

Offshore Student Visa – Introduction to India Risk

Wendy Vyas

March 2023

RELEASED UNDER THE
OFFICIAL INFORMATION ACT

Objective and Goal

Objective

Today's training will focus on the overall risk with applications from India, and student visas in particular. We will provide you with information on India as a country, its education system, risk factors with Indian Students, and brief introduction on mitigating those risks.

Goal

Our aim is for you to be able to understand India and its education system and the overall risk associated with the student applications. This session is a prequel to the second session which will predominately focus on documents, risk indicators, verification process, and where to look for support and/or verification assistance.

What we will look at today

- Student Visa instructions
- Overview, education system, and profile of an Indian applicant
- Push and Pull factors
- Risk Indicators of a Student Profile
- Bona Fides and Funds
- Verification channels



Glossary

- Loan Sanction - A sanction letter is a document that is provided by the bank or lending institution to a borrower, stating that the loan has been approved. It contains the terms and conditions based on which the loan will be provided. The loan sanction letter includes vital details such as: loan amount, collateral etc.
- Disbursal Letter - A loan is disbursed when the agreed-upon amount is actually paid into the borrower's account and is available for use
- Sweep Account - A sweep account is a bank or brokerage account that automatically transfers amounts that exceed, or fall short of, a certain level into a higher interest-earning investment option at the close of each business day. Commonly, the excess cash is swept into a money market fund.
- Loan security or collateral - Loan against security is a loan advance to a customer against a pledge of security.

Instructions

Instructions U1 states the objective for a student visa is to contribute to New Zealand's sustainable economic development by:

- facilitating the entry of genuine students, with a focus on attracting and developing students who have the skills and talent New Zealand needs;
- increasing global connectedness;
- supporting the sustainable growth of export education capability;
- earning foreign exchange; and
- strengthening New Zealand education, while managing risk to New Zealand and maintaining social cohesion

U4 describes that categories of student visas including:

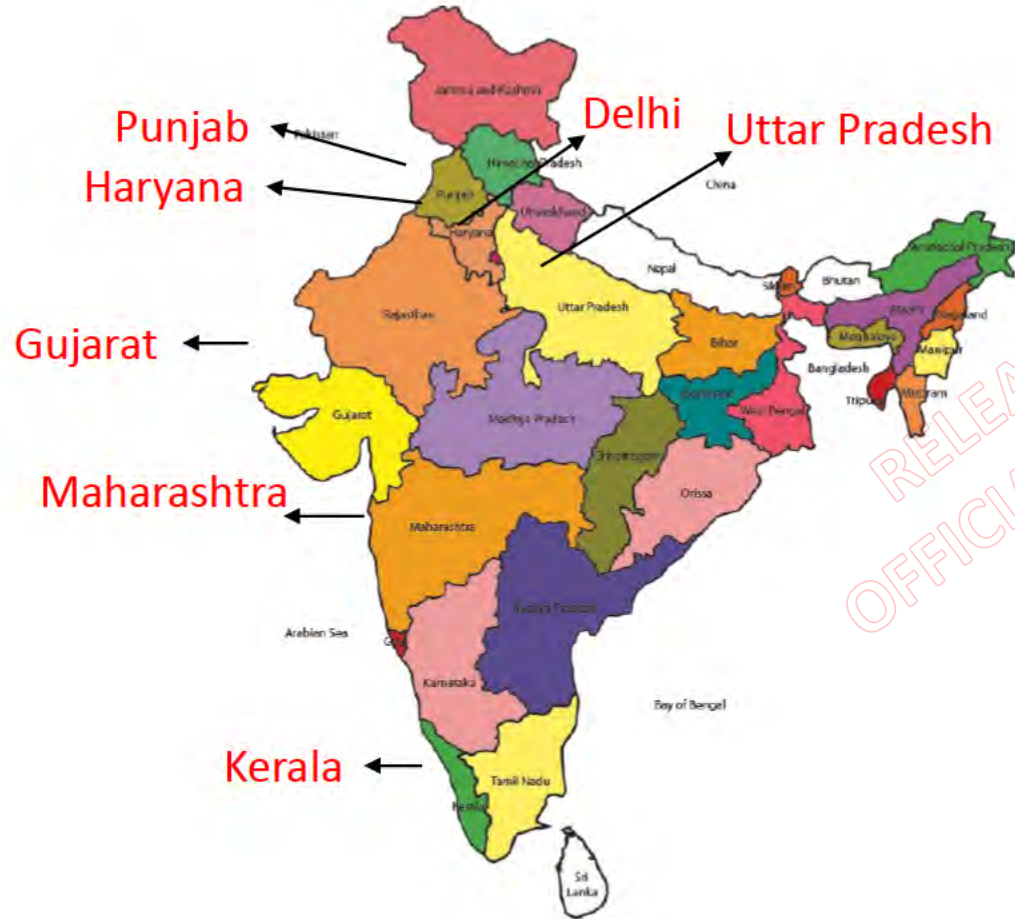
- Fully supported
- Dependent fee scholarships
- Full fee paying
- Exchange
- Vocational Trainings

RELEASED UNDER THE
OFFICIAL INFORMATION ACT

Introduction to India and Education System



India



- India, officially known as the Republic of India is a country in South Asia. It is the seventh-largest country by area, the second-most populous country, and the most populous democracy in the world.
- India is a federal union comprising 28 states and 8 union territories. All states, as well as the union territories of Jammu and Kashmir, Puducherry and the National Capital Territory of Delhi, have elected legislatures and governments following the Westminster system of governance.
- The remaining five union territories are directly ruled by the central government through appointed administrators. In 1956, under the States Reorganisation Act, states were reorganised on a linguistic basis. There are over a quarter of a million local government bodies at city, town, block, district and village levels.

India Snapshot

- Estimated population 1.32bn
- GDP / Capita 1982.7 USD
- Official unemployment rate 6.1%
- Working age population projected to grow to 962 million by 2030 - the largest contributor to the global workforce (20 million entering the workforce per year over next two decades)
- India is 81st of 180 countries on the Corruption Perceptions Index 2017 (NZ is 1st)
- 2019: India was NZ's largest source of international students (Accepted & Approved)
- Indian students in NZ are key contributors to some of NZ's strongest skills growth areas including ICT
- India was the second-largest Asian ethnic group in the 2018 NZ census, with 220k people
- 55% increase in people identifying with the Indian ethnic group (2013 to 2018 Census)



Education In India

- Since January 2019, India had over 900 universities and 40,000 colleges. Under India's Right to Education Act 2009, free and compulsory education is ensured to every child between the ages of three to 18.
- British rule and the subsequent establishment of educational institutions saw the introduction of English as a medium of instruction. Some schools taught the curriculum through vernacular languages with English as a second language. India's education system is heavily influenced by the British education system.
- India primarily has three boards of school education, namely Central Board of Secondary Education (CBSE), Indian Certificate of Secondary Education (ICSE), and International Baccalaureate (IB). Apart from these there are individual state boards for each state of India. The government of India introduced a new policy to globalise education from preschool to the secondary level. NEP (National Education Policy) 2020 aims to replace the present 10+2 system with the latest 5+3+3+4 curricular structure corresponding to ages 3-8, 8-11, 11-14, and 14-18 years.
- There are two types of educational institutions in India, 1) Recognized institutions – primary school, secondary school, special schools, intermediate schools, colleges and universities who follow courses as prescribed by D.P.I. (director of public instructions), universities or boards and they are also open for inspection by these authorities , 2) Unrecognized Institutions, which do not follow conditions as said in the recognised ones.
- In the Indian system, most boards uniformly follow the "10+2+3" pattern of education. In this pattern, study of 12 years is done in schools and then 3 years of undergraduate education for a bachelor's degree. The 10 + 2 stage implies ten years of Primary and Secondary Education, followed by two years of Higher Secondary education . Education in India is provided by the public sector as well as the private sector.

Overview of an Indian Student

- Indian student caseload is predominantly made up of individuals aged 17 and over;
- Studying at Te Pukenga (formally known as Polytechnics), and universities;
- 6(c) [REDACTED]
- Prior to COVID – 19 Indian students were often undertaking one to two year short courses, such as a lower level Diploma level 4 or 5. However due to COVID and policy changes around student visa, we are seeing a rise in enrolment in a Bachelor's courses at Universities.

RELEASED UNDER THE
OFFICIAL INFORMATION ACT

Overview of an Indian Student

Criteria	Course Level	Risk Level
Dependent/School	Primary and Secondary	s 6(c)
English Language	English Language Course	
Full Fee Paying	Certificate and L5/L6 Diploma	
	Diploma L7	
	Pathway	
	STEM + (Aviation, Maritime, Specialized Courses)	
	Undergraduate and Postgraduate	
	Masters and PhD	
Scholarship	Master and PhD	

Push and Pull Factors



Push and Pull Factors

- According to UN Population prospects, India is home to the largest population of young adults (aged 18 to 23) worldwide. This means that India has a massive population of young adults and education will continue to play an important role.
- Canada, the UK and the US were favourite destinations for many people in Punjab, which continues to be the state with the most potential students. But in the past few years, these countries have tightened their visa rules. For instance, spouses aren't always eligible to work on a student visa, especially if the student isn't pursuing a full-time degree.
- New Zealand offers facilitative immigration policies compared to countries such as USA, Canada, UK, and Australia.
- Cost of studies is comparatively lower in New Zealand compared to other countries as above.
- It is relatively easy to obtain a student visa in New Zealand as compared to other countries listed above. New Zealand education system does not require tests such as SAT or ACT.
- While the USA and the UK remain the most important destination countries, there has been an increase of student mobility towards countries like New Zealand, which are offering prolonged stays after graduation and an opportunity to work and migrate.

Push and Pull Factors

- Peer Pressure- Due to the history of migration, everyone seems to have a family member offshore. This creates a peer pressure on the younger generation to pursue their life out of India.
- Higher Living Standards- Conversion rate between currency allows people to afford a higher standard of living back in the country
- Better Opportunities- Since the primary sector in many Indian states is Agriculture, the younger generation wants to develop themselves in different industries.
- Esteem- It appears people earn more self-esteem, respect, freedom and recognition if they have migrated to a different country.
- Remittances – people who find employment abroad are often able to send money home to support family who remain in India
- Health Facility - Much admired Covid-19 response and other Crisis management
- Te Pukenga - New Zealand Institute of Skills & Technology, adding all ITP's under one Umbrella increased pull factor
- COVID 19 and its impact has affected overall push factors around increasing unemployment, especially youth unemployment and the fact business have suffered layoffs downsizing etc.

Understanding Punjab

- Home of the Sikh Golden Temple and the only Sikh majority state in India
- 28 million population
 - Only 2% of India's population
 - previously supplied up to 65% of the INZ and M5 student visa caseload
 - Bordered by the Pakistan province of Punjab and the Indian states of Jammu & Kashmir, Haryana, Rajasthan and Himachal Pradesh - all considered high risk areas for migration
- 45% of workforce are manual casual labourers
- Strong culture of migration (societal status)



Understanding Punjab....continued

- Predominantly rural economy– plenty of money but very little in “regular” channels, i.e. in banks
- Narcotic abuse is a significant problem in Punjab. Government survey: 860,000 men between 15-35 take drugs. Heroin is the drug of choice in 53% of cases
- Farmers pay no tax in India (impacts evidence of funds)
- Significant unemployment rates
- Pervasive advertising about studying and life overseas
- Arguably the irregular migration heartland of India
- Every year over 20,000 young Punjabi men attempt irregular migration around half to Europe (UNODC)

2019 an overview – Student and Visitor decisions

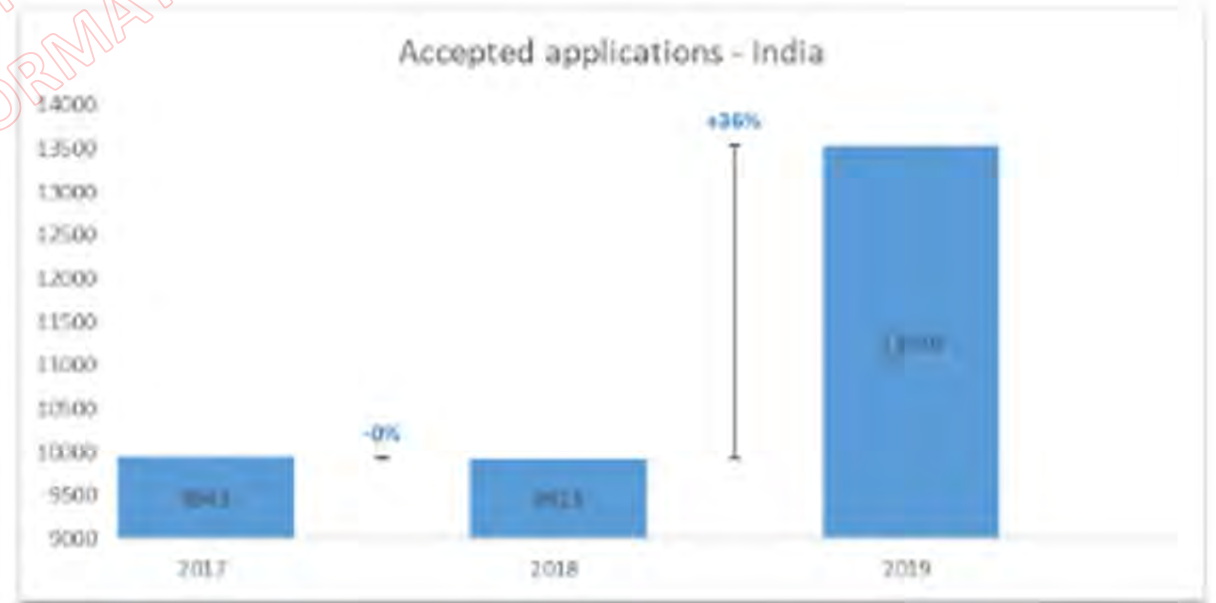
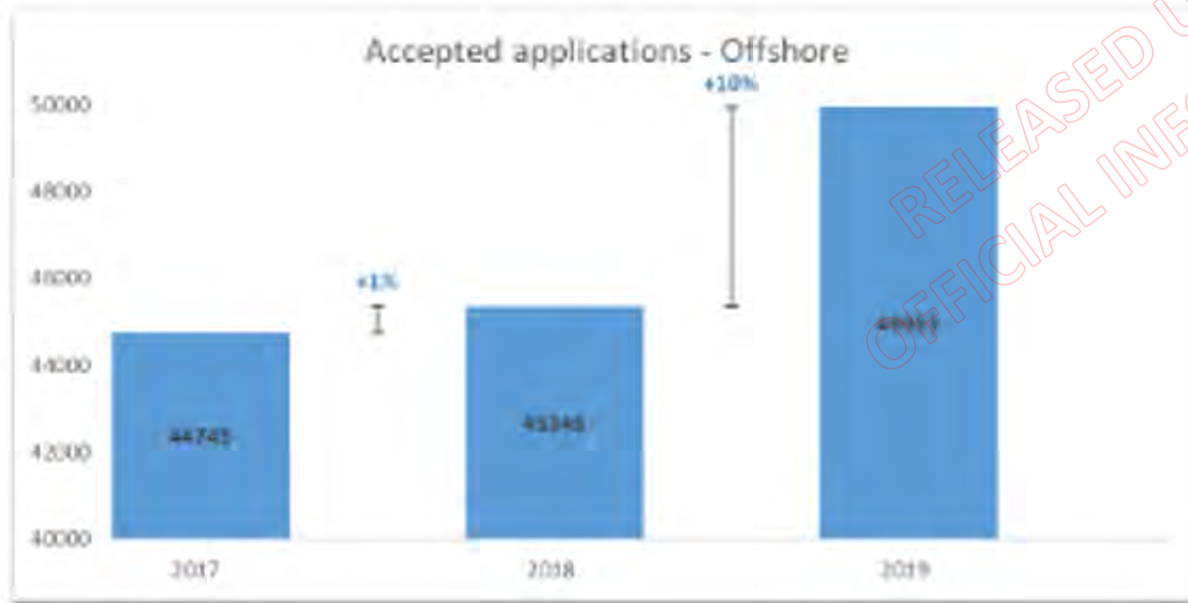
Student Visas	Total Offshore	India	% of total offshore
Decisions	49312	14114	29%
Approvals	40219	8875	22%
Approval Rate	82%	63%	
Education Providers	674	122	18%
Advisers	1579	409	26%
Nationalities	170		

Visitor Visas	Total Offshore	India	% of total offshore
Decisions	733395	93310	13%
Approvals	679648	80393	12%
Approval Rate	93%	86%	
Travel Agents	3357	2199	66%
Nationalities	200		

- Indian nationals formed 29% of the total offshore decisions for Student visas and 13% for visitor visas
- The overall approval rate for student visas is 82%. 63% for Indian nationals
- The overall approval rate for visitor visas is 93%. 86% for Indian nationals
- Student decisions were made across 170 nationalities and visitor decisions were across 200 nationalities

Student Visa Applications: Accepted

- Accepted offshore student visa applications increased 10% in 2019 to 49,955
- India applications increased by 36% to 13,530
- All other nationalities increased 3% to 36,426



Student Visa Applications: Decided

- Decided offshore student visa applications increased 12% in 2019 to 49,321
- India decisions increased by 59% to 14,119
- All other nationalities increased 1% to 35,198



Immigration

ALL PAYMENT AFTER VISA

**FREE IELTS + DUOLINGO
CLASSES FOR ALL STUDENTS**

www.integrityimmigrationgroup.com

- STUDY VISA
- SPOUSE VISA
- FAMILY VISA
- VISITOR VISA
- BUSINESS VISA
- DEPENDENT VISA
- PERMANENT RESIDENCY (PR VISA)

I.I.G
INTEGRITY IMMIGRATION GROUP

IELTSTM
English for International Opportunity

SPOKEN ENGLISH

duolingo english test

IMMIGRATION CONSULTANT
Easy Success With Excellent Consulting



CALL NOW ON :- +91 950-177-2115 & +91 828-891-2115

SCO NO. 70 - 2ND FLOOR - JLPL - AIRPORT ROAD - MOHALI - PUNJAB - 160055

Immigration: An Industry



- Due to the level of competition, many agents offer a one shop stop package to students.
- Some even provide a no visa no payment option which can result in agents facilitating fraudulent documents with the agreement of the applicant.
- It is quite common for false or fake documents to be found in a visa application (e.g. evidence of funds or English language proficiency), and for imposters to be used for interviews with INZ.
- Overseas education is considered to be a higher status symbol, which may result in increasing level of fraudulent documents by students who may otherwise not be able to meet language or financial requirements.

Education Agents in the India market

- Highly influential to value and risk
- May be unlicensed, untrained, inexperienced
- Major issue is poor quality of service / lack of accountability, rather than fraud
- However, a large number of agents continue to be linked to fraud and misrepresentation, often with the applicant's knowledge and consent
- Many of the worst agents (in terms of fraud and behaviour):

Highly networked

Profit-motivated

Opportunistic

Adaptable

Seek to corrupt key facilitators (e.g. bank managers / EL Testers)

Continually evolve their practices to meet INZ policy and evade risk mitigation attempts

Verification Toolkit

Country Information

Here you will find key risk information and country information on identity, family, character, education etc. Some include links to emerging risks, mismatched profiles and verification guides.

Client Risk Indicators & Verification Advice

There are Risk indicators for Education - qualifications, and for English language.

6(c)

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

RELEASED UNDER THE
OFFICIAL INFORMATION ACT

6(c)

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

RELEASED UNDER THE
OFFICIAL INFORMATION ACT

NZ Course Key Risks



General risk indicators

General Risk Characteristics
<i>English Language Test</i>
<i>Qualification</i>
<i>Funds</i>
<i>Immigration History</i>
<i>Work Experience</i>
<i>Identity</i>

6(c)

RELEASED UNDER THE
OFFICIAL INFORMATION ACT

NZ Course Risk Indicators

S 6 (c)

RELEASED UNDER THE
OFFICIAL INFORMATION ACT

NZ Course Risk Indicators

S 6 (c)

RELEASED UNDER THE
OFFICIAL INFORMATION ACT

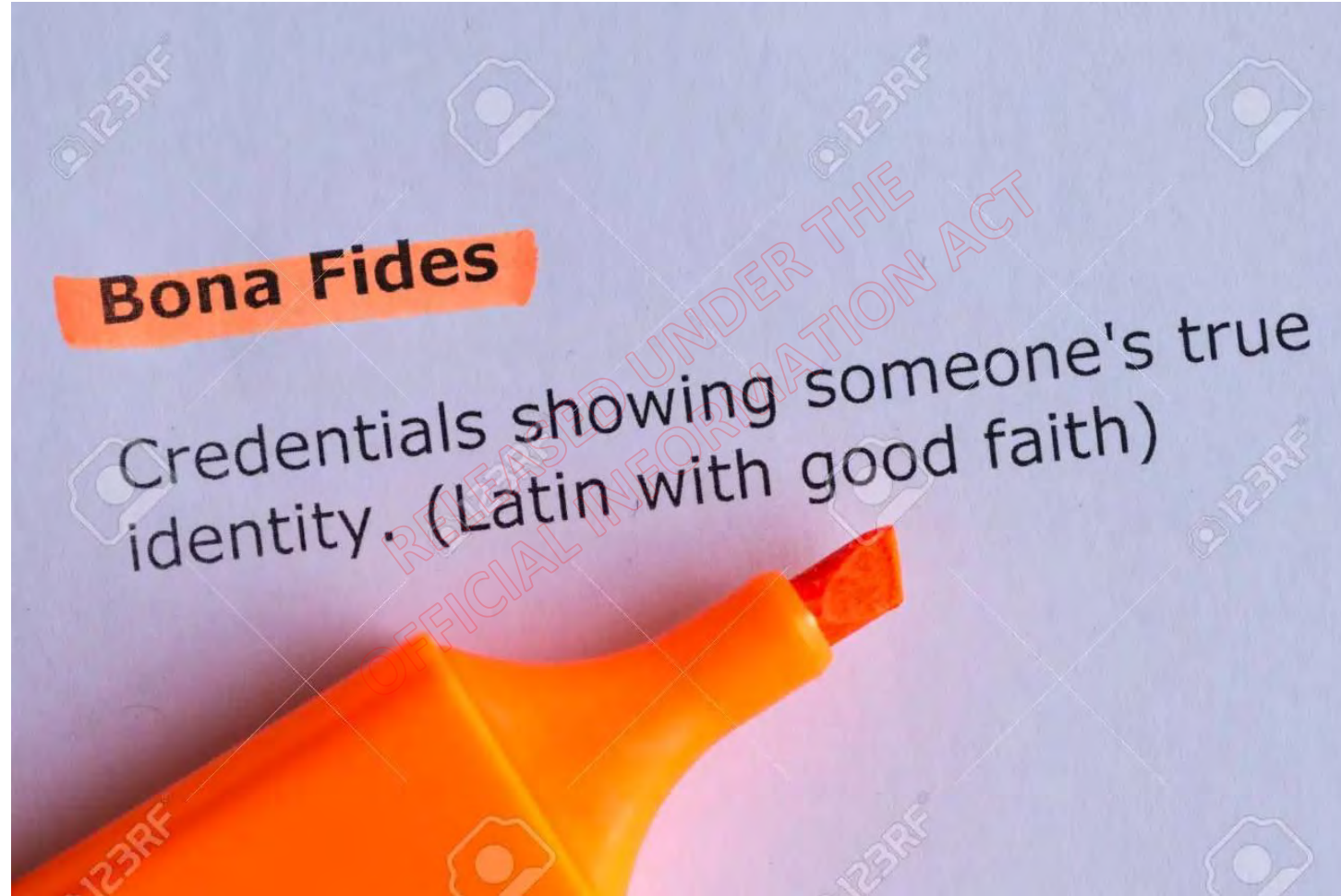
Key Risks in SV applications

Overall

S 6 (c)

RELEASED UNDER THE
OFFICIAL INFORMATION ACT

Bona fides



Bona Fides

- Immigration Instructions E5.5 (b)

Applicants lodging an application for temporary entry and entry permission must show that they genuinely intend a temporary stay in New Zealand for a lawful purpose.

- Evidence of genuine intent and lawful purpose E5.5.1
 - a. any information or submissions showing that the applicant has a legitimate need to spend time in New Zealand for a specific period; and
 - b. any documents or submissions showing that the applicant meets the requirements of the immigration instructions relevant to the type of temporary entry class visa or entry permission applied for.

Key Risks in SV applications

Bona Fide

- What is the reason for studying the programme – is it credible?
- Does the client have the ability to study the course?
- Does the course make sense in regards to their previous study/work experience?
- What does the student know about the course, the qualifications they will obtain and career pathways for them?
- Do they have incentives to return home?
- Do they have history with INZ (previous declines)?
- What are their future plans/goals?
- Hidden agent/advisor
- Study and/or work gap

Key Risk Indicators Bona Fides cont.

s 6(c)

RELEASED UNDER THE
OFFICIAL INFORMATION ACT

Funds



Funds

Funds are a key risk associated with the India student visa market. Funds evidence needs to be:

- i. Credible
- ii. Stable and
- iii. Traceable

Ideal funds evidence will include funds which are 6 months old or more and from parents or an immediate family member who is a NZ citizen or resident.

If the funds are equally distributed then verification must be done on the funds that have the highest probability to be fraudulent 6(c)

RELEASED UNDER THE
OFFICIAL INFORMATION ACT

Limited Financial Capabilities

- In 2020, the Indian Income Tax Department advised that 1% of the India population declared earnings that met the tax liability threshold of around \$5,000 (NZD)
- 3.10 million tax payers declared earnings of around \$10,000 to \$20,000 NZD and less than 500,000 declared earnings above that amount. The informal nature of employment in India supports cash payments for remuneration and facilitates tax avoidance.
- That can present a challenge when an applicant or their supporting family's income evidence does not describe the level of savings required for international education. Economists suggest India's middle class population has declined significantly through the impacts of COVID-19 with some estimating by up to a third (still a healthy 66+ million).
- Middle class in India is often defined as earning \$15,000 to \$30,000 NZD so accumulating sufficient funds for potentially multiple years of international education can be difficult. A significant portion of SA student applicants have agricultural backgrounds that may compound the issue.
- Graduates returning to their home country may not always receive anticipated remuneration sufficient to repay the cost of study despite having obtained an international qualification.

Key Risks in SV applications

s 6(c)

RELEASED UNDER THE
OFFICIAL INFORMATION ACT

Financial Matrix

Fund Available

1 \$ = INR.51

Particulars	Amount in NZ \$	Amount in INR.
<Education Loan>	\$92500	Rs.4714500/-
<saving a/c>	\$10675	Rs.544377 /-
Total Available Fund	\$ 103175	Rs.5258877/-

Sponsor's Income

Name	Relationship	Income (per annum)
s 9(2)(a)	Father	Rs. 432747/-
	Mother	Rs.352176 /-

Key Risks in SV applications

S 6 (c)

RELEASED UNDER THE
OFFICIAL INFORMATION ACT

Key Risks in SV applications

s 6 (c)

RELEASED UNDER THE
OFFICIAL INFORMATION ACT

Key Risks in SV applications

S 6 (c)

RELEASED UNDER THE
OFFICIAL INFORMATION ACT

Verification Tips



6 (c)

RELEASED UNDER THE
OFFICIAL INFORMATION ACT

6(c) [Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

[Redacted]

RELEASED UNDER THE
OFFICIAL INFORMATION ACT

Document Type/Information	Verification Channel	Benefits	Limitations
<p>s 6(c)</p> <p>[Redacted]</p> <p>[Redacted]</p> <p>[Redacted]</p> <p>[Redacted]</p>	<ul style="list-style-type: none">[Redacted][Redacted][Redacted][Redacted]	<p>[Redacted]</p> <p>[Redacted]</p>	<p>[Redacted]</p> <p>[Redacted]</p> <p>[Redacted]</p> <p>[Redacted]</p> <p>[Redacted]</p> <p>[Redacted]</p> <p>[Redacted]</p> <p>[Redacted]</p> <p>[Redacted]</p> <p>[Redacted]</p>
<p>[Redacted]</p>	<ul style="list-style-type: none">[Redacted][Redacted][Redacted][Redacted][Redacted][Redacted]	<p>[Redacted]</p> <p>[Redacted]</p> <p>[Redacted]</p>	<p>[Redacted]</p> <p>[Redacted]</p> <p>[Redacted]</p> <p>[Redacted]</p> <p>[Redacted]</p> <p>[Redacted]</p>

RELEASED UNDER THE
OFFICIAL INFORMATION ACT

Document Type/Information	Verification Channel	Benefits	Limitations
<p>s 6(c)</p> <p>[Redacted]</p>	<p>[Redacted]</p>	<p>[Redacted]</p>	<p>[Redacted]</p>

RELEASED UNDER THE
OFFICIAL INFORMATION ACT

Case Studies



Case Study 1

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

[REDACTED]

[REDACTED]
[REDACTED]

[REDACTED]

[REDACTED]
[REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]

RELEASED UNDER THE
OFFICIAL INFORMATION ACT

Financial Risk Case Studies

s 6 (c)

RELEASED UNDER THE
OFFICIAL INFORMATION ACT

RELEASED UNDER THE
OFFICIAL INFORMATION ACT

