



Home Office

Web: www.gov.uk/ukvi

Ref: UKVI 05 / 3329780
GWF074279571

Dear
MUHAMMAD
SAFDAR,

Date: 21 Dec 2023

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,

RJK/ECO
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 – 4.6 of Appendix V: Visitor because:

- You state that you wish to travel to the UK, for a period of 12 days for the purpose of tourism. In order to assess your intentions I must consider your circumstances based on the information you have provided with your application and the documents you have submitted.
- You state on your application form that you are self- employed deriving an income of 26,822,663 PKR (£75,211) per annum. You also state that you spend £1,000 on your monthly expenses. I acknowledge that you have supplied land documents in your name for property held in your home country.
- In support of your application you provided various business documents in the name of your self-employment, and from these, I am satisfied that you are a Director in this business. You have also supplied the business bank statement, business and personal FBR documents which show for the 2022/23 year. I note that your personal FBR income however was 600,000 PKR (£1,676) and not the income amount that you have declared in your application. You have also supplied your personal bank statement from Bank Al Habib (account ending in #135-01-4) which shows a closing balance on 24/11/2023 of 2,501,484 PKR (£6,988). Whilst I acknowledge the funds held in this account, I have examined the statement and over the supplied statement period, from 17/11/2022, the only credits into the account are noted as Profit/Mark Up, and no other income has been credited to support the income you have declared in your application. As a result, I cannot be satisfied that your income is as you have declared, or that your circumstances are as you have set out.
- I do acknowledge that there are good funds in the 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 personal visit to the UK, and further, you are a partner in this business.
- 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 and financial circumstances, which in turn means I am not satisfied on the balance of probabilities that you are a genuine visitor. 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 V4.2 (a) and (c) of the Immigration Rules.

Rate of exchange: 357 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

