



## YOUR GUIDE TO NRI WEALTH TRANSFER



**WELCOME TO REMITTOR**  
Step into the future of seamless and efficient wealth  
transfer for NRIs with Remittor.



ISO 2022-1:2013 ACCREDITED



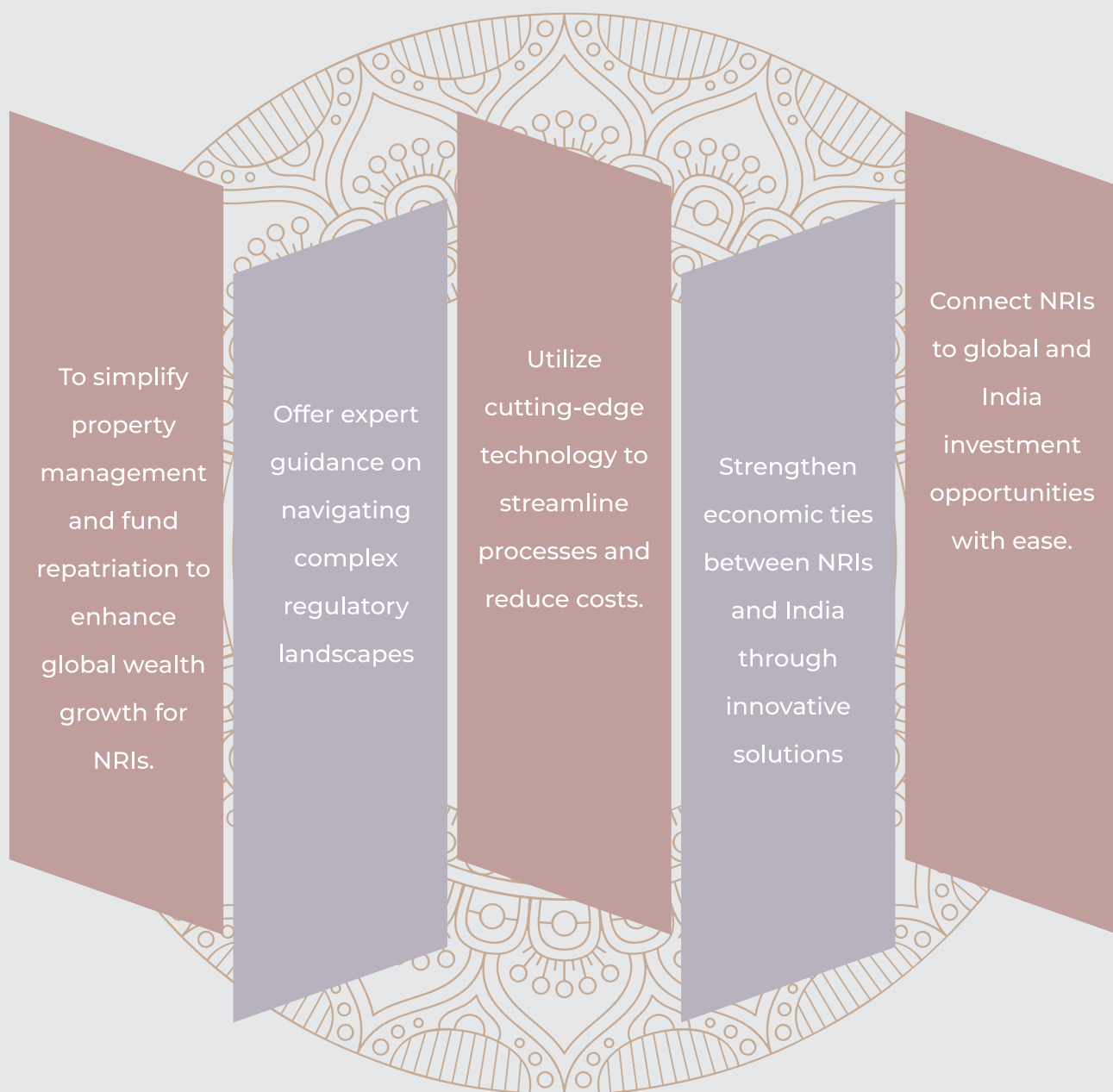
## Our Vision

At Remittor, we envision a world where wealth flows freely between India and its global diaspora. While investing in India is straightforward, moving wealth out presents unique challenges. Our mission is to bridge this gap.

We aim to eliminate distance and bottlenecks, enabling NRIs to control their assets in India more efficiently. Through innovation and integrity, we strive to be the trusted partner that helps NRIs achieve financial goals, contribute to India's growth, and build lasting prosperity for generations.

## Our Mission

Our mission is to simplify wealth transfer for NRIs by:

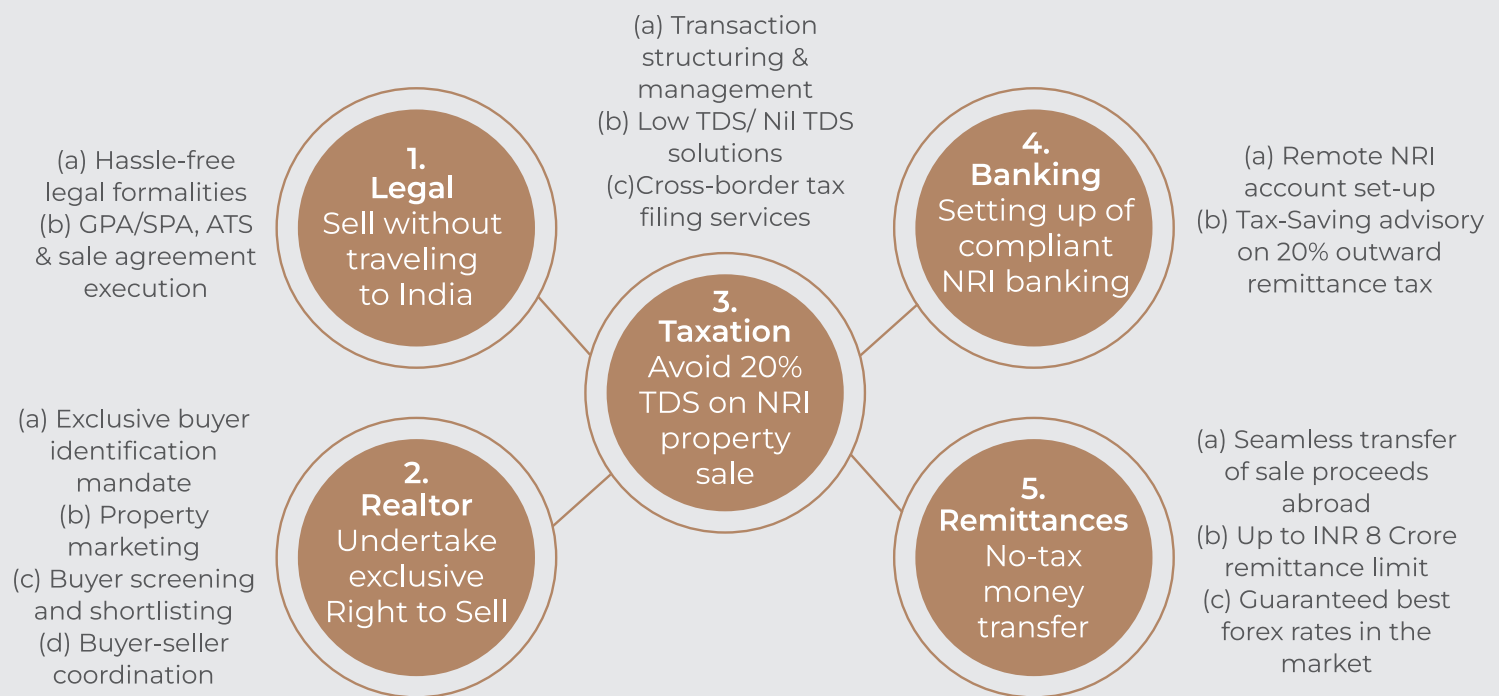


Through unwavering commitment and constant innovation, Remittor aims to strengthen NRIs' financial relationship with India.

# The 'Hassle-free' NRI Property Sale in India

Unlock a simplified way to sell property in India remotely with Remittor's integrated real estate solution for NRIs. Manage your entire real estate transaction without traveling to India.

Navigate the complexities of property sale effortlessly with our 5-Step Remittor Process for NRI properties designed for maximum efficiency:



The key advantages of the Remittor NRI Property Sales solution include:

- ♦ Sell your property without traveling to India.
- ♦ Bring home an extra 40%\* through the Remittor Process. <sup>TM</sup>
- ♦ Access unmatched professional advisory to navigate legal, realtor, taxation, and banking processes.

\* 40% on the average sale price of INR 1 Crore.

With Remittor, selling property in India remotely is not only possible, it's entirely hassle-free and highly cost-effective.

Check out the illustrative example below to see how much do you stand to save with Remittor's NRI sale of property service when selling a property worth INR 1 Crore:

EXPENSE HEADS	WITHOUT REMITTOR	WITH REMITTOR
Expected Sale Price	INR 10,000,000	INR 10,000,000
Assumed Purchase Price	INR 50,00,000	INR 50,00,000
TDS Type (LTCG/STCG)	20%	6.25%
TDS Deduction	(-) INR 20,00,000	(-) INR 625,000
Leave Without Pay (@ \$ 5K)	(-) INR 300,000	NIL
Travel (1 Person)	(-) INR 400,000	NIL
TCS	(-) INR 16,00,000	NIL
Bank Card Rate	INR 62.5/ CAD INR 82.5/USD INR 52.5/AUD	INR 61.5/CAD INR 81.5/USD INR 51.5/AUD
Forex Rates	Full Bank Card Rate	Discounted Bank Card Rate
Service Provider Cost	(-) INR 150,000	(-) INR 450,000
Spends + Deductions	INR 44,50,000	INR 10,75,000
Final Inr Amount	INR 55,50,000	INR 89,25,000
Final Cad in Bank (Approx.)	\$ 88,800	\$ 145,122
Final Usd in Bank (Approx.)	\$ 67,273	\$ 109,509
Final Aud in Bank (Approx.)	\$ 105,714	\$ 173,301
Remittance Compliance	NO	YES
Tax Advisory	NO	YES
Proof of Remittance	NO	YES

# The 'No-Tax' Money Transfer Service for NRIs

Experience the most convenient and the only 'no-tax' wealth transfer with Remittor. Meticulously designed to eliminate the complexities of international fund movement, our solution offers:

- ◆ Transfer up to INR 8 Crores in one go.
- ◆ Enjoy No 20% outward remittance tax.
- ◆ Access the best Forex rates among all Indian banks.
- ◆ Ensure 100% regulatory compliance on both sides of the remittance.

A seamless journey of wealth transfer awaits you with the Remittor Process™, enabling you to conveniently transfer funds internationally in just **4 easy steps**



With Remittor, moving wealth from India is effortless, reliable and tax-efficient.

Here's an illustrative example of how much you can save on a remittance of INR 1 crore with the Remittor Process™

DETAILS	BANKS (IN CASE OF FIRST OVERSEAS TRANSACTION)	BANKS FOR TRANSACTIONS BEYOND THE FIRST Rs. 7 Lakhs	REMITTOR (ALL OVERSEAS TRANSACTIONS)
Remittance Amount	INR 1,00,00,000	INR 1,00,00,000	INR 1,00,00,000
Tax-free Component (INR 7 Lakhs/year)	(-) INR 7,00,000	INR 0	NIL
Taxable Amount	INR 93,00,000	INR 1,00,00,000	NIL
20% TCS Deducted by the Bank	(-) INR 18,60,000	(-) INR 20,00,000	NIL
Bank Fees for Remittance + GST	(-) INR 20000	(-) INR 20,000	(-) INR 20,000
Final INR Amount	INR 74,20,000	INR 79,80,000	INR 99,80,000
Bank Card Rate	INR 62.5/CAD INR 82.5/USD INR 52.5/AUD	INR 62.5/CAD INR 82.5/USD INR 52.5/AUD	INR 61.5/CAD INR 81.5/USD INR 51.5/AUD
Forex Rate	Full Bank Card Rate	Full Bank Card Rate	Discounted Bank Card Rate
Final CAD in Bank (Approx.)	\$ 118,720	\$ 127,680	\$ 162,276
Final USD in Bank (Approx.)	\$ 89,939	\$ 96,727	\$ 122,454
Final AUD in Bank (Approx.)	\$ 141,333	\$ 152,000	\$ 193,786
Remittance Compliance	NO	NO	YES
Tax Advisory	NO	NO	YES
Proof of Remittance	NO	NO	YES



## Services Coming Soon

Stay tuned for our upcoming services that will change the way you manage wealth in India



Integrated  
Banking

### Integrated Banking Services

For students and newcomers from India to Canada, US, UK, Australia and New Zealand



Tax Filing

### Unified Tax Filing Services

Seamlessly navigate tax regulations in India and your country of residence with our one-stop comprehensive tax filing service.



Investments  
opportunities

### Investment Opportunities

Access customized, diversified investment plans as an NRI to grow your wealth in India's financial landscape.



Loan  
Facilitation

### Loan Facilitation

Unlock tailored loan options for NRIs in India, including loans against property and home loans.






# Customer Reviews

CUSTOMER REVIEW


As a senior citizen managing life between India, the U.S., and Canada, selling my property in Delhi felt overwhelming at first. Thankfully, Remittor made the process incredibly easy. They took care of everything—from legal compliance to taxes and money transfers. It's such a relief to find a service that truly understands the needs of NRIs like me. If you want to sell property in India without the usual stress, I highly recommend Remittor!"



★★★★★  
Poonam Jain  
Charlotte - North Carolina

CUSTOMER REVIEW


"I've used Remittor twice now to send money to my brother in Canada, and I've got to say, they really know their stuff! From the very first step to the final transfer, the team made everything so easy, guiding me through the entire process and keeping me updated at every turn. They even helped sort out all the paperwork, making the whole experience completely stress-free. Both times, the funds reached my brother quickly and without any delay. Kudos to the Remittor team for their excellent service – couldn't have asked for a smoother experience!"



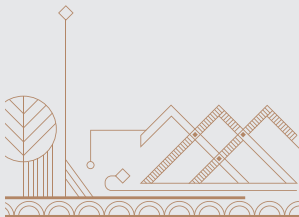
★★★★★  
Deebba Ali  
DLF Phase 1, Gurgaon-India

CUSTOMER REVIEW

Remittor made wealth transfer so easy, even for large sums! Their team was professional and efficient every step of the way.



★★★★★  
Haripriya Mahadevan  
Toronto Canada



And 100+ more satisfied customers



## CONTACT US

Ready to simplify your wealth transfer? Reach out to us at [hello@remittor.ai](mailto:hello@remittor.ai) to discover how Remittor can transform your remittance experience.

Log onto [www.remittor.ai](http://www.remittor.ai) | Follow us on: [!\[\]\(99f58673407353e96a019fbca558fd72\_img.jpg\)](#) [!\[\]\(2113e5cba4d11862fa536c379e9b61cd\_img.jpg\)](#)