■■→■■ UAE to India Remittance Rate Sheet

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Mid-Market Rate: 1 AED = ■26.03 INR **Exchange House Rate: ~■25.68 INR** Updated: September 12, 2026

■ What Your Family Receives — AED 1,000 Transfer Comparison

Provider	Rate (INR/AED)	Fee	Family Receives	Speed	Method
Wise ★ Best Rate	■25.90	AED 20	■25,640	1-2 days	Bank transfer
Remitly	■25.82	AED 15	■25,591	Minutes	UPI/Bank
Al Ansari Exchange	■25.72	Zero	■25,720	Same day	Cash/UPI/Bank
LuLu Exchange	■25.70	Zero	■25,700	Same day	UPI/Bank
Al Fardan Exchange	■25.68	Zero	■25,680	Same day	Bank/Cash
Western Union	■25.62	AED 10	■25,362	Minutes	Cash/Bank/UPI
UAE Bank Wire	■25.40	AED 50	■24,650	2-5 days	SWIFT Bank

■ What Your Family Receives — AED 5,000 Transfer Comparison

Provider	Rate (INR/AED)	Fee	Family Receives	Savings vs Bank
Wise ★ Best Rate	■25.90	AED 35	■1,29,096	■4,446 more
Remitly	■25.82	AED 15	■1,28,710	■4,060 more
Al Ansari Exchange	■25.72	Zero	■1,28,600	■3,950 more
LuLu Exchange	■25.70	Zero	■1,28,500	■3,850 more
Western Union	■25.62	AED 10	■1,27,850	■3,200 more
UAE Bank Wire	■25.40	AED 75	■1,24,650	Baseline

■ All Gulf Currencies to INR — September 2026

Currency	Country	Mid-Market Rate	1,000 Units = INR	Exchange House Rate
■■ AED	UAE	■26.03	■26,030	~■25.68
■■ SAR	Saudi Arabia	■25.49	■25,490	~■25.10
■■ OMR	Oman	■248.62	■2,48,620	~■245.50
■■ QAR	Qatar	■26.26	■26,260	~■25.90
■■ KWD	Kuwait	■311.74	■3,11,740	~■308.00
■■ BHD	Bahrain	■255.20	■2,55,200	~■252.00

■ Delivery Methods — Speed and Availability

Method	Speed	24x7?	Weekends?	Best For
UPI (exchange house)	5-15 minutes	Yes	Yes	Urgent transfers, any amount up to Rs 1L per transaction
IMPS Bank Transfer	Minutes to 2 hours	Yes	Yes	Direct bank deposit, larger amounts
NEFT Bank Transfer	Same working day	No	No	Non-urgent, large amounts

Method	Speed	24x7?	Weekends?	Best For
SWIFT Wire (bank)	2-5 business days	No	No	Very large amounts, compliance trail
Cash Pickup (WU)	Minutes	Varies	Varies	Rural recipients without bank account

■ **How to Save Money on Every Transfer:**

1. **Always compare** — a 0.5% rate difference on AED 3,000 saves Rs 390. Over 12 months that is Rs 4,680.
2. **Negotiate at exchange house** for amounts above AED 10,000 — ask for a "special rate" at the counter.
3. **Avoid weekday morning peak times** — exchange house rates are sometimes slightly better in afternoon.
4. **Use NRE account for regular transfers** — your bank's direct deposit rate may beat exchange houses for large amounts.
5. **Track rate online** — use our free AED to INR converter at admeonline.com/aed-to-inr-converter-kerala/