



Sample LOE for Study Permit Refusal in Canada

Letter of Explanation

To
The Visa Officer
High Commission of Canada

Sub: Application in response to study permit refused on XX/XX/XXXX

Dear Sir/Madam,

I, Aadi Desai, thank the visa high commission for allowing me to reinstate my purpose of visit to Canada. I possess a rich experience as a professional. However, possessing an ardent desire to embrace a rewarding career opportunity in the field of finance and entrepreneurship. Although, earlier I encountered a course mismatch between my previous academics and my current area of work. I weighed more significance to management over finance. But, after the two rejections of my previous visa applications, I gave a clear thought to choosing a course that can be the most perfect fit to fulfill my study aspirations. Eventually, I was hooked on the Post Graduate Certificate in Financial Services and Entrepreneurship offered by Saskatchewan Polytechnic. It is by far the closest derivative of my past academic records as well as future goals. As I am determined to pursue this course, I have also received a Letter of Admission for the January 2023 intake. I am thus, determined to provide you with valid reasoning in support of my candidacy as a genuine temporary entrant to Canada and nullify the below-stated rejection ground(s):

- <add exact rejection grounds as mentioned in the refusal letter, not GCMS notes>

I am convinced that I would be able to impress you by offering solid reasoning to return to India upon completion of my study program.

Purpose of Visit

I am determined to take full ownership of my desire to study in Canada. By visiting Canada, I will equip myself with the advanced pedagogy in entrepreneurship and finance. Due to having vast professional experience, I am also seeking to solidify my profile on the academic ground to secure varied promotional opportunities. Also, because of being a tenured professional, I feel an intense need to go back to school to acquire trending methodologies and strategic approaches to build an empire and sustain it holistically. However, due to my limited academic exposure in entrepreneurship and a decade-old study exposure in finance, I am intrinsically motivated to embrace a study opportunity abroad. I am so desperately wanting to study in Canada only to gain international exposure that I blocked a hefty amount of CAD 27,460 for almost a year in the form of an already paid tuition fee. Hence, I am constantly approaching the visa commission to justify my candidacy as a genuine student wishing to visit Canada for study purposes only. I believe my study experience abroad will unlock greater promotional opportunities for me in India.



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Why Canada?

Canada is the safest learning hub that also promises quality education, freedom, and openness. My academic pursuits are closely aligned with the modernity of education that prevails in this country. Having planned to return to school, Canada seems like the most qualifying education destination for me. It is affordable, accepting, and advanced. I am certainly looking forward to embracing this rewarding opportunity to study in Canada. I will benefit from its multicultural environment as it will help me deepen my understanding of dealing with a global audience. Canada is by far the most affordable educational hub compared to English-speaking countries such as the USA, UK, or Australia. I am also overwhelmed by its inclusivity in diversity policy. With this, I am convinced by its stance on treating its international students with dignity.

Why not India: I have compared the chosen study program with others available in my country but I haven't found indigenous programs to offer any substantial benefit of learning. Also, the Indian education system is theoretical while in Canada, I will have exposure to the practical implementation of conceptual learning. Studying in Canada will get me international exposure while studying in India will keep me limited to domestically available options. Also, an international education will appear as a career advantage in my country of residence due to my intensive practical exposure. Hence, I will cultivate an image of an articulated professional and get preference over others.

Why Financial Services and Entrepreneurship at Saskatchewan Polytechnic?

Before finalizing the current study program, I browsed through various curriculums offered by different colleges. Out of my intensive research findings, I have concluded that the program available at Saskatchewan Polytechnic is the best match for my study goals. I couldn't find a single program that could comprehend my study expectations. Since my current academic goals are focused on acquiring practical exposure, I have found the course at Saskatchewan Polytechnic to be of utmost importance to my career progression. As a part of my curriculum, I will hone my professional skills in financial advising, income tax of financial professionals, leadership, professionalism, and entrepreneurship. I am very excited by the opportunity to study at Saskatchewan Polytechnic. Having speculated with its alumna, I have become even more determined about pursuing my academic endeavors in Canada. Saskatchewan Polytechnic promises a robust learning experience through eminent faculty exposure. Its small-sized classroom will elevate my learning experience. I am thus eager to being my studies here.

Academic and professional record

I have been motivated throughout my academic journey to perform competitively. Hence, I did well in my academics. I passed my senior secondary school in the first division in 2010. Having a knack to deal with financial numbers, I pursued a bachelor's of commerce in my graduate years. My exposure to business studies and marketing intrigued my fascination while keeping my performance in financial subjects intact. I passed my graduation with a second division in 2013. Having a clinging interest to know how



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businesses work, I quickly grabbed an opportunity to work with Rising Star as a Trainee-cum-Office Assistant. I interned here for four months from <month/year> to <month/year>. Throughout my tenure here, I looked after deployment activities and was involved in financial reporting. By July 2015, I began coordinating with various Government Departments such as the Directorate of Enforcement and Income Tax Investigation wing.

Also, I was heavily involved in conducting competitor analysis and client analysis. Owing to my impeccable performance, I was promoted to the role of Assistant Manager in 2017. Since then, I have been working in the same role and have acquired a stronghold in working with numerous government departments such as the Income Tax Department, Ministry of Finance, Directorate of Enforcement, and Ministry of Revenue. My close interaction with these institutions has enhanced my view of enormous possibilities in the domain of finance. However, at this stage of my career, I am more interested to amalgamate finance with entrepreneurship to reserve better career opportunities for me in the Indian private sector. Hence, I have applied for the chosen program and I am eager to begin it sooner to elevate my professional profile.

Reasons to return to India

Family Ties

I am the only son of my parents; hence, I share very strong family ties with them. I also have a sister who is happily married and well-settled in her family. My father is a <add designation> and my mother is a <add title/designation>. Since I am the only caretaker for my parents who are growing older, I am determined to return to my homeland after completing my studies in Canada. Also, we possess numerous movable and immovable assets in India that I need to take care of upon my return home. Also, I have inculcated rich industry connections over time, I will leverage them to my career success upon returning to India.

Future plans

My sole intent to visit Canada is based on gaining qualitative education. As a result, I am devoted to securing higher grades in my current study program and elevating my professional profile. My short-term goal is to gain rich experience working under top-rated CEOs and executives. Through this, I will enhance my exposure to the modern field of finance and leadership. I aspire to work with top financial institutions like Bajaj Finance, TATA Capital Financial Services, etc. Combining my past professional background with my newly acquired academics, I will reserve outstanding promotional opportunities to grow in the roles of Financial Advisory, Analysis, or Planning. However, in the long run, I wish to utilize my entrepreneurship knowledge by establishing an independent financial consulting firm. Through this, I will be offering advisory services to domestic and international clients and helping businesses sustain themselves over a long time.



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Conclusion

Declaration of funds: I come from a financially stable family. We possess the ancestral property of CAD<add figure> and commercial building of CAD<add figure>. Also, we have liquid and fixed savings worth CAD<add figure> along with assets like gold and vehicle that together constitutes a resale value of CAD<add figure>. My family is stable enough to support my education in Canada. Hence, I have already paid a tuition fee of CAD 18000 (Please remove this if you are filing before payment) and deposited CAD 10000 into the GIC account. I am also convinced that my family has sufficient available funds to cater to any additional expenses that I might incur during my stay in Canada.

Language proficiency: I have taken the IELTS test and have obtained an overall score of bands 7.0 with no bands less than 6.5 (Listening-8.0, Reading-6.5, Writing-6.5, Speaking-6.5). My IELTS scorecard is enclosed for your kind consideration.

Travel History: Once in my life, I have traveled outside India on a tourist visa. I visited the United Arab Emirates in 2020 from (add period). Throughout my stay in the country, I displayed amicable behavior and returned to my home country in a timely fashion. Hence, I do not possess any visa refusals in the past.

Oath: Throughout my stay in Canada, I will obey the country's laws and maintain the required decorum. I have also familiarized the Canadian Immigration Laws and I will act as per the rules and regulations laid down for the immigrants. In no circumstance, I will exceed my stay in the country and I will return to my homeland within the stipulated time.

Yours Sincerely,
Aadi Desai