



ECA

Genuine Students Requirements **2026**

Apply exclusively to the Nepal market and are effective immediately.

Documents Checklist	Apply exclusively to the Nepal market and are effective immediately.
ECA GS Form	✓
English Language	✓
Educational Documents	<ul style="list-style-type: none"> • Marksheets with completion certificates/degree; evidence of gap in studies (if gap is above 12 months)
Income Documents	<ul style="list-style-type: none"> • Employed – Service letter or employment confirmation letter from current employer. Company letter should have legit contact, email address and website; 6 months old salary payslips/salary credit statement; 2 years Tax clearance certificate from the IRD reflecting consistent income. Tax returns must be completed annually, not in the year the student is applying to study; Annual Income (Municipality certificate); Source of income from salary should align with last 2 years’ tax clearance • Salary paid in Cash – Not Acceptable. • Self-employed - Annual Income Certificate (Municipality certificate); Certificate of Business with minimum 12 months old registration (Shareholding certificate in case of private or partnership firm); 2 years Tax clearance certificate from the IRD reflecting consistent income. Tax returns must be completed annually, not in the year the student is applying to study; Permanent Account Number (PAN); Current Account statement or Business-related documents (business vouchers, invoices or evidence of business transactions in savings account) with minimum 12 months of history. • Will not accept any businesses listed as small or cottage on the business certificate unless the small business has a taxable income of 8 lakhs NPR individually (equivalent to 5 lakhs INR approximately). • Business with transactions in Cash – Not Acceptable • Agriculture and Dairy Business not acceptable (Whole country) • Pensioner – Pension orders (since the time of retirement); 6 months old Pension account/Bank account statement indicating the credit of pension; Tax clearance certificate (if recently retired). • Rent (Land/Property/House/Vehicle) - Proof of Ownership of House/Land/Property/Vehicle; Minimum 12 months old Lease Agreement; Last 2 years Tax clearance certificate (Rental) from the IRD reflecting consistent income. Tax returns must be completed annually, not in the year the student is applying to study; Last 2 years Tax clearance of House/Land/Property given on rent; Minimum 12 months old bank statement reflecting rental credits. • Ratio of Rent - House/Land/Vehicle income should not exceed 40% of the total annual income. • Income from Interest - Source of Interest Income (FD/ any other interest being earned on savings in Financial Institution for minimum of last 2 Years); Bank Statement – last 6 months; Tax Returns – Previous 2 Years.

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Annual Income	<ul style="list-style-type: none"> • <u>Minimum Income - NPR 20 to 25 Lakhs (With OR *Without Education Loan)</u> <p><u>*Applications without education loan will be assessed on case-by-case basis only.</u></p>
Financial Documents	<ul style="list-style-type: none"> • 6 months old saving bank statements. • 12 months old Fixed/Term deposits with bank balance letter. If FDs source is Sale of Deed (Land Sale), then the deed registration should be 12 months old. Less than 12 months old sale deed are not acceptable; If FDs source is any other source related to lumpsum payments agreements (shop/land etc.), such agreements should be 12 months old. • Education Loan from Nationalized/Multi-national Bank; If property (Residential/Commercial) is collateral, then mortgaged deed documents required along with the English translation. • Provident Fund (GPF/PPF) should be withdrawn and deposited in an acceptable financial institution.
Sponsors	<ol style="list-style-type: none"> 1. Parents 2. Parents in law (where married students are approved) – Other in-laws not acceptable 3. Spouse 4. Self 5. Brother or sister 6. Grandparents (maternal or paternal) 7. Aunt or uncle (maternal or paternal) <p>Current Income needed for one sponsor: 100% from parents</p> <p>Current Income needed for two sponsors: 70%-80% from parents and remaining 20%-30% from other relatives (siblings, uncle/aunt, grandparents and parent-in-laws)</p> <p>Current Income needed three sponsors: If parents and siblings (50% from each sponsor)</p> <p>If siblings and other relatives (uncle/aunt, grandparents and parent-in-laws) (70% from siblings and remaining 30% from other relatives)</p> <p>If only other relatives (Case by case assessment), only if parents are deceased</p> <p>*Relationship documents are mandatory to establish relationships with sponsors.</p>

Additional Guidelines:

- Surge in deposits or recent huge deposits in Bank statements or Fixed Deposits need to be supported with relevant source of funds.
- Business with transactions in cash is not acceptable.
- Salary paid in cash is not acceptable.
- Less than 12 months old registered businesses and rental agreements are not acceptable.
- Gold loan; Agreement for sale (only sale deed accepted); Gift deed; Income from sale of gold ornaments; Fixed Deposits on lien are not accepted.