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Back in Nepal for a Holiday? Fix These 10 Things Before You Leave Again

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OCTOBER 4, 2026



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By Nepal Digest - October 4, 2026 - Nepal

A short holiday in Nepal can disappear quickly into family visits, weddings, food, errands and traffic. But for Nepalis living abroad, a few hours spent fixing identity, mobile, banking and investment records can save months of frustration later.

Many essential services in Nepal still become much easier when you are physically present, carrying your original documents and using an active Nepali mobile number. A SIM registered in someone else's name can complicate KYC. A bank may still have your old number. Your National Identity Number may not be linked where you need it. MeroShare may work until an OTP fails.

International roaming may be forgotten until you are already back at the airport.

The practical strategy is simple: treat one day of your Nepal visit as an **administrative reset day**.

Here are ten things worth checking before you fly out again.

1. Put your Nepal SIM in your own name

Start here because your mobile number increasingly sits underneath everything else: banking OTPs, account recovery, government apps, wallets and investment services.

If your SIM is still registered in a parent's, sibling's, friend's or former employer's name, use the trip to correct it.

Nepal Telecom now provides a digital KYC portal for prepaid customers. Its postpaid ownership-transfer process can also be started online, although final verification may still require a counter visit or authorised representative. Ncell's current KYC process likewise requires users whose SIM ownership needs correction to complete verification, with some cases requiring both the registered owner and current user or supporting documents. See the current Ncell ownership and KYC guidance.

Before leaving Nepal: make sure the number you intend to keep long term is actually registered to you.

2. Finish your National ID process and save your NIN

If you have not completed your National Identity Card process, a visit home is a good time to do it because biometric enrollment requires physical presence.

You can enter demographic information online first, but the Department of National ID and Civil Registration says biometric details must then be registered at an authorised enrollment location. The department's enrollment guidance explains the online pre-enrollment and in-person biometric step.

If you have already applied, check whether your National Identity Number has been issued. The official citizen portal can be used to check application status and, where available, download your eNID.

Store your NIN securely. Do not rely on a screenshot buried somewhere in your phone.

3. Set up Nagarik App while your identity and Nepal SIM are working

Nagarik App is the Government of Nepal's mobile gateway for a growing set of public services. The Information Technology and Digital Governance Office describes it as a single service-delivery gateway for government and public services.

Install the official app, register with the mobile number you plan to keep, and check which records are correctly linked. The current app includes services ranging from identity and police-related services to driving-license functions and other government records.

Do this while you are in Nepal because account recovery is much easier when your Nepali SIM is active, your identity documents are with you and you can visit an office if a record does not match.

If something fails, confirm that you are using the genuine Government of Nepal app. The official Android listing is published under Government of Nepal.

4. Update your mobile number, email, KYC and NID details with every bank

Do not assume that because mobile banking works, your underlying bank records are correct.

Visit or contact every Nepali bank where you still hold an account and verify four things:

- the mobile number registered for OTPs;
- your current email address;
- your latest KYC record;
- and whether the bank needs your NIN or updated National ID information.

Exact document requirements vary by bank, so call the branch before you go. Carry your citizenship certificate, passport, National ID or eNID information, and any other identification your bank requests.

This step is especially important if your account was opened years ago using a number you no longer control. A working mobile-banking app is not a substitute for correct customer records.

5. Test mobile banking, OTPs and account recovery—not just your balance

Before you leave Nepal, perform a small end-to-end test.

Can you log in from your current phone? Can you receive the OTP? Can you reset your password? Is the registered email correct? Does the app still recognise your device? Can you make a small transfer?

If your bank uses device binding, transaction PINs or biometric activation, resolve those while you can still visit a branch.

The important question is not “Does my bank app open today?” It is “Could I recover access from Dubai, Doha, London, Sydney or New York if this phone disappeared tomorrow?”

6. Fix your DEMAT, MeroShare and bank details

If you invest in Nepal or want to participate in IPOs, use the visit to check your entire investment chain:

- DEMAT account;
- MeroShare login;
- linked bank account;
- C-ASBA/CRN setup where applicable;
- email and mobile number;
- and annual renewal status.

CDS and Clearing currently lists more than seven million MeroShare users and maintains a nationwide network of Depository Participants. Its investor guidance specifically tells account holders to notify their DP when bank-account or address details change. You can review the current CDSC investor guidance and its MeroShare and DP services.

If your DEMAT account was opened long ago, check whether your bank, phone number, email or signatures need updating. Do not wait until an IPO application or share transfer fails while you are overseas.

7. Activate international roaming before you leave

Your Nepali SIM does not need to become your everyday overseas phone. Its most valuable job abroad may simply be receiving an OTP.

Activate roaming, then test it before departure.

Nepal Telecom says prepaid and postpaid users can activate international roaming through its current roaming service, including USSD and app-based options. Ncell also provides international roaming and roaming packs through its app, website and USSD channels.

Check:

- whether incoming SMS works in your country of residence;
- whether the SIM remains active without regular Nepal usage;
- the cost of calls and data;
- and whether you need a small balance to keep the number usable.

Unless you actually need roaming data, keep data roaming off. The objective is reliable access to your number, not an expensive phone bill.

8. Get or verify your Personal PAN

If you earn income in Nepal, invest, run a business while living abroad, receive professional payments or simply want your tax identity organised, verify whether you already have a Personal PAN.

If not, the Inland Revenue Department provides an online application route through its Taxpayer Portal. The department's current registration guidance explains how to start a Personal PAN application online and select the appropriate Inland Revenue or Taxpayer Service Office for verification.

If you already have a PAN, make sure you know the number and that your name and identifying information match your other records.

A duplicate or forgotten tax identity is much harder to untangle from another country than during a visit home.

9. Make your name, date of birth and mobile number consistent everywhere

One of the most common problems in digital systems is not missing documentation. It is inconsistent documentation.

Check the spelling and format of your name across:

- citizenship;

- passport;
- National ID;
- SIM registration;
- bank accounts;
- PAN;
- DEMAT/MeroShare;
- insurance or pension records;
- and other government services you regularly use.

Do the same for date of birth and mobile number.

A difference that seems harmless when someone manually checks a photocopy can become a serious problem once two digital systems try to match your identity automatically.

10. Build a recovery pack before flying out

Do not leave Nepal with every service working only on one phone.

Create a secure recovery setup containing:

- your NIN and PAN numbers;
- BOID/DEMAT information;
- bank and DP contact details;
- secure copies of citizenship, passport and National ID documents;
- backup email access;
- password-manager recovery information;

- the roaming-enabled Nepal number;
- and the contact details of a trusted person in Nepal who can assist if physical verification becomes unavoidable.

Do not store passwords or PINs in an unprotected Notes file, WhatsApp chat or email draft. Use a proper password manager or another encrypted system you trust.

What should you carry for your “admin day”?

Requirements vary between banks, telecom operators and government offices, but a sensible folder includes:

- original citizenship certificate;
- passport;
- National ID/eNID information if already available;
- several passport-size photos;
- your active Nepali SIM and phone;
- bank account details;
- DEMAT/BOID and MeroShare details;
- PAN details if you already have one;
- and photocopies or digital copies of the above.

Before visiting any office, check its current requirements.

Procedures change, and one bank or telecom provider may ask for documents another does not.

Do the difficult things first

If you have only a week or two in Nepal, prioritise anything that may require physical presence:

1. SIM ownership and KYC;
2. NID biometric enrollment;
3. bank KYC or signature changes;
4. DEMAT/DP corrections;
5. and any identity mismatch that cannot be solved online.

App installations, password changes and digital backups can be done later in the evening. A branch visit cannot.

A holiday can also be a reset

For Nepalis abroad, maintaining a practical connection with Nepal is often less about one major legal problem and more about a chain of small mismatches: the wrong mobile number at the bank, a SIM in someone else's name, an expired MeroShare account, a forgotten PAN, an NID application that was never finished, or an OTP that cannot reach you overseas.

None of these issues feels urgent while you are eating momo with family in Kathmandu.

They become urgent six months later when you need to transfer money, recover an account, sell shares, verify your identity or access a government service from thousands of kilometres away.

If the visit also makes you wonder whether living in Nepal again makes financial sense, the separate question of returning home after living abroad deserves its own calculation.

So enjoy the holiday—but before you leave Nepal again, spend one day making sure your digital life can travel with you.

Originally published by Nepal Digest - <https://nepaldigest.com/nepal-holiday-checklist-nepalis-abroad/>