

Federal Court



Cour fédérale

Date: 20250819

Docket: IMM-13614-24

Citation: 2025 FC 1388

Ottawa, Ontario, August 19, 2025

PRESENT: Mr. Justice Diner

BETWEEN:

**ARSHDEEP PAL SINGH AND
ZOYA KAUR BAJWA**

Applicants

and

**THE MINISTER OF CITIZENSHIP AND
IMMIGRATION**

Respondent

JUDGMENT AND REASONS

[1] This judicial review [JR] challenges the decision of a visa officer [Officer] refusing the Applicants' temporary resident visa [TRV] application, given that they submitted insufficient financial information. The Officer did not believe they would leave Canada at the end of their stay. The Applicants contend that the decision was unreasonable and unfair. I disagree, and provided my reasons for dismissing this JR at the conclusion of the hearing, namely that the Applicants simply failed to comply with the visa office guidelines regarding proof of finances,

limiting the Officer's ability to verify the provenance or availability of the Applicant's funds.

I promised brief reasons in writing, which follow.

[2] The Applicants are a 36-year-old citizen of India, and his 8 year-old daughter. They applied for a TRV to visit the principal Applicant's brother in Alberta for a two-week period. The principal Applicant indicated that he alone would be funding the trip and that he had \$8,000 CAD for their stay.

[3] As noted above, the Officer found that the Applicants' assets and financial situation were insufficient to support the stated purpose of travel and concluded that the purpose of the Applicants' visit to Canada is not consistent with a temporary stay, and was unsatisfied they would depart at its end. While the Applicants provided proof of various assets, they only provided a bank statement, dated May 22, 2024, for the period February 22, 2024 to May 22, 2024, instead of the six month period stipulated in the visa office requirements. A refusal on this basis alone has been held to be valid (see, for instance, *Bawa v Canada (Citizenship and Immigration)*, 2024 FC 1605 at para 9; *Pjetracaj v Canada (Citizenship and Immigration)*, 2025 FC 103 at para 28). Without a full transaction history, the Officer could not fully understand the provenance and availability of the principal Applicant's finances (*Moradian v Canada (Citizenship and Immigration)*, 2024 FC 1343 at para 10 (*Moradian*); *Kassira v Canada (Citizenship and Immigration)*, 2025 FC 310 at para 18; *Bhardwaj v Canada (Citizenship and Immigration)*, 2025 FC 736 at para 10).

[4] The Applicants further argued that the other financial information detailing their assets should have been sufficient to approve the TRVs. However, this Court has repeatedly held that an officer may reasonably exclude non-liquid assets from their evaluation as such funds are not readily accessible (see *Moridian* at para 9).

[5] The Applicants also stated there was significant information about the financial means of their hosts in Canada, who provided a notarized declaration that they are permanent residents in Canada, living in Alberta, and indicating their annual income. There were no bank statements for the relatives, and in any event, the Applicants stated that they solely would be responsible for their finances during their stay.

[6] Finally, The Applicants argued that given the ample documentary evidence provided, but the small omission on the banking information, the visa officer owed a duty of fairness to provide the Applicants an opportunity to provide the three missing months of banking information.

[7] I disagree. An applicant has the onus to “put their best foot forward” and provide all necessary information in support of their application. Officers are not required to provide an opportunity for explanation or seek additional information if the applicant has not met their burden to prove that they will leave Canada at the end of their stay or if they have provided insufficient evidence (*Nazari v Canada (Citizenship and Immigration)*, 2024 FC 546 at para 12; *Aghvamiamoli v Canada (Citizenship and Immigration)*, 2023 FC 1613 at paras 19-21, 23).

[8] I find that the Decision, while short in length and explanation, was reasonable in the circumstances (*Ajayi v Canada (Citizenship and Immigration)*, 2025 FC 261 at paras 15-16). Despite what the Applicants argue, a short decision will suffice in the TRV context, and the Officer did not need to address the Applicants' evidence that did not squarely contradict the decision, or provide the opportunity to provide the missing financial documentation.

JUDGMENT in IMM-13614-24

THIS COURT'S JUDGMENT is that:

1. This application for judicial review is dismissed.
2. No questions for certification were raised, and I agree none arise.
3. There is no order as to costs.

“Alan S. Diner”

Judge

FEDERAL COURT
SOLICITORS OF RECORD

DOCKET: IMM-13614-24

STYLE OF CAUSE: ARSHDEEP PAL SINGH ET AL v MCI

PLACE OF HEARING: VANCOUVER, BRITISH COLUMBIA

DATE OF HEARING: AUGUST 14, 2025

JUDGMENT AND REASONS: DINER J.

DATED: AUGUST 19, 2025

APPEARANCES:

Gurbinder Singh Khosa FOR THE APPLICANTS

Josef Beug FOR THE RESPONDENT

SOLICITORS OF RECORD:

CityLaw Group FOR THE APPLICANTS
Barristers and Solicitors
Surrey, British Columbia

Attorney General of Canada FOR THE RESPONDENT
Vancouver, British Columbia