

Indian Nationals Applying for a Student Visa from outside the UK – October 2025

This guidance is based on frequently asked questions from Indian nationals about applying for a Student visa from outside the UK. It is not intended to be used on its own and you should always refer to the guidance on the [SAET web pages](#).

A family member is going to pay for my studies in the UK, is this OK?

You can only use money held in a personal bank account in your name or your parent/s name/s (subject to a letter of permission from your parent/s and proof of the relationship) or your partner's name if they already have a UK visa or are applying for one at the same time as you.

You cannot use money held in another relative's name (in the name of a spouse, sibling, child, grandparent, aunt, uncle, cousin or friend). If another family member will be supporting you during your studies, you will need to ask them to transfer the money into your account so that you can hold it there for 28 consecutive days before applying for your visa. If you have a joint bank account you can rely on that as evidence of funds providing that you are named on the account.

Can I use an affidavit as proof of the relationship between me and my parents so that I can use their bank statements?

You cannot use an affidavit as proof of the relationship between you and your parents as this is not an official birth certificate or court document. You must provide your birth certificate or a court document (e.g. adoption certificate).

My parents' names are stated in my passport, is this sufficient evidence of our relationship?

If you are using your parents' bank statements to meet the financial requirements, you cannot rely just on your passport as proof of the relationship between you. You must provide your birth certificate or a court document.

I will submit my birth certificate as evidence of the relationship with my parents. However, it doesn't show my name/the names of my parents on it. Is this ok?

Your name and the name/s of your parents will need to be stated on your birth certificate if you intend to use it as evidence of the relationship to meet the financial requirements. If the names aren't on the birth certificate, contact the issuing authority of the birth certificate. If you are unable to obtain a document containing both names, please [contact us](#).

My parent(s) names are different on my birth certificate to the way they appear on their bank statements. Will this matter?

If there is a discrepancy in your parents' names on their documents, you will need to explain this in detail on your visa application form so that the UKVI caseworker is aware. Please do [contact us for further advice](#) if you find yourself in this situation.

My name appears differently on some of the documents I need to submit, what can I do?

If your name does not appear exactly as on your CAS and passport, then you will need to explain this in detail the visa application form. There is a section where you can select that you have been known by another name. You should select this option and then explain your circumstances.

The money I will use to fund my studies is held in a family-owned business account and we use this account for our daily banking. Can I use this account for my Student visa application?

If your funds are in a family business bank account, you cannot rely on that as evidence of funds for Student visa purposes. Funds must be held in a personal account in your name or your parents' or partner's name. Business bank accounts will not be considered and your application is likely to be refused.

A company is going to financially sponsor my studies. What do I need to provide as evidence of this for my visa?

You can only be officially financially sponsored by: Her Majesty's Government, your home government, The British Council, an international organisation, an international company, a university or a UK independent school.

If you will receive funds from a company which doesn't meet this definition (e.g. from a local family business), you will need to ask them to put the required funds into your bank account so that you can hold them for 28 consecutive days. You cannot rely on a letter from them or their bank statements for your Student visa application.

My funds are not all held in one bank account, can I use multiple accounts to meet the visa requirements?

Yes, however you should ensure that it is clear to the UKVI that the money was held for 28 consecutive days between those accounts. If you intend to do this, contact us and we can send you a multiple account spreadsheet to help you calculate the funds held on each day.

Can I use a credit card or a line of credit from my bank as proof of finances?

No, financial products such as credit cards or lines of credit don't meet the requirements of the Student rules.

Can I use a bank account which is not in GBP pounds sterling?

If your funds are not held in GBP pounds sterling, you will need to check the exchange rate at [Oanda](#) on the day that you intend to submit your application online, before you submit and pay. This is because the UKVI will look at the exchange rate on the date that you submitted and paid for your application and use that to calculate the amount of funds you have. If you do not have sufficient funds on the date of application your visa is likely to be refused.

Does the money really have to be held in the bank account for 28 days? I don't want to wait that long.

Yes, this is an important requirement. If your funds have been held for less than 28 days, or if the funds drop below the required amount at any point, your application should be refused. If your application is refused, that will cause further delay and you risk not being able to get your visa in time to join LSE. You should do your utmost to meet the requirements precisely.

Can I use statements from any bank account in India?

[Fin 2.1 Appendix Finance in the Immigration Rules](#) confirms that funds will not be accepted for a Student visa application if the decision maker (UKVI caseworker) cannot make appropriate verification checks, or the bank or financial institution is not regulated by the appropriate regulatory body in India or it does not use electronic record keeping.

I have paid my tuition fees, how do I use that to meet the financial requirements?

If you have paid tuition fees to LSE, you can only use the payment as evidence of funds for your Student visa application if it is confirmed on your CAS, or if you have an official receipt from the Fees Office.

Can I use a loan as evidence of funds?

You can only rely on a loan for your Student visa application if it meets the requirements outlined in [Fin 8.3 \(c\) Appendix Finance in the Immigration Rules](#) in that is provided by: a government or a government sponsored student loan company or an academic or educational loans scheme which is provided by a financial institution regulated for the purpose of issuing student loans by either the Financial Conduct Authority (FCA) and the Prudential Regulation Authority (PRA) or, in the case of an overseas loan, the official regulatory body for the purpose of issuing student loans in the country the institution is in and where the money is held.

You cannot use a personal loan and you cannot just ask the bank to write a letter stating that a loan is for education purposes; it must be part of an educational loans scheme if it is not provided by the government.

If you want to rely on funds from another type of loan to fund your studies, you'll need to put the money in your bank account and hold it there for 28 consecutive days before obtaining a bank statement and then applying for the visa.

Can I use property ownership of evidence of funds?

No, you cannot rely on evidence that you own property as it doesn't meet the Student visa requirements.

Do I need to have a tuberculosis (TB) test for my visa application?

If you are applying for a Student visa from India as an Indian national (and have been living there for at least the last 6 months), you will require a tuberculosis (TB) test for your visa application. The tests certificates are valid for 6 months so it is best to do this as soon as possible. Only TB test certificates from a UKVI approved test centre will be accepted for visa purposes. If you have a TB test done by another doctor, it will not be accepted and your visa application would be at risk of refusal. You can find a list of the UKVI approved TB test centres in India [online](#). Please read through [our TB testing info sheet](#) carefully for further guidance.

Where can I apply for the visa in India?

You need to [apply online](#) for your Student visa once you are confident that you meet the requirements (you should ensure that you have referred to [our guidance](#) when preparing your application). As part of the application process, you will be required to book a visa appointment which you must attend in person to provide biometric information and submit your passport. You will usually have the option of uploading your documents before attending your appointment or taking them with you to the visa application centre. You can find details of the visa application centre locations [online](#).

There are no appointments available at my VAC and I'm concerned. Can you help?

Unfortunately not, we have no contact details for the visa application centres and aren't involved at all with the appointment booking process. You would need to contact VFS Global directly.

I need to apply for my visa quite late, is that OK?

You should always plan to apply for your visa to arrive for Welcome so that you do not miss valuable teaching time. You need to ask the admissions team who issued your CAS what the latest permitted enrolment date is for your programme. If you cannot arrive by that date, your visa application is likely to be refused because you will be unable to begin your studies that academic year.

Can you help if the processing of my visa application is delayed?

Unfortunately, we have no means or requesting that an application is expedited. We are unable to contact the Home Office about applications which are still within the standard processing time.

If you need a quicker visa decision, you should consider applying by [priority service](#) as you cannot generally request that your application be expedited after it is submitted.

I still have questions, who can I contact for advice?

You can [contact SAET](#). However you must ensure that you have read our guidance and the relevant FAQ Info Sheets before you contact us as it is likely that most questions are answered within that information.