

Letter of Explanation

To
The Visa Officer
The Embassy of Germany
Bengaluru, Karnataka

Sub: Application in response to study permit refused on xx- xx- xxxx

Dear Sir/Madam,

I am Karthik Ranganathan, a citizen of India, bearing passport number XXXXXXXX. I am a working professional, possessing close to three years of experience in the domain of risk analysis. Looking forward to elevating my professional career and adding considerable value to my family business, I seek to gain a comprehensive knowledge of business and management from an international lens. Owing to the same, I have applied for a Global MBA program at the Berlin School of Business and Innovation, and have also been granted admission for the <add year> intake.

However, upon applying for a visa permit, my application didn't align with the immigration rules of Germany and was refused on the grounds of my:

- **Lack of motivation for pursuing the program**
- **Purpose of visit**
- **Absence of a clear study path**

Through this application, I seek to demonstrate that I am a genuine temporary entrant, only visiting Germany for academic purposes. Please allow me to walk you through my candidature.

Purpose of visit

I hereby assure you that my sole purpose of visiting Germany is to benefit from its excellent quality of education and gain international academic experience. Being a Computer Science and Engineering graduate, I have been exposed to the world of technology. Further, my experience at ABC, the biggest e-commerce giant in the world has been a major catalyst in my professional growth. It has helped me discover my interest in business, realize my growth potential as an entrepreneur, and pushed my boundaries.

Working in the field of risk management, I have been involved in identifying fraudulent transactions, determining and analyzing processes, and examining sales activity. Also, I have assisted operations teams in risk investigations and have contributed immensely to decision-making. What my experience has taught me over the years is the value of working in a team, the knack for communication, and the complexity behind decision-making. Also, I have garnered sound analytical, critical thinking, leadership, team management, and problem-solving skills along the way.

I have found myself strongly inclined towards the domain of business and management, and I want to make a mark in the same. However, at present, I do not possess the academic credential to back myself. What I have under my belt is a degree in Computer Science Engineering, a vast bracket of technical skills, and a sound set of managerial skills that I have acquired during my professional trajectory. Hence, at this point in my career, I feel the need to pursue higher education that will help me fulfill my professional goals.

Why Germany and not India

Germany is a country that is known for its culture, its diversity, its quality of education, affordability, and safety. In addition to being a popular tourist destination, the country is highly regarded for its educational excellence, state-of-the-art facilities, and belief that education is an asset that everyone has the right to possess and hence it shouldn't be costly. I am smitten by Germany's economy and its current business and financial situation. There is no better place than Germany to learn about management from a global perspective.

While there were a lot of MBA programs available in India, those didn't appeal to me as firstly they required a year's worth of time and effort to secure admission. Secondly, the programs were more theoretically oriented and not tailored as per the recent trends in the current business landscape. Merely theoretical learning won't help me grow. It is the practical exposure that I need to be able to understand the challenges that persist in the current business environment, the trends that prevail, and the opportunities that lay ahead.

Hence I have chosen Germany as my ideal study destination as I am confident that an academic experience in this country will help me hone my existing set of skills, while also adding considerable industry knowledge that wouldn't have been possible to attain in India. Also, by studying in Germany, I will have the chance to interact and exchange insights with like-minded people. The ample networking opportunities, practical learning, affordable education, industry exposure, and cultural diversity are the main factors that cement my decision to pursue higher studies in Germany.

Motivation to pursue the program

My motivation to pursue a Global MBA program stems from a couple of personal and professional experiences that have made me realize where I truly belong. What spurred my interest in business initially was the time I partook in the Global Entrepreneur Program, a cultural exchange program in _____. For a period of six weeks, I directed my focus and skills towards working on a global entrepreneur project. I must say, the program introduced me to the world of business and equipped me with real-world insights.

The reason I found myself inclined to it was that I hail from a business background, and have seen my father manage end-to-end operations of his business with all his heart. His experience and insights have fascinated me all my life, and I feel that with the right guidance, I can help elevate his business in the future, and even evolve as an entrepreneur. I want to explore my potential in entrepreneurship and develop the essential skills in an international business environment.

Also, I have worked with _____ for close to <add years> now and have found myself developing sound managerial skills while working as a risk investigator and advisor. It is my stint at this company that has spurred my interest in business and management and has also helped me identify the path I want to take. Hence, to explore fresh avenues in the sphere of business, I find the global MBA program to be an ideal stride.

Why Global MBA

Offered by the illustrious Berlin School of Business and Innovation, the 18-month Global MBA program ticks all the boxes for me. It offers just the kind of exposure I require to broaden my knowledge base and hone my skills. The program will allow me to tailor everything I learn to my career objectives. Through this program, I will acquire a thorough understanding of the depths of Finance, Marketing, Operations, Leadership, and Project Management. All these concepts are necessary for me to get a grasp of as they will help me understand the international business environment.

While classroom learning will help build a strong foundation in management, practical experience in the form of internships, case studies, and guest events will propel me to apply my understanding to real-world scenarios. I am confident that my technical background and work experience will prove to be instrumental in helping me progress in my intended course of study. What I am most excited about is the opportunity to network with students from across the globe with varied cultural and educational backgrounds. Interacting with them will brace my communication and interpersonal skills. I am excited to see what this educational exposure has in store for me.

The Berlin School of Business and Innovation holds its ground for being among the top business schools in Germany, offering fast-paced and comprehensive programs for budding entrepreneurs. Encompassing an erudite faculty, avant-garde facilities, and ample opportunities for the real-world experience; this revered institution offers a range of undergraduate and postgraduate programs for students to thrive in their respective fields. As I immerse myself in the offerings of the chosen degree program, I am also eager to make lasting relationships along the way.

Future plans

After completing the chosen degree program, I will return to my home country and integrate all my learning towards helping my father in his business. My father runs an _____ business in India and he has worked really hard to bring it to this level. I want to diversify it and take it to newer heights by combining the right strategies with the business trends that will spur growth. On the side, I also want to start a venture of my own and use my experience at my father's venture and my learnings from the Global MBA program towards ensuring its continuous growth. India is a booming economy with an evolving startup ecosystem. I want to tap opportunities in this very ecosystem and commence an e-commerce business. After working at _____, I am inspired by the nitty-gritty of e-commerce and I seek to take the business to the pinnacle of success by amalgamating my technical expertise and managerial dexterity. I possess a business-oriented mindset and will leave no stone unturned to transform opportunities into accolades. I am also ardent to embrace challenges along the way and walk hand-in-hand with the fast-paced business world.

Ties to home country

One of the main reasons why I wish to return to India is my strong family ties. I am a part of a loving family consisting of my parents, younger brother, and grandfather. My entire family has been quite supportive of my dreams and it is because of their constant encouragement that I can fulfill my vision of pursuing an education abroad. Being the elder son in the family, it is my responsibility to take care of my loved ones. Whether it is taking care of the emotional and medical needs of my family, managing the family business, or helping my brother in his endeavors; I am ardent to be their strongest pillar of support. Hence, I will come back to India and settle here permanently close to my family.

Details of finances

I am financially sound and I have made all the necessary arrangements to ensure a smooth educational journey in Germany. The tuition fee for the course is EUR xxxxx, out of which I have paid EUR xxxx as the first installment to the university through my salary account at _____ Bank (Account number - xxxxxxxxxxxx).



I also have been awarded a scholarship of EUR xxxx. My father has generously agreed to sponsor my education and living expenses in Germany and has funds amounting to INR xxxxxxxx in Bank of _____ (Account number- xxxxxxxxxxxx). A blocked account has also been opened with _____ and the required funds have been transferred to this account from my father's savings account. Please find the bank statements attached as proof for a detailed analysis.

Conclusion

I hereby declare that I am a legitimate student, visiting Germany only for academic purposes. I assure you that I will not be a burden to the country, but rather add value to its cultural diversity and demonstrate amicable behavior. I will return to India within the expiry of my study permit and will abide by the immigration laws of Germany during my stay. I request you to kindly treat my application as that of a genuine temporary student entrant and allow me to pursue my educational dream in Germany.

Sincerely,
Karthik Ranganathan