



Home Office

Web www.gov.uk/ukvi

VAF no: UKVI 28UKVI / 1884922

GWF
no: GWF081569684

Date 20 Mar 2025

Dear RAJEEV SOOD,

Your application for a visit visa to the United Kingdom has been refused.

What this means for you

Any future UK visa applications you make will be considered on their individual merits, however you are likely to be refused unless the circumstances of your application change.

In relation to this decision, there is no right of appeal or right to administrative review.

The reasons for this decision are set out on the next page.

Yours sincerely,

MD
LVH

The Data Protection Act 2018 governs how we use personal data. For details of how we will use your personal information and who we may share it with please see our Privacy Notice for the Border, Immigration and Citizenship system at <https://www.gov.uk/government/publications/personal-information-use-in-borders-immigration-and-citizenship>. This also explains your key rights under the Act, how you can access your personal information and how to complain if you have concerns.

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 to the UK because I am not satisfied that you meet the requirements of V4.2 V4.6 of Appendix V of the immigration rules because:
 - You have applied to visit the UK for 12 days tourism. 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 assess your application and intentions, I have to take into consideration your own personal, social and financial circumstances in your country of residence. I have considered all of the documents you have provided regarding your circumstances.
 - You state you are retired, have declared no personal source of income, have savings of £40000.00 (4,490,013 INR), have a monthly expenditure of 50000.00 INR (£445.43) and are personally planning on spending 200000.00 INR (£1,781.73) on your trip to the UK.
 - In support of your application, you have provided an invitation from a family member to travel to UK from the from the 7th April - 22nd April to attend a family wedding. In addition, you have provided a letter from a tour operator stating you have been booked on a tour for 3 days in London starting on the 5th April and then will continue from Paris to Italy for 10 days. This damages the overall credibility of your application, leading me to doubt your intentions in seeking to visit the UK for the limited period and purpose stated
 - In support of your application you have provided a bank statement, in your name, from HDFC bank, account ending (5611), covering period 01/09/2024 -11/03/2025. The documents and information you have submitted in support of your application show significant differences between actual income and the income stated on your VAF. I note there are credits in your and I cannot ascertain the source of the funds with the documents provided. The information submitted in support of your application therefore does not establish your financial circumstances to be as declared.
 - I have made careful consideration of your family ties to both the UK and your home country. In making my consideration, I note the statements made by you in your visa application form and supporting information whereby you state you have no remaining dependants in your home country. By contrast, in making my consideration of your familial ties to the UK, I note the presence of your daughter and son in law who all reside in the UK. 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.
 - 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)

- Rate of exchange: 112.25 INR: £1 (reference – www.oanda.com 20/03/2025).

NEXT STEPS

In relation to this decision, there is no right of appeal or right to administrative review.

<https://www.homeofficesurveys.homeoffice.gov.uk/s/visasurveyuk>

