



Nepal Workshop

March 2023



Nepal





Risks

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Country specific risk

Country	Lower Risk Region	Higher Risk Region
Nepal	6(c)	6(c)

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Nepal market sepcifics

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Co-operative societies

Co-operative societies/banks are prevalent in Nepal, these are financial institutions owned and controlled by their members. There are thousands of co-operatives across Nepal of varying sizes and specialities. They are also one of the main ways that people access financial services, particularly in places where conventional banks don't have a presence.

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What banks do we accept funds from?

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What common risks are there in Nepal?



Fraudulent documents

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- In general, a holistic assessment of the applicant's circumstances should be conducted to determine the credibility and reliability of documents noting the limited reliable verification options.

What common risks are there in Nepal?

Poor bona fides

- There are significant push factors from Nepal given the low level of development and limited employment opportunities
- This may mean that a person's primary incentive for coming to New Zealand may not be to study
- Agents help facilitate student visa applicants by preparing documents for them and guiding them through the application process. Therefore it can be very common to see templated cover letters from applicants created by the applicants agent.
- If an agent is heavily involved in an application and has helped prepare all of the documents for the applicant, the applicant themselves may not have a good understanding of the course they are applying to study, what has been provided with their application, or what they will get out of their course. A credibility conversation can help mitigate these concerns.

What common risks are there in Nepal?

Breaching once onshore

- Given the potentially fraudulent financial documents and/or poor financial circumstances of some Nepalese student visa applicants, there is an increased risk that they may breach their visa conditions once onshore to have enough funds to meet their maintenance costs. This may also leave students vulnerable to exploitation in New Zealand.



What are the current fraud trends?

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What documents are verifiable and what aren't?

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What is the ward office and how reliable are their documents?

- The ward office is one of the administrative divisions in Nepal. Nepal is divided into 7 main states, within these there are 77 districts, within these there are hundreds of municipalities (called metropolitan city/sub metropolitan city/municipality/rural municipality) and then with these there are thousands of wards and ward offices.
- Much of the information is self-declared or requires a 'witness' to register events like births or marriages, 6(c) [REDACTED]



Examples of fraud

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Fraud

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Examples of genuine documents

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Nepal SBI Bank Loan Documents

- These documents have been verified as genuine

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Assessment tips

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Funds- commonly seen

- Education loan from Nepal SBI or Nabil Bank
- Nepal SBI or Nabil Bank account recently opened, with large deposit.
- Provided co-operative account statement with transactional history, showing funds leaving their account that match above deposit.
- Certificate of land ownership registration
- Annual income certificate from Ward Office

Consideration factors

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Bona fides- commonly seen

- School leaving certificates/results
- Single page work reference letter – usually from an employer with no online presence.
- Pay slips
- Certificates for short programs that relate to what they are planning on studying in NZ (e.g., Barista courses for people studying hospitality)
- Statement of purpose
- Photos of employment



Consideration factors

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Calling Nepal

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No Objection Letter/Certificate

- NOC is a consent or authorization document that is issued by Government of Nepal stating that they have no problems with people's plan to study abroad and gives them permission to transfer the tuition fee payment out of Nepal.
- Currently the government is only issuing them for people who want to study bachelor's or higher level.

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Case Studies

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Case One

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Assessment

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Case Two

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Assessment

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