

Genuine Student Requirement

Attachment 6 – Frequently Asked Questions

Application process

- What is the application process for HDR programs?

There is no specific GSR process for HDR applicants.

- Does AU have any regional restrictions on origin of student?

There are no restrictions, however certain regions are considered higher risk than others, and will be assessed more strictly. For India, these include Gujarat, Haryana and Punjab.

- Will there be a GS interview?

Some will have an interview, particularly if they come from a high-risk region and/or citizenship.

- Is there any age bar to apply for UG or PG programs?

The minimum age is 17 years. There is not an upper limit as such, but applicants over 30 years may be assessed more strictly. If the application is logical (e.g. applicant was working in the area for some time), this may be a mitigating factor. All of the circumstances of the applicant are taken into account.

Previous study

- If a student changes their board of education from 10 to 12 standard. Is this ok? (India)

Yes

- Will there be different requirements based on whether the student has studied at a section 1, 2 or 3 institution? (India)

No

Personal circumstances

- Are married students allowed to apply?

Yes, but we expect these applications to be assessed carefully and risk factors addressed (e.g. responses to visa application questions, thorough documentation).

- For married students, are there any restrictions on the duration of the marriage?

Marriages less than 1 year present significant risk and will be assessed strictly. If other risk factors apply, they may be GSR refused.

- Will AU accept spouse cases with children? If yes, what's the acceptable age of child?

These applicants can apply but will be assessed strictly. It depends on the whole of the circumstances whether they will be accepted (Does the application make sense? Is the applicant a genuine student whose primary purpose in Australia is to study?) There are no particular requirements as to the age of children.

- Any requirements related to the minimum education of the spouse? (India)

There are no specific requirements but we will take into account the spouse's education and work experience. Those with limited education/work experience will be assessed more strictly. If other risk factors apply, the application may be GSR refused.

- If the spouse doesn't want to accompany the applicant, will a few months old married be acceptable?

This presents significant risk and may result in GSR refusal, particularly if there are other risk factors.

Finance

- Will unsecured loans be acceptable? (India)

Yes, but they present risk. Secured loans are recommended.

The best evidence you can provide of genuine access to funds if you are relying on a loan is evidence of disbursement.

- How many sponsors are permitted and are there any restrictions on who can be a sponsor? (India)

We would expect 2 to 3 sponsors, but there is no strict limitation. Several additional sponsors may indicate limited funds.

As to who can be a sponsor, we would normally expect this to be parents but other relatives may be acceptable (e.g. grandparents). Whoever the sponsor, their circumstances and financial commitments will be taken into account, in particular why they would sponsor the applicant and if they have their own family members to support.

- Is there a minimum income requirement for a sponsor? (India)

We expect a range of income between AU\$22,000 to AU\$29,000, depending on the circumstances of the applicant and their sponsor/s. We consider in particular their financial commitments such as any loan to repay, whether there are other family members to support etc.

Please note that simply providing a minimum income is not enough – there must be verifiable evidence that is consistent with the rest of the application.

- Will AU accept NBFCs like Credila, Avanse for education loan?

We require evidence of funds from financial institutions regulated by the Central Bank, as this is what the Department of Home Affairs requires.

- Funds in savings account - Do they need to be 6 months old?

All financial documents should be recent. For bank statements, the most recent transaction should be within the last 6 months, but the statement should cover a duration of apx 1 year.

Please be sure to explain (with evidence) how funds were accumulated.

- Will pension income of grandparents (who often partially sponsor) be accepted?

Yes, provided there is supporting evidence.

- Spouse / Dependant cases- If they do not wish to accompany, will the applicant need to show the funds for the dependents as well?

No.

- Will AU accept funds/income of all kinds like agriculture income?

Yes, as long as they are supported with evidence.

- State Bank of India automatically provides a non-collateral loan up to 50 lacs INR to students going to the top 100 universities in the world. Is this acceptable?

This is potentially acceptable, but will also depend on the supporting evidence including evidence of income/ability to repay, whole of financial circumstances and the overall application.

- If a student is showing 100% agricultural income, is this acceptable?

This is acceptable, provided supporting evidence that can be independently verified is provided.

- Small to medium enterprises with recent registration, is this acceptable?

Probably not - this presents a significant risk, as it would be difficult to prove longstanding income.

- Mutual funds – do these need to be at least 1 yr or is no duration acceptable as long as source of funds clear?

We would only accept mutual funds if they were disbursed into a bank account as evidence of source of funds. Supporting evidence as to the mutual fund/s itself and details of disbursement are required.

Immigration history

- What about visa rejections from other countries like US/Can/UK?

These are taken into account with all of the circumstances of the applicant. Please provide details of: when the visa was refused, what class of visa and if a student visa, the institution and program to which the applicant applied. Please also explain (your understanding of) why the visa was refused and what has been done to mitigate the reasons for refusal.

If these are not addressed or cannot be explained this may result in GSR refusal, particularly if there are other risk factors.

- Will rejection of any category from Australia and New Zealand be a NO?

A recent student visa refusal from Australia or New Zealand will likely result in GSR refusal. Other categories of visa refusals will be considered on a case-by-case basis and may result in GSR refusal if they are recent and/or cannot be mitigated.