# Aspora Turns a Legal-Looking Letter Into a Conversation Starter for Indians in the UK

**Wednesday 7 October, 2026**

**London, 7 October 2026:** Aspora, the financial platform for Indians around the world, today launches *Chitthi Ayi Hai* ("A letter has arrived") on World Financial Planning Day. It is a UK-wide campaign across radio, letters and social media. At the heart of it is a letter that looks like an official legal notice, but isn't one. It is being sent to NRI households, creators and journalists all over the UK. Addressed to "xyz", the letter is meant to start a conversation that many NRIs have never had.

When Indians move abroad, there is a long list of things to sort out: visas, jobs, homes and phone SIMs. But one thing is almost always missed: their bank account back in India. It keeps running as normal, still listed as a resident account, long after the owner has moved away.

Under India's Foreign Exchange Management Act (FEMA), anyone who moves abroad and becomes an NRI must change their regular Indian savings account to an NRO account. Many NRIs never do this, usually because they don't know they have to. Not doing it breaks the law, and the fines can run into lakhs of rupees, sometimes up to three times the amount in the account.

The letter has a reference number and numbered points, and the envelope clearly shows it is from Aspora. It is not from a tax office, court or government body. Readers are asked to read one sentence exactly as written: "India and the United Kingdom exchange financial account information every year under the Common Reporting Standard."

The letter does not tell NRIs what they have, what they owe or what to do. Instead, it is meant to make them ask one simple question: "Wait, if this letter isn't real, could I have a problem that leads to a real one?" Once they ask that, the campaign shows them what to do next: check their Indian bank accounts and fix them if needed, including by opening an Aspora NRI account.

The campaign mixes curiosity with a small scare. For a few seconds, NRIs feel worried when they open what looks like an official letter, before they realise it is a friendly warning, not a real notice. That short moment of worry is the whole idea. It turns something most NRIs have never thought about into something they want to check right away, and then shows them how to fix it. The main ask is just as simple: pass the letter on to another NRI.

"Moving abroad is a huge change, but nobody gives you a guide for everything that comes after," said Parth Garg, Founder, Aspora. "Thousands of NRIs are living abroad with bank accounts back home that were never updated, and most don't know it matters. We made the letter look serious on purpose, and everything around it friendly. If one NRI reads it and thinks of three others who should see it, it has done its job."

Along with the letters, Aspora is running ads on UK radio stations Sunrise Radio, Sabras Radio and Radio Nammude UK, explaining why NRIs should check their Indian bank accounts and how to fix them. Creators and journalists will open the letter on camera and share how they react. The campaign will also include a short film with Parth Garg, based on a personal story close to his heart. When Parth was 15, his father received a tax notice saying he owed ?5 lakh, all because he had not changed his Indian bank account to an NRI account after moving abroad.

"I was 15 when I saw what one letter did to my father, a man who had done everything right except one thing nobody told him," said Parth. "No NRI family should have to open that envelope. That's why we sent ours first."

As part of the campaign, Aspora is giving £50 of free digital gold on your first transfer to your Aspora NRI account.* The account is opened and held by Shivalik Small Finance Bank.

**About Aspora**

Aspora is a fintech built with love by NRIs, for NRIs. Starting with the global Indian diaspora, Aspora offers fast international money transfers at the live Google exchange rate, alongside digital gold investment and banking products for NRIs managing money across borders. Backed by Sequoia Capital, Greylock and Y Combinator, Aspora has offices in London, Dubai and Bengaluru. www.aspora.com

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## Related Sectors:

Business & Finance ::

## Related Keywords:

Aspora :: Aspora NRI Account :: Aspora App :: Aspora Money Transfer :: Aspora Parth Garg :: Chitthi Aayi Hai :: NRI Banking :: NRI Account :: NRE Account :: NRO Account ::

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**Notes to Editors**

- The letter is an Aspora marketing message. It is not an official notice and does not come from any tax office, court or government body.
- Under FEMA, anyone who moves abroad and becomes an NRI must change their regular Indian savings account to an NRO account. NRIs should get their own advice based on their situation.
- *Aspora's current offer is £50 of free digital gold on your first transfer to your Aspora NRI account.
- The account is opened and held by Shivalik Small Finance Bank.
- Radio ads run on Sunrise Radio, Sabras Radio and Radio Nammude UK on 7 October 2026.
- Paid posts and partnerships are marked "Ad" or "Paid partnership".
- Pictures of the letter, campaign materials and interviews with Parth Garg are available on request.

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