PLAN

1. Avoid putting any money borrowed from friends / relatives in the bank account which you are showing for visa purpose. If it is an NRE account, avoid any of your seafaring friends putting US\$ in that account as your only source of income is salary. So any non salary credit into your salary account will lower the credibility of your financial documents and can be a ground for visa refusal.
2. If you have already got credit of funds from sources in your bank account, then explain where that money has come from. If possible return the money back to those sources. In a covering letter explaining where the non salary credit came from and that you have returned those money back to the same accounts. Mention that those non-salary credits will not be used by you for visa purpose. Should you fall short of money, you can go in for a gold loan or personal loan or an educational loan.
3. Any such money which you do not want to show for visa, you should put in the account of your parents / spouse and use it to pay off the full course fees. The visa officer will likely not question the money source used to pay off the college fees as that money has already been received by the UK university. The visa officer is concerned about the funds that you are showing for your living expenses as he has to ascertain if these funds are bonafide or not and would these funds actually be available to you or not during your stay in the UK.
5. A sample covering letter will be sent to you for reference purpose should you need to explain any large credit / debit of funds from the bank account that you are showing for visa purpose.

The decision

I have refused your application for a visit visa because I am not satisfied that you meet the requirements of paragraphs V4.2 to V4.6 of Appendix V of the Immigration Rules because:

- You have applied for a visa to travel to the UK for 6 months to attend a HND Nautical Science course at Solent University. The onus is on you, the applicant, to show that you meet the requirements of the immigration rules based on your overall personal circumstances and that you will comply with all of the conditions associated with any visa. In order to come to my decision, I have considered, not only those documents stated above, but all of the documents you have provided regarding your circumstances.
- As part of the consideration process, this office attempted to verify your financial documents. Despite numerous attempts, neither of the attempts of verification were successful. Visit caseworker guidance states that if it has not been possible to verify information provided by the applicant despite attempts to do so, this may lead the decision maker to doubt that the applicant is genuine. Furthermore, Under FIN 2.1 of the immigration rules where a decision maker is unable to make satisfactory verification checks on funds that are held in any financial institution, those funds are not required to be considered. As we are unable to verify your bank statement I am not satisfied that the funds shown in the statement are genuinely there or available for your personal use. In addition, I am led to doubt that your personal circumstances in India are as stated which in turn leads me to doubt that you are genuinely visiting for the purpose or period stated.
- Furthermore, attempts to verify your employment with [REDACTED] MANAGEMENT PVT. LTD were also made, they are aware of your visit. We have not received any response to our email requests for this information. Consequently, I am not satisfied that you are coming solely for the purpose you state, and this also leads me to question the authenticity of your information and the reason for this visit.
- In assessing your entry clearance application, I have considered the documents and information provided against the requirements of Appendix V: Visitor as contained within the Immigration Rules, and have also taken into account the published visit guidance. The guidance indicates a number of factors which can help assess if an applicant is a genuine visitor, including but not limited to the following:
 - their financial circumstances as well as their family, social and economic background
 - their personal and economic ties to their country of residence
- The concerns noted in the paragraphs above mean that I am not satisfied that you have accurately declared your personal and financial circumstances, which in turn means I am not satisfied on the balance of probabilities that you are a genuine visitor. I have made this decision taking into account other factors relevant to your application, however, I am not satisfied that any of these other factors outweigh the concerns noted above. Therefore, I am not satisfied that you are genuinely seeking entry as a visitor and that you will leave the UK at the end of your visit. Your application is therefore refused under paragraphs V 4.2. (a) and (c) of Appendix V: Visitor as contained within the Immigration Rules.

ACTION PLAN

The visa officer refused the visa stating that they did not get any reply to the email enquiry sent to the bank and the shipping company. The bank and shipping company deny receiving such an email. The applicant reapplied for his visa along with supporting letter from bank and shipping company that no such query was received. He got his visa after that.