

Fast, hassle-free US green card? Key facts about the EB-5 investor visa

By Abhinav Kaul, ET Bureau | Last Updated: Jan 26, 2026, 06:30:00 AM IST

Synopsis

Invest \$800,000 for a US green card. This EB-5 visa offers permanent residency for investors, spouses, and children. It requires no employer sponsorship. Funds can come from various sources, including cryptocurrency. The process involves USCIS fees and legal costs. Benefits include work permits, educational advantages, and a path to citizenship. This program has welcomed over 100,000 applicants.



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Created to stimulate the US economy through jobs and investment, this visa category is a viable gateway for affluent investors and dependents. The EB-5 Immigrant Investor Program offers a fast, structured route to a US green card through qualifying capital investment.

About the visa

Investment amount

\$800,000 (around Rs.7.35 crore), typically invested in an EB-5 project for 4–5 years, after which the capital may be returned to the investor.

No employer dependence

Visa does not require employer sponsorship or specific educational credentials.

Suitability

Students in US colleges, international professionals, entrepreneurs, business owners and families.

Other investment visas on offer

- There has been discussion around the Trump Gold (Individual and Corporate) and Platinum Cards, but these are structured as donations, not returnable investments.
- Donations are expected to range from \$1 million to \$5 million
- (around Rs.9.2 crore-46 crore).
- Unlike EB-5, these contributions don't offer capital return.
- The Gold Card option typically applies only to individual applicants.
- Family members are not included under a single application.

Things to keep in mind

- **Source of funds:** Can include savings, salary, business income, sale of property or stocks, gifts from family, or secured loans.
- **Cryptocurrency:** Allowed if lawfully acquired, fully converted to fiat currency (i.e. US dollar), and supported by clear transaction and tax records.

- **Documentation is critical:** USCIS strictly reviews the source and path of funds documentation.
- **Risk of delays:** Incomplete or unclear records may lead to processing delays or requests for additional evidence (RFE).

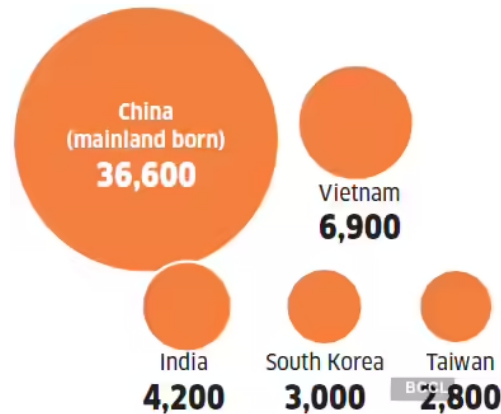
Taxation regime

The US taxes worldwide income for residents and citizens, making advance tax planning advisable.

Who's applying?

To date, the program has welcomed over 100,000 applicants seeking US green card, i.e. permanent residency, through investment.

Top 5 nationalities by EB-5 visas issued:



Source: Invest in the US (IUSA), (FY2014 to FY2024)



Financial breakdown

Minimum investment: \$800,000 for Targeted Employment Area (TEA) or infrastructure projects; \$1,050,000 for non-TEA projects.

US Customs and Immigration Services filing fees: \$22,750-24,395

Legal fees: \$25,000-30,000

Administrative fees: Depends on project, fund manager, regional centre

Net additional cost for EB-5 application: \$70,000-80,000

"The EB-5 program provides a direct route to a US green card for the investor, their spouse, and unmarried children under 21, in exchange for a qualifying investment in a government-approved project that creates at least 10 jobs in the US economy."

SHILPA MENON, Managing Director-Commercial, LCR Capital Partners

Benefits

- **Fast approvals:** Work permits in 4-6 months, green card in around 2 years
- **Educational advantages:** Higher acceptance at top universities, reduced tuition costs
- **Family inclusions:** Spouse + children under 21
- **Professional freedom:** Live and work anywhere in the US
- **Path to US citizenship:** 5 years after issuance of the green card

Source: LCR Capital Partners; Note: 1 US dollar equals Rs.91.92 as of 23 January 2026.