



Home Office

Web: www.gov.uk/ukvi

Dear
MUHAMMAD
NASIR
REHMAN,

Ref: UKVI 05 / 3399753
GWF075480278

Date: 15 Mar 2024

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,

RCW
UKVI 05

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 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 (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 to V4.6 of Appendix V: Visitor because:
- You have applied with your spouse and children to visit the UK for 15 days for tourism.
- You state that you are self- employed and earn 4,674,202.00 PKR (£13,126.70) per annum. I acknowledge the FBR and all the other supporting business documents. However, I note the Federal Board Revenue (FBR) tax return you have submitted states your total income for the period 01/07/22 to 30/06/2023 is 828,400.00 PKR (£2,326.41). This is far less than what you have declared on your application form. This discrepancy undermines the credibility of your application, and I am not satisfied you have adequately demonstrated your financial circumstances.
- You state that the cost of your visit is 2,000,000.00 PKR (£5,616.64) . You have provided your business bank statement for account number ending in 0012. I do acknowledge that you hold funds in your business account, however the business bank account shows transactions in line with the business activities and do not necessarily demonstrate that the funds are available to you for this visit to the UK. Although I do recognise that you are the signatory on this account it does not represent your personal financial circumstances.
- You have provided your personal bank statement for account number ending in 4581 with a closing balance of 3,070,621.99 PKR (£8,623.29) on 01/01/24. Whilst you have sufficient funds, the documents do not demonstrate the source of your income. I note several large deposits entering your account. For example, a total of 2,155,000.00 PKR (£6,051.93) has been deposited into the account between 01/02/24 and 03/03/24. The documents provided do not demonstrate the source of these deposits. Nor do the documents demonstrate that these funds are from your business. I also note these deposits have been few weeks prior to when you applied for a visa. I am therefore not satisfied that this demonstrates that your financial circumstances are as stated.
- You plan to take your closest family members (your spouse and children) The document and information provided do not demonstrate other close family member outside the UK. If you were to be given permission to enter the UK leaving no close family members in your country of origin to encourage your return, leads me to doubt that you will leave the UK at end of a short visit.
- The cost of your visit represents over 2 years your annual income declared on your FBR. This degree of expenditure appears disproportionate to your current personal financial circumstances. You also plan to take your closest family member (your spouse and your children). I am not satisfied that you have demonstrated family and financial ties in your country of origin.

- In assessing your entry clearance application, I have considered all of the documents and information provided against the requirements of Appendix V 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 circumstances, which in turn means I am not satisfied on the balance of probabilities that you are a genuine visitor. While I note the information you have provided including your bank statements, however I am not satisfied that 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 paragraph V4.2 (a), (c) of the Immigration Rules.

Rate of exchange: 356.08 PKR : £1 (reference – www.oanda.com at the date of this letter).

NEXT STEPS

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

www.homeofficesurveys.homeoffice.gov.uk/s/visasurveyuk

