

EDUCATION LOAN

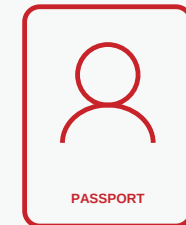
Essential Document Checklist — Nepal



Prepare early.

Apply with confidence.

A practical step-by-step guide to personal identification, academic records, repayment-income documents, property collateral and application tips.



01 PERSONAL
ID & KYC

02 ACADEMIC
Admission & scores

03 INCOME
Repayment ability

04 PROPERTY
Collateral papers

05 TIPS
Prepare early

06 TIMELINE
7–15 working days

Applicant / Co-applicant / Guarantor

- ☒ Recent passport-sized photographs of applicant
- ☒ Photographs of co-applicant, if any
- ☒ Photographs of all guarantors
- ☒ Clear photocopy of applicant's Citizenship Certificate
- ☒ Citizenship Certificate copies of guarantors
- ☒ National ID number, where required

Relationship & Residence

- ☒ Certified Relationship Certificate from local ward office
- ☒ Marriage Certificate when spouse is applicant / guarantor
- ☒ PAN Certificate of principal income-earning guarantor
- ☒ Residence location / route map
- ☒ Valid passport for study abroad
- ☒ Appropriate student visa for study abroad

Why these documents matter

They establish the identity and relationship of everyone involved in the loan application and support the bank's KYC and verification process.

Academic Certificates

- ☒ Original and photocopies of academic certificates
- ☒ SLC / SEE level documents
- ☒ +2 / Intermediate documents, as required
- ☒ Bachelor / Master documents, as required
- ☒ Academic transcripts
- ☒ Any additional academic records required for the course

Admission & Language Tests

- ☒ Formal Offer Letter / Admission Confirmation
- ☒ Course details and duration
- ☒ Total fee structure stated by institution
- ☒ IELTS score report, if mandatory
- ☒ TOEFL score report, if mandatory
- ☒ PTE score report, if mandatory
- ☒ Other English proficiency evidence, where required by program / host country

Keep the admission file complete

The academic section confirms the applicant's educational background and the institution's acceptance of the applicant into the proposed course.

Salaried Persons

- ☒ Recent salary certificate issued by employer
- ☒ Certificate should be within three months
- ☒ Recent bank statements covering 6–12 months
- ☒ Regular salary credits visible in statements
- ☒ Evidence of tax payment
- ☒ TDS certificates

Pension / Remittance

- ☒ Original Pension Certificate ('Patta')
- ☒ Recent bank statements for last six months
- ☒ Regular pension credits
- ☒ Remitter's employment contract
- ☒ Valid visa and passport
- ☒ Salary certificate from foreign employer
- ☒ Regular remittance history in bank statements

Business / Rental

- ☒ Firm / Company registration certificates
- ☒ Required legal documents
- ☒ Audited financial statements for last two fiscal years
- ☒ Recent tax clearance certificate
- ☒ Company bank statements for 6–12 months
- ☒ Valid rental / lease agreement
- ☒ Lal Purja of rented property
- ☒ Latest rental tax payment receipts

Ownership

- ☒ Original Title Deed / Lal Purja
- ☒ Original land ownership certificate
- ☒ Deeds of Transfer
- ☒ Rajinama, where applicable
- ☒ Bakaspatra, where applicable
- ☒ Supporting ownership-chain documents

Land Verification

- ☒ Boundary Certificate / Char Killa
- ☒ Official four-boundary verification
- ☒ Recent Land Revenue Receipt / Tiro Rasid
- ☒ Blue Print
- ☒ Trace Map
- ☒ Official survey plan of the land plot

Building Documents

- ☒ Building approval / Naksa Pass
- ☒ Approved architectural plans
- ☒ Completion Certificate / Sampanna
- ☒ Municipality-issued completion documents
- ☒ Applicable property-related supporting documents

Important

The provided checklist notes that most education loans in Nepal are secured by property. Prepare the collateral file carefully because ownership, transfer history, boundary, land revenue and building documents may need verification.

5. Tips for a Hassle-Free Application

01 • Prepare in Advance

- ☒ Collateral-based documents can take time to collect
- ☒ Start preparing before the application filing date
- ☒ Keep originals and clear copies organized

02 • Consult the Bank

- ☒ Meet a banking professional before final submission
- ☒ Confirm the most current requirements
- ☒ Clarify institution-specific policies

03 • Ask About Moratorium

- ☒ Ask whether a moratorium period applies
- ☒ Discuss duration
- ☒ Discuss payment schedule and terms

Know the timeline

7–15 working days

Once complete documents are received, the provided material states that bank verification, legal checks and property valuation will typically take 7–15 working days.

DOCUMENT	WHEN / STATUS
Personal photographs	Essential
Citizenship certificates	Essential
National ID number	Where required
Relationship certificate	If applicable
Marriage certificate	If applicable
PAN certificate	If applicable
Location map	If required
Passport & student visa	Study abroad
Academic certificates & transcripts	Essential
Offer / admission letter	Essential
IELTS / TOEFL / PTE	If mandatory
Salary certificate	Salaried guarantor
6–12 month bank statements	Income proof
TDS / tax evidence	If applicable
Pension Certificate	Pension income
Remittance income documents	If applicable
Business registration & legal documents	Business income
Audited financial statements	Business income
Tax clearance certificate	Business income

FINAL REMINDER

A complete and well-organized application file is essential. The provided material also emphasizes starting early, confirming current bank-specific requirements and discussing the moratorium period with the bank.

Blue Print / Trace Map	Collateral
Naksa Pass / Sampanna	If building exists