

YOUR COUNTRY-BY-COUNTRY VISA APPROVAL GUIDE

Inside the Visa Desk

FOR INDIAN STUDENTS 2026

**READ THIS
BEFORE YOU APPLY
NOT AFTER.**

You spend weeks building
your application.

HERE IS WHAT ACTUALLY DECIDES IT.

**MOST VISA GUIDES TELL YOU
WHAT DOCUMENTS TO COLLECT.**

This one tells you why each document
matters, what assessors look for when
they review it, and where Indian
student applications most commonly
go wrong, country by country.



BY EDY
YOUR GRADSTAR
STUDY ABROAD GUIDE

This guide helps you close every gap
before you submit.

GRADSTAR
Global Education



gradstarglobal.com



[@gradstarglobaleducation](https://www.instagram.com/gradstarglobaleducation)



[@gradstarglobaleducation](https://www.facebook.com/gradstarglobaleducation)

Before We Start

Every country in this guide uses a different system. But every visa assessment comes down to the same three questions:

Can we verify who you are?

Can you genuinely afford this?

Are you here to study?

***Your entire application
is evidence for those
three answers!***



Most applications that get refused are not dishonest. They are **incomplete**. A missing document, an unexplained fund transfer, a generic statement of purpose, these gaps do not look like honest oversights in an assessment.

They look like red flags.

United Kingdom

Step 1: Sponsor Verification

The first thing assessors verify is your CAS number and whether your institution holds an active UKVI sponsor licence at the time of your application, not when you received your offer. Sponsor licences can be suspended between your admission and your visa application. Always check the Home Office Register of Licensed Sponsors before you submit.

Step 2: Financial Evidence

This is where the majority of Indian applications are refused.

The requirement is 28 consecutive days of qualifying funds in your account, ending no more than 31 days before your application date. Assessors check every day within that window, not just the opening and closing balance. If your balance dips below the threshold on any single day, it is noted. If a large sum appears in the account at the start of the 28 days with no transaction history to explain it, it raises a question about whether those funds are genuinely available or were temporarily moved in to meet the requirement.

What strong financial evidence looks like: a consistent balance built through regular income or savings over time. Unremarkable, steady, and clearly yours.

If a parent sponsors you, the relationship must be documented through a formal sponsorship letter alongside the bank statements.

Step 3: English Proficiency and TB Certificate

Your English test must be from a UKVI-approved test centre, not just an approved test type. Verify the specific centre's approval status on the official UKVI list before booking. For Indian applicants, a TB certificate from a UKVI-approved clinic is mandatory. Both are binary checks: present and valid, or not.

Step 4: Points Assessment

The UK Points-Based System scores your application against fixed criteria. 70 points required: 50 for a valid CAS, 10 for financial proof, 10 for English proficiency. The assessment is criteria-based, not subjective. A complete, consistent application meets the threshold.

Most common refusal reason:

Bank statement fails the 28-day consecutive rule. Funds appeared too recently, or balance dipped mid-period.

What a strong application looks like:

Stable funds held for 28 clean days. Valid CAS from a licensed sponsor. UKVI-approved English test certificate. TB certificate from an approved clinic.



Highest approval rate on this list.
Most predictable process. And still, Indian students get refused, almost always for the same avoidable reason. Pay close attention to the financial evidence section.

Germany

Step 1: APS Certificate

For Indian students, the APS certificate from the Academic Evaluation Centre (APS) India is the foundation of a German visa application. Without it, the consulate cannot process your file. This is not a formality. It is a prerequisite.

The APS verifies that your Indian academic documents are genuine and meet German educational standards. Processing takes 6–10 weeks and costs Rs. 18,000. Start this before any other step in your Germany application.

Critically: the name on your APS certificate must match your passport exactly, including middle names, spelling, and initials. Any mismatch across your APS, passport, admission letter, and blocked account confirmation is flagged and follows every subsequent check in your assessment.

Step 2: Admission Letter

Your admission letter must be from an institution recognised in the Anabin database. All conditions stated in the letter must be met and evidenced before your visa appointment. A conditional offer with unmet conditions is not sufficient for visa issuance.

Step 3: Blocked Account (Sperrkonto)

Germany requires proof of financial self-sufficiency through a Blocked Account, not a bank statement. The required amount for 2026 is EUR 11,904 for the year, held with a recognised

provider: Fintiba, Expatrio, Coracle, or a German bank.

An Indian bank statement showing equivalent funds is not accepted as a substitute. A parental affidavit is not accepted as a substitute. The mechanism must be correct, not just the amount.

Step 4: Visa Appointment

The in-person appointment at the German consulate covers three areas: your reasons for choosing the programme, your plans after graduation, and your understanding of student working hour restrictions in Germany. Assessors are looking for answers that are consistent with your application documents, not impressive ones.

Most common refusal reason:

Missing or incorrectly named APS certificate. Blocked account opened with an unrecognised provider.

What a strong application looks like:

APS certificate present with names matching perfectly across all documents. Blocked account from a recognised provider showing EUR 11,904. Unconditional admission letter. Appointment answers consistent with the file.



Low tuition fees at most public universities. 90–95% approval rate for Indian students. The process is document-heavy, but the logic is straightforward: get every document right, and the system works in your favour.

Australia

Step 1: Institution and CoE

Your Confirmation of Enrolment must be from a CRICOS-registered provider. The institution type matters significantly in 2026. Private VET providers have seen very high refusal rates for Indian applicants. Public universities, Group of Eight institutions, and TAFE providers carry stronger outcomes meaningfully. Your institution choice is effectively part of your visa application.

Step 2: Financial Evidence Under EL3

Evidence Level 3 means financial documents are verified manually rather than accepted on face value. Assessors review the transaction history behind your balance, not just the balance itself.

Funds that moved from another account, a fixed deposit, or a family member's account shortly before your statement period will require explanation. If that explanation is not in your application, it creates a gap in your evidence chain.

What works cleanly under EL3: a documented education loan from a recognised Indian financial institution with a full sanction letter, or consistent salary-based savings accumulated over 3-6 months, or a scholarship letter from your institution covering tuition and living costs. Each of these creates a traceable, verifiable evidence chain.

Under EL3, the minimum required living expense funds a student must show has also gone up to **AUD 29,710 per year**.

Step 3: Genuine Student (GS) Statement

The GS statement is the most scrutinised document in an Australian student visa application for Indian applicants in 2026.

Assessors evaluate four things: whether your previous education leads logically to your chosen course, whether your post-study plan is realistic and consistent with your visa pathway options, why you chose this specific institution rather than a comparable alternative, and whether your study plan reflects genuine research or a generalised choice.

Generic language, "Australia is known for its world-class education," "this programme aligns with my career goals," does not answer these questions. A strong GS statement is specific to your actual academic background, your actual course, and your actual institution. It should read as though only you could have written it.

Most common refusal reason:

Weak or templated GS statement. Financial evidence that does not pass EL3 manual verification. Private VET provider choice.

What a strong application looks like:

Public university or TAFE. Traceable, consistent financial evidence. A GS statement that is specific, coherent, and addresses all four assessment dimensions.



The most important section in this guide for 2026. India was reclassified to Evidence Level 3, the highest risk category, under Australia's Simplified Student Visa Framework in January 2026. The visa fee is AUD 2000, non-refundable. Understand what EL3 means for your application before you spend a single rupee.

New Zealand

Step 1: Institution Accreditation

Your institution must be NZQA-accredited. If it is not, the application is refused at this step regardless of every other document in your file. This decision happens before the form, when you accept your offer. Verify NZQA accreditation before you commit to an institution.

Immigration New Zealand also tracks approval rates by institution for Indian applicants. Institutions with consistently low approval rates for students from India carry higher scrutiny for all subsequent applications from that institution.

Step 2: Statement of Purpose

The SOP is where the majority of New Zealand refusals for Indian students are traced. A strong SOP answers three specific questions: why this institution over comparable alternatives in New Zealand, what specifically draws you to this programme, and what your post-study plan looks like given your background, your realistic visa pathway options, and the New Zealand job market.

A statement that could apply to any course at any institution in any country does not answer these questions. Assessors read large volumes of applications. A specific, individual SOP reads differently from a template, and that difference is identifiable.

Step 3: Financial Evidence

Six months of bank statements showing a stable, consistent balance. Large deposits appearing close to the application date without a clear source are a common reason for delays or refusals. A documented education loan from a recognised Indian lender is a clean alternative to personal savings.

2026 PSWV Update

New Zealand's Post-Study Work Visa is now a once-in-a-lifetime grant. You receive it once. Plan your New Zealand study and post-study pathway with that in mind before you apply.

Most common refusal reason:

Non-NZQA institution. Generic SOP. Funds that appear suddenly without a traceable source.

What a strong application looks like:

NZQA-accredited institution. Six months of stable financial history. An SOP specific enough that it could only have been written about your application.



Fully online. Often no interview.
Approval data published transparently by institution. But two decisions made before you fill out the form determine most of the outcome.

China

Step 1: The JW202 Form

The JW202 is issued by your Chinese university and approved by the Chinese Ministry of Education. It pre-validates your admission and your eligibility to study in China. When a complete, correctly stamped JW202 is in your application, the visa assessment is largely administrative.

Assessors verify that the JW202 is stamped by both the university and the Ministry of Education, that the applicant's name matches the passport exactly, and that the course and duration on the JW202 align with the admission letter. Any of these points of mismatch requires resolution before the application can proceed.

Step 2: Financial Proof

China does not require a fixed blocked account mechanism. Financial proof can be a bank statement in the applicant's or sponsor's name, combined with a sponsor letter where applicable. The financial threshold is lower than most English-speaking destinations, which makes China accessible for a wider range of Indian student profiles.

Step 3: Physical Examination

For X1 visa applicants (courses longer than 6 months), the Chinese Student Physical Examination Record form is mandatory and must be completed at a recognised medical

facility. A general medical certificate is not a substitute.

Step 4: Language Proficiency

For Mandarin-taught programmes: HSK certificate at the level specified by your institution. For English-taught programmes, including MBBS and many Master's programmes: no Chinese language test is required, provided the institution is approved to teach in English.

No interview is required for most Indian applicants. The assessment is document-based.

Most common refusal reason:

Incomplete or unstamped JW202. Physical examination form absent or from an unrecognised facility. Name mismatch across documents.

What a strong application looks like:

JW202 fully completed and stamped by both the university and Ministry of Education. Physical examination record present and valid. Financials documented for the full course duration. All names consistent across every document.



The most underestimated destination on this list. Straightforward document-based assessment, no interview for most Indian applicants, and a lower financial threshold than most English-speaking destinations. The one document that holds everything together: the JW202.

Finland

Step 1: Study Place and Tuition Payment

Your study place confirmation must be accompanied by a tuition payment receipt. An acceptance letter showing a place that has not yet been paid for is not a secured study place for visa purposes. This single issue holds more Finnish applications than any other reason. Pay your tuition before you begin the visa application.

Step 2: Financial Proof

The new requirement is €800 per month, which means you must show a minimum of €9,600 for one year in your bank account.

Not a parent's account. Not a joint account where the parent is the primary holder. The student's account. Finland does not penalise family-supported students. But it requires that family funds have been formally transferred into the student's own account before the application is submitted, with a transaction history that shows the transfer clearly.

A formal scholarship letter covering living costs bypasses this requirement entirely and is the cleanest financial evidence route for Finnish applications.

Step 3: Health Insurance

Coverage must reach a minimum of EUR 40,000. Travel insurance policies capped at lower amounts do not meet the requirement. This is a fixed threshold and a binary check.

Step 4: Academic Coherence

There is no in-person interview for most applicants. But your uploaded documents and application form should tell a coherent academic story: who you are, what you have studied, and why this programme in Finland follows logically from that background.

Most common refusal reason:

Financial proof held in a parent's name. Tuition not yet paid at the time of application. Health insurance below EUR 40,000.

What a strong application looks like:

Tuition paid before applying. EUR 6,720 in the student's own account with a clear transaction trail. Health insurance at EUR 40,000 minimum. Application with no document gaps.



82% of decisions in under 30 days.
No VFS queue. Often no interview. The fastest process in Europe. One requirement catches more Indian applicants than any other. It is not about the amount. It is about whose name the money is in.

Three Things That Determine Every Application on This List

1

CONSISTENCY ACROSS EVERY DOCUMENT.

The name on your APS must match your passport. Your SOP must align with your financial evidence. Your stated career plan must connect to your chosen course. Inconsistency across documents is the most common and most avoidable reason applications fail. Every document in your file is read against every other document.

2

YOUR INSTITUTION CHOICE IS A VISA DECISION.

Before you fill out a single form, you have already made choices that shape your entire assessment. NZQA-accredited or not. CRICOS-registered public university or private provider. Anabin-recognised or not. These are not just academic decisions. They determine the framework your application is assessed under.

3

SPECIFIC ALWAYS OUTPERFORMS GENERIC.

A Statement of Purpose or GS statement written specifically for your background, your course, and your institution reads differently from a template. Assessors review large volumes of applications. Specificity signals genuine intent in a way that no amount of positive language can replicate.



GRADSTAR
Global Education 

09

Got questions???

*That is exactly the right time to talk to **Gradstar**.*



READY?

Upcoming university events • Download destination guides

Mumbai

1004, 10th Floor Chandak Chambers,
Andheri Kurla Road, Andheri East,
Mumbai 400069

☎ +91-2246018127, +91-7738878064

✉ contact@gradstarglobal.com

Delhi

315, International Trade Tower, Nehru
Place – New Delhi – 110019

☎ +91-1146578253, +91-7738878064

✉ contact@gradstarglobal.com

