

Offshore Student Visa – India Risk Indicators and Verification Options

Wendy Vyas

March 2023

Welcome

In today's training the objective is to provide you with in-depth information on

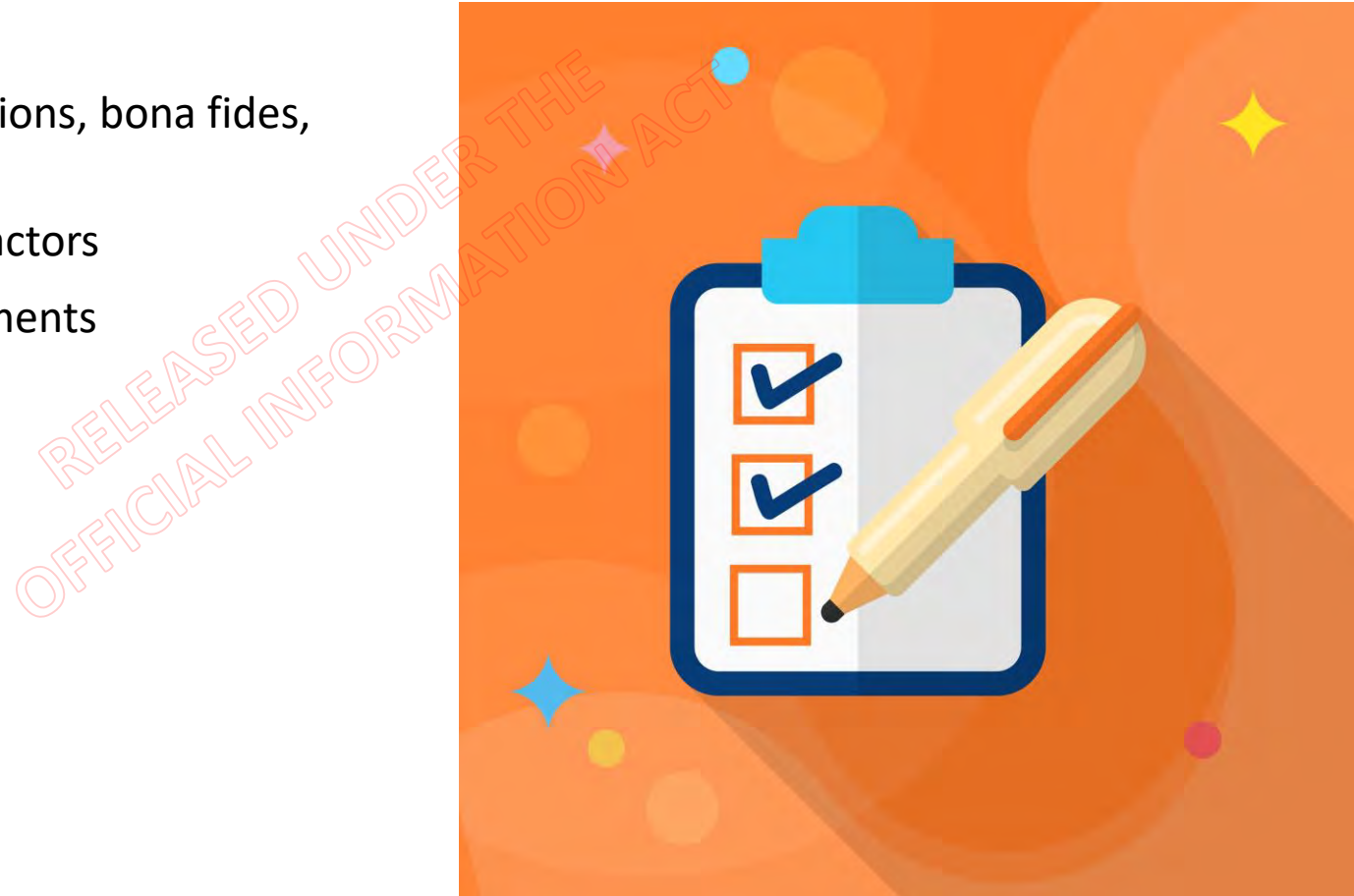
- ✓ Key risk indicators
- ✓ What documents are likely to be provided with an Indian application
- ✓ How to assess the risk which may be associated with documents
- ✓ Useful tips for assessing applications

Goal

Our aim is for you to be able to understand the context of this market and feel confident when assessing and mitigating risks associated with Indian student visa applications.

What we will look at today

- Verification support and links
- Key risks associated with qualifications, bona fides, and funds
- Types of documents and the risk factors
- How and when to verify the documents
- Interviews or credibility checks



Useful Links

6(c)

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

RELEASED UNDER THE
OFFICIAL INFORMATION ACT

Useful Links cont.

6(c)

RELEASED UNDER THE
OFFICIAL INFORMATION ACT

Overall Risk Indicators



India State Information

State Name	Risk Rating	State Name	Risk Rating
Andhra Pradesh	s 6(c)	Kerala	s 6(c)
Arunachal Pradesh		Madhya Pradesh	
Assam		Maharashtra	
Bihar		Manipur	
Chhattisgarh		Meghalaya	
Goa		Mizoram	
Gujarat		Nagaland	
Haryana		Odisha	
Himachal Pradesh		Punjab	
Jammu and Kashmir		Kerala	
Jharkhand		Madhya Pradesh	
Karnataka		Maharashtra	
Rajasthan		Tripura	
Sikkim		Uttar Pradesh	
Tamil Nadu		Uttarakhand	
Telangana		West Bengal	

RELEASED UNDER
OFFICIAL INFORMATION ACT

Overall Risk Indicators

s 6(c)

RELEASED UNDER THE
OFFICIAL INFORMATION ACT

Overall Risk Indicators – Course in NZ

s 6(c)

RELEASED UNDER THE
OFFICIAL INFORMATION ACT

Overview of Universities



Types of Indian Universities

- Central universities or Union Universities are established by an Act of Parliament and are under the purview of the Department of Higher Education in the Union Human Resource Development Ministry.
- 6(c)
- State universities are run by the state government of each of the states and territories of India and are usually established by a local legislative assembly Act.
- Deemed university is a status of autonomy granted by the Department of Higher Education on the advice of the UGC (Universities Grant Commission).
- Private universities are approved by the UGC and can grant degrees but they are not allowed to have off-campus affiliated colleges.

6(c)

RELEASED UNDER THE
OFFICIAL INFORMATION ACT

6(c)

RELEASED UNDER THE
OFFICIAL INFORMATION ACT

Key Risk Indicators - Qualification



6(c)

RELEASED UNDER THE
OFFICIAL INFORMATION ACT

Key Risk Indicators cont.

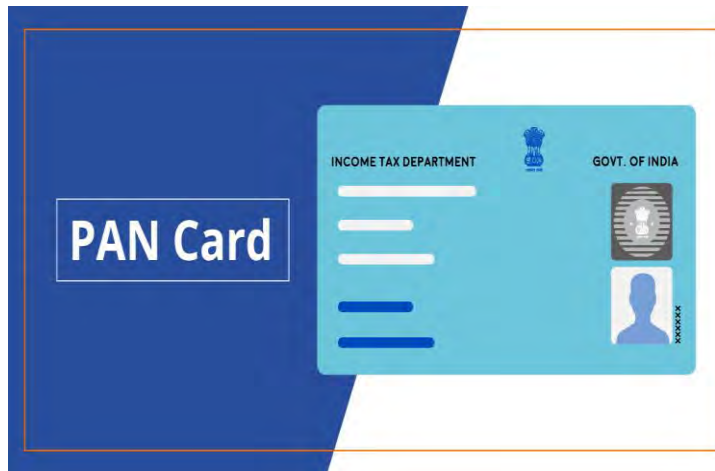
6(c)	Verification Process
6(c)	

RELEASED UNDER THE
OFFICIAL INFORMATION ACT

Types of Documents and Verification Options

The applicants may provide the following documents in support of their application or as a source of funds/identity:

- ❖ Aadhar Card
- ❖ Pan Card
- ❖ Provident Fund Information



6(c)

RELEASED UNDER THE
OFFICIAL INFORMATION ACT

6(c)

RELEASED UNDER THE
OFFICIAL INFORMATION ACT

6(c)

RELEASED UNDER THE
OFFICIAL INFORMATION ACT

6(c)

RELEASED UNDER THE
OFFICIAL INFORMATION ACT

Provident Funds

Provident Fund is a traditional and popular savings scheme in India. There are three types of Provident Fund in India: General Provident Fund (GPF), Public Provident Fund (PPF) and Employees Provident Fund (EPF). However, the features, contributions, benefits and rules and regulations differ for the three types of provident funds.

General Provident Funds

GPF or General Provident Fund is a type of PPF (Provident Fund Account) that is available **only** for all the government employees in India. Basically, it allows all the government employees to contribute a certain percentage of their salary to the General Provident Fund. The total amount that is accumulated throughout the employment term is paid to the employee at the time of retirement.

Provident Funds Cont.

Employees' Provident Fund (EPF)

Is a retirement benefit scheme maintained by the Employees' Provident Fund Organization (EPFO). The employee and the employer contribute to the EPF scheme on monthly basis in equal proportions of 12% of the basic salary and dearness allowance (Dearness Allowance is the cost-of-living adjustment allowance which the government pays to the employees of the public sector as well as pensioners). Out of the employer's contribution, 8.33% is directed towards the Employee Pension Scheme.

Online withdrawal of EPF - The EPF withdrawal amount can be easily done online with the help of the UAN (Universal Account Number). Employees who have been unemployed for more than 2 months are eligible to withdraw their EPF amount. However, the Aadhaar and bank details of the employee must be linked with the UAN.

Universal Account Number (UAN) - The UAN is a 12-digit number allotted to each member by EPFO. The UAN of an employee remains the same even after he/she switches jobs. In the event of a job change, the member ID changes, and the new ID will be linked to the UAN. However, employees must activate their UAN in order to avail the services online.

Employer Provident Fund Sample (online source)

ANNEXURE-K

OFFICE OF THE
ADECCO INDIA PRIVATE LIMITED,
SUMMIT B, 13TH FLOOR BRIGADE
METROPOLIS, WHITEFIELD ROAD
BANGALORE 560048

Sl.	Particulars	Details	
1.	Previous UAN	[REDACTED]	
2.	Present UAN	[REDACTED]	
3.	Summary PDF Number	[REDACTED]	
4.	Annexure-K No. & Generation Date	[REDACTED]	
5.	Name of the Subscriber	[REDACTED]	
6.	Name of Father/Husband	[REDACTED]	
7.	Account No. from which Transfer is made	[REDACTED]	
8.	Name & Address of Factory/Establishment in which previously employed	[REDACTED] LIS.	
9.	New Account No	[REDACTED]	
10.	Name & Address of Factory/Establishment in which employed at present	[REDACTED]	
		(a) Employees' Share (Rs.)	(b) Employer's Share (Rs.)
11.	Opening Balance as on 01-04-2020	53770	16410
12.	Contribution/Transfer-In/VDR during the year	0	0
13.	Interest Calculated (Up to 02-2021) (Inclusive of Transfer-In Interest)	3810	1160
14.	Total Credit to the Account	57580	17570
15.	Withdrawals during the year, if any	0	0
16.	Net Amount Transferred	57580	17570
TOTAL (a) + (b): Rs. 75150			
AMOUNT IN WORDS: Seventy-Five Thousand One Hundred Fifty Only			
17.	Date of membership in the PF scheme	01-05-2016	
18.	Date of Leaving Service	15-12-2019	
19.	Details of Number of withdrawals for Housing/Marriage/Education/Physically Handicapped	a) 68B : 0 b) 68K : 0 c) 68BB : 0	

To,
The Regional Provident Fund
Bhavishyanidhi Bhawan, Near Income Tax
Circle, Ashram Road Ahmedabad 380014

Manager/Director
ADECCO INDIA PRIVATE LIMITED

→ UAN ID which identifies the holder of the account.

→ Total amount in the account.

Provident Funds cont.

General Provident Funds / Employees Provident Funds (GPF / EPF)

- i. GPF / EPF is acceptable up to 75% of the total funds required, if it can be validated in conjunction with
s 6(c) [redacted]
[redacted] how much can be
s 6(c) [redacted]
- ii. If GPF / EPF comprises the majority of funds and s 6(c) [redacted]
[redacted]
[redacted]
- iii. PPF guidelines: Sum is fixed for 6 years from date of account opening after which only 50% of the balance on the 4th year, can be withdrawn. This is as per revised RBI guidelines.

Provident Funds Cont.

Public Provident Fund

The Public Provident Fund (PPF) scheme is a very popular long-term savings scheme in India because of its combination of tax savings, returns, and safety. The main objective of the scheme is to help individuals make small savings and provide returns on the savings.

Information

Tenure (Term)	15 years (Can be renewed in blocks of 5 years)
Interest rate	7.1%
Investment Amount	Minimum Rs.500, Maximum Rs.1.5 lakh p.a.
Maturity Amount	Depends on the investment tenure

Public Provident Fund Sample

s 9(2)(a)

Type of account

Status of the account, applicant does not appear to regularly deposit the monies

Closing balance as of 01/04/2021

RELEASED UNDER THE
OFFICIAL INFORMATION ACT

Provident Funds Cont.

Parameters	GPF	EPF	PPF
Eligibility	Only government employees	Only organised sector employees	All resident Indians
Interest rate	7.1%	8.1%	7.1%
Deposit Limit	Minimum contribution up to 6% of salary The maximum contribution is 100% of employee's salary	Minimum contribution up to 12% of employee's salary	The minimum contribution is Rs.500 per year The maximum contribution is Rs.1.5 lakh per year.
Maturity Period	Till retirement	Till age of 58 years	15 year term
Premature closure	On leaving or suspension from government service	On 2 months of unemployment of subscriber	Allowed after completion of 5 years on child's education or medical reasons
Loan Facility	Loan can be availed anytime during the service of the government employee	No loan facility, only partial withdrawals allowed	Loan against PPF can be taken only on the 3rd and 6th financial year from the date of opening the PPF account

Check if the loan is against PPF

6(c)

RELEASED UNDER THE
OFFICIAL INFORMATION ACT

Funds



Funds

6(c)

RELEASED UNDER THE
OFFICIAL INFORMATION ACT

Funds

6(c) [REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]

RELEASED UNDER THE
OFFICIAL INFORMATION ACT

Funds Cont.

6(c) [REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]

RELEASED UNDER THE
OFFICIAL INFORMATION ACT

Education Loan Document

ICICI Bank

Sanction Letter

Date: January 14, 2022

Ref. No.: EL000035186

[Redacted]
LAXMI NAGAR TALUKA KOREGAON,
SATARA MAHARASHTRA, 415501

Your Education Loan of Rs 50,00,000.00 (Rupees Fifty Lakhs Only) is sanctioned

Dear Mr. C [Redacted] N,

Greetings from ICICI Bank.

We write with reference to your Education Loans scheme EL000035186 for Rs. 50,00,000.00 (Rupees Fifty Lakhs Only)

We are pleased to inform you that we have sanctioned your Education Loan as follows:

Sr. No.	Particulars	Details
1	Loan Amount	Rs. 50,00,000.00 Rupees Fifty Lakhs Only)
2	Rate of Interest	The rate of interest for the Facility shall be sum of the Repo Rate "+ Spread" per annum, plus applicable statutory levy, if any ("Interest Rate"). For the first disbursement under the Facility, the applicable Repo Rate shall be the rate prevailing one Business Day preceding the date of the disbursement and for subsequent draws, the Repo Rate prevailing for the Facility shall be applicable. As on date the Repo Rate is 4.0% and Spread is 6.0%. **Repo Rate "or "Policy Repo Rate" means the rate of interest published by the Reserve Bank of India ("RBI") on the RBI website from time to time as Repo Rate or Policy Repo Rate. The Repo Rate component of the Interest Rate will be reset on the first day of the third subsequent month from the month in which the Facility is first disbursed (irrespective of the date of disbursement) and every

ICICI Bank Limited
Plot No 16, Nandadeep,
Laxminagar, Tal Koregaon,
Dist Satara 415501 Maharashtra. Website www.icicibank.com

Regd. Office : "Landmark", Race Course Circle,
Vadodara 390007.
Corp. Office : ICICI Bank Towers, Bandra-Kurla
Complex, Mumbai 400051, India

ICICI Bank

		three months thereafter, as a sum of Repo Rate + "Spread", plus applicable statutory levy, if any. The applicable Repo Rate shall be the rate prevailing one Business Day preceding the reset date. **
		The Bank reserves the right to modify the reset frequency and reset date from time to time in accordance with the extant RBI Guidelines. The Borrower further acknowledges that Interest Rate may change, upward or downwards, as the case may be, in line with change in the Repo Rate.
		The Bank may revise the Spread once every three (3) years from the date of the first disbursement, in accordance with the extant RBI Guidelines. Notwithstanding anything contained herein, the Bank reserves the right to reset the Spread at any time upon substantial change in the Borrower's credit assessment and/ or on account of deterioration in the credit risk profile. Any change in 'Spread' would be communicated by the Bank through either: (i) Letter (ii) E-Mail (iii) SMS (iv) Statements of Accounts (v) WhatsApp or any other suitable mode.
		The Borrower shall be deemed to have notice of changes in the Repo Rate when displayed on the notice board of the Branch or displayed on Bank's website (www.icicibank.com) and the Borrower is liable to pay such revised rate of interest.
3	Type of Interest	Floating
4	Processing Fee / Charges	Rs. 1% of Loan Amount + Applicable GST
5	Institute Name	New Zealand International Commercial Pilot Academy, New Zealand
6	Course Type , Course Name	Commercial Pilot License & NZ Instrument Rating
7	Margin	21.89%
8	Primary Security	Lein Mark on FD of Rs 50L
9	Details of Security	Lein Mark on FD of Rs 50L
10	Repayment Type	Direct EMI
11	Repayment Tenure	96 Months
12	Moratorium Period	N.A.
13	Repayment during Moratorium	Direct EMI

ICICI Bank Limited
Plot No 16, Nandadeep,
Laxminagar, Tal Koregaon,
Dist Satara 415501 Maharashtra. Website www.icicibank.com

Regd. Office : "Landmark", Race Course Circle,
Vadodara 390007.
Corp. Office : ICICI Bank Towers, Bandra-Kurla
Complex, Mumbai 400051, India

Personal Loan Document

केनरा बँक  Canara Bank	RETAIL ASSETS HUB, 1 ST FLOOR ,Jay Bhadra villa, S.V.P Road,Borivali(W),Mumbai 400092. EMAIL:s 9(2)(a) Tel:022 28900487/28900497
s 9(2)(a)	DATE: 18/01/2019

s 9(2)(a)

Dear Sir,

SUB: Request for Canara Mortgage Loan for Rs. 30.00 Lakhs
REF: Your proposal dated 15.01.2019 received by us on 18.01.2019

NATURE OF LOAN	Canara Mortgage Loan
AMOUNT	Rs.30,00,000/- (Rupees Thirty Lakhs Only)
PURPOSE OF LOAN	To meet Personal Needs
SANCTION AUTHORITY	DIVISIONAL MANAGER, RAH BORIVALI
MARGIN	Value of the properties to be mortgaged Rs.67,50,000/- 50% of value i.e. 50% of Rs. 33,75,000/- Loan amount Rs.30,00,000/-
OWN CONTRIBUTION	NIL
INTEREST (FLOATING)	@ 11.70% (MCLR+3%) p.a. (floating)
SECURITY (PRIME)	Flat no A/20 Dumubai CHS Kesar Road Dahisar West Mumbai 400068 . valued at Rs. 67,50,000/-as per valuation re- port of N.M. PAI & CO dated 18.01.2019
REPAYMENT	To be repaid in 45 months, with EMI of Rs.82,677/- per month.First of such installment to commence from the next month from the date of first disbursement.
MODE OF REPAYMENT	Standing instruction to be noted in the SB account no s 9(2)(a) of the applicant maintained with Kandivali West branch for recovery of EMI's. Applicant should provide sufficient balance in their bank account. Some PDCs shall also be obtained .
PERSONAL GUARANTEE	NIL

Type of loan and amount

Security/collateral used

Funds cont.

6(c)

RELEASED UNDER THE
OFFICIAL INFORMATION ACT

Funds cont.

6(c)

RELEASED UNDER THE
OFFICIAL INFORMATION ACT

6 (c)

RELEASED UNDER THE
OFFICIAL INFORMATION ACT



6(c)

RELEASED UNDER THE
OFFICIAL INFORMATION ACT

6(c)

RELEASED UNDER THE
OFFICIAL INFORMATION ACT

6(c)

RELEASED UNDER THE
OFFICIAL INFORMATION ACT

6(c)

RELEASED UNDER THE
OFFICIAL INFORMATION ACT

6(c)

RELEASED UNDER THE
OFFICIAL INFORMATION ACT

6(c)

RELEASED UNDER THE
OFFICIAL INFORMATION ACT

6(c)

RELEASED UNDER THE
OFFICIAL INFORMATION ACT

6(c)

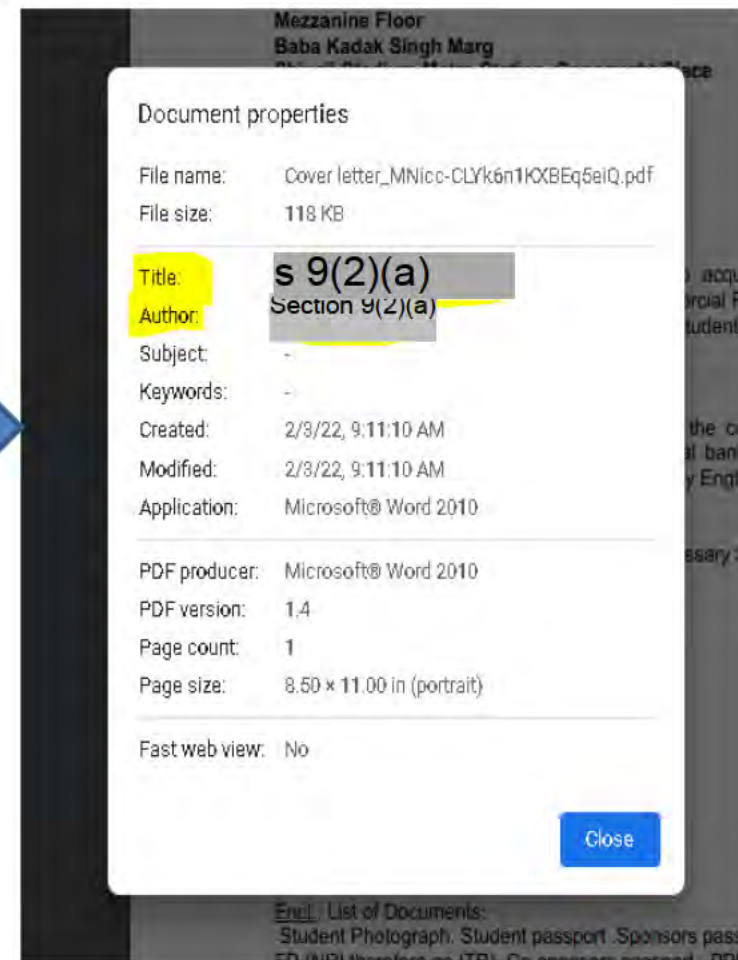
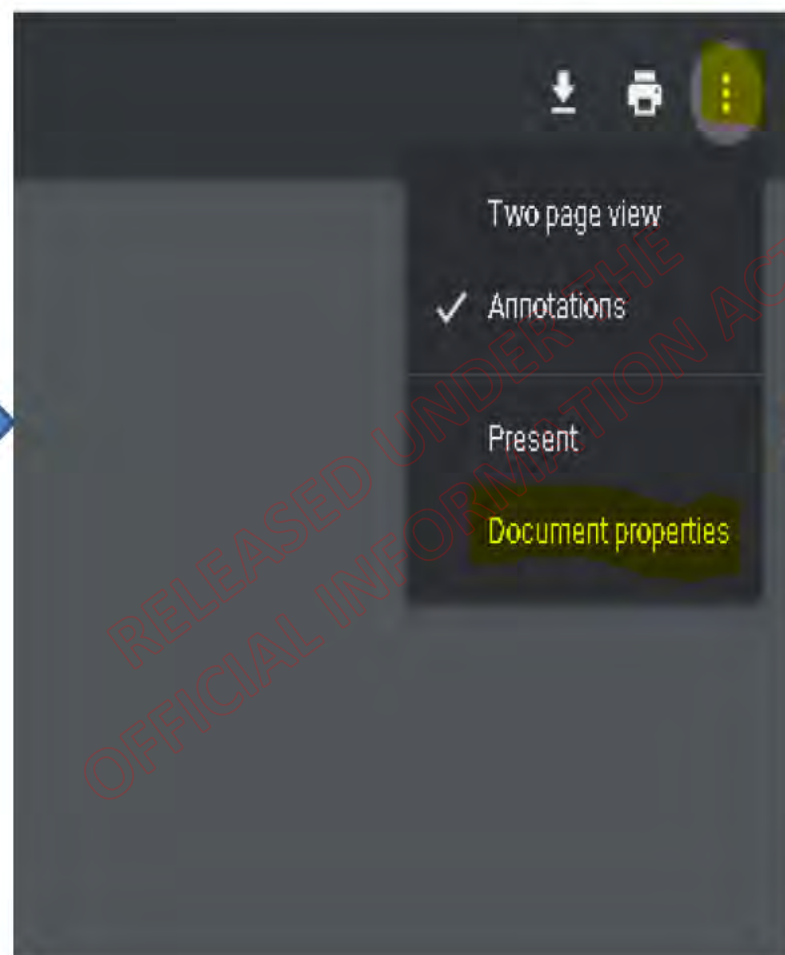
RELEASED UNDER THE
OFFICIAL INFORMATION ACT

6(c)

RELEASED UNDER THE
OFFICIAL INFORMATION ACT

Checking document properties

s 9(2)(a)



6(c)

- 6(c) [Redacted]
- [Redacted]
- [Redacted]
- [Redacted]
- [Redacted]
- [Redacted]
- [Redacted]
- [Redacted]

RELEASED UNDER THE
OFFICIAL INFORMATION ACT

6(c)

- 6(c)
- [Redacted list items]

6(c)

RELEASED UNDER THE OFFICIAL INFORMATION ACT

6(c)

6(c)

- [REDACTED]
- [REDACTED]
- [REDACTED]
- [REDACTED]
- [REDACTED]
- [REDACTED]
- [REDACTED]

RELEASED UNDER THE
OFFICIAL INFORMATION ACT

6(c)

6(c)

Interviews



Telephone Interview (case by case basis)

6(c)

RELEASED UNDER THE
OFFICIAL INFORMATION ACT

Telephone Interview

- Interviews to be structured around the PEACE model.

- PEACE model:

P- Planning & Preparation

E- Engage & Explain

A- Account, Clarify & Challenge

C- Closure

E- Evaluation.

- Principles of PEACE Model:

B- Be open Minded

A- Act fairly at all times

T- Test answers given

C- Challenge answers given

H- Help vulnerable people.

RELEASED UNDER THE
OFFICIAL INFORMATION ACT

Telephone Interview

6(c)

RELEASED UNDER THE
OFFICIAL INFORMATION ACT

Telephone Interview Cont.

- 6(c) [REDACTED]
- [REDACTED]
- [REDACTED]
- Interviews are also an opportunity to test assertions provided in the application form including whether the applicant has previously been declined a visa for any country.
- Please consult with your Verification Team if help is needed in planning for interviews/building or to improve your interview skills.
- In some cases the Delhi VT can assist with interviews that of complex and/or part of investigative nature (consult with your VT if you want Delhi VT to conduct an interview).

Case Study 2

- s 9(2)(a)

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

RELEASED UNDER THE
OFFICIAL INFORMATION ACT

Case Study 2

- s 9(2)(a) [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

RELEASED UNDER THE
OFFICIAL INFORMATION ACT

RELEASED UNDER THE
OFFICIAL INFORMATION ACT

