

□ INVESTMENT GUIDE · APRIL 2026

Why Indian Investors Are Turning to USA Real Estate in 2026

A complete guide to the three pathways — USD returns, INR returns, and the EB-5 Green Card — and why now may be the right time to act.

Ajmera Law International · 8 min read · #NRInvestment #USARRealEstate #EB5Visa

For decades, Indian investors have trusted gold, FDs, and domestic property to build and protect wealth. But in 2026, a growing number of high-net-worth individuals, NRIs, and forward-thinking families are looking westward — to the United States real estate market — for diversification, superior returns, and a life-changing legal pathway to permanent US residency.

The Case for USA Real Estate — Why Now?

The US real estate market has historically delivered consistent long-term growth, outperforming many other global asset classes. For Indian investors, it represents an opportunity to hold a hard asset in one of the world's most stable economies — backed by the rule of law, transparent title systems, and a currency that acts as the world's reserve.

At the same time, India's increasing global integration has made cross-border investing more accessible than ever. With the RBI's Liberalised Remittance Scheme (LRS) allowing up to USD 250,000 per individual per year, and structured legal pathways available through firms like Ajmera Law International, the barriers to entry have never been lower.

8–12%

Typical annual returns in US real estate investment structures

\$250K

RBI LRS annual limit per individual for overseas investment

EB-5

Only US visa category granting a Green Card through investment

Whether your goal is portfolio diversification, building a USD corpus for a child studying abroad, or securing US permanent residency — there is now a structured, legal, and professionally guided path to each of these outcomes through a single trusted partner in the USA.

Three Reasons Indian Investors Are Choosing USA Real Estate

1. Portfolio Diversification

India's domestic markets — equities, property, and fixed income — are subject to local monetary policy, inflation cycles, and currency fluctuation. Holding a portion of wealth in USD-denominated US real estate acts as a natural hedge. When the rupee weakens, your dollar-denominated asset appreciates in INR terms automatically.

2. Children's Education Planning

The cost of a US undergraduate or postgraduate education runs between USD 40,000 and USD 80,000 per year at reputed institutions. Investing today in a US real estate structure that generates dollar returns is one of the most practical ways to build an education corpus in the currency you will actually spend — eliminating forex uncertainty at the time of payment.

3. USA Green Card via EB-5

The EB-5 Immigrant Investor Program is the US government's official pathway to permanent residency through investment. It is the only visa category in the USA that does not require a job offer, employer sponsorship, or extraordinary talent — just a qualifying investment in a USCIS-approved project.

□ Key Insight

All three goals — diversification, education planning, and Green Card — can be addressed through investments structured and guided by Ajmera Law International, working with trusted US real estate company. This eliminates the complexity of dealing with multiple intermediaries across two countries.

The Three Investment Pathways — Explained

Ajmera Law International offers Indian investors three distinct structures, each designed for a different investor profile, risk appetite, and goal.

OPTION 01

Invest in USD. Earn in USD.

This structure is designed for investors who want to build genuine dollar-denominated capital in the United States. Your investment goes into US real estate and your returns are received in USD — making it ideal for those planning future USD expenditures such as education fees, international travel, or eventual relocation.

Min. Investment: USD 50,000

- ✓ Full dollar exposure — both investment and returns in USD
- ✓ Natural hedge against INR depreciation over time
- ✓ Suitable for NRIs and resident Indians with USD income or LRS headroom
- ✓ Ideal for building a USD corpus for children's education abroad

OPTION 02

Invest in INR. Earn in INR.

This pathway is specifically structured for Indian investors who prefer to stay within the rupee ecosystem — no forex conversion, no LRS complexity, no currency risk. You invest in Indian rupees and receive your returns in Indian rupees, while benefiting from underlying returns generated by US real estate.

Min. Investment: ₹ 25,00,000

- ✓ Invest and receive returns entirely in Indian Rupees
- ✓ No forex conversion required — zero currency complexity
- ✓ Potential for returns superior to domestic fixed income
- ✓ Ideal for HNIs and family offices seeking diversification without currency exposure

OPTION 03

Invest Your Way to a USA Green Card.

The EB-5 Immigrant Investor Program is administered by USCIS. A qualifying investment in an approved US project — typically in real estate development — places an investor on the path to a US Green Card for themselves and their immediate family members.

Min. Investment: USCIS Prescribed Amount

- ✓ US Green Card for investor, spouse, and unmarried children under 21
- ✓ Investment placed in a USCIS-approved, job-creating US project
- ✓ No employer sponsorship, job offer, or special skills required
- ✓ Full legal guidance from a qualified immigration law firm
- ✓ Access to world-class US education, healthcare, and lifestyle

Side-by-Side Comparison

Not sure which pathway suits you best? Here is a quick comparison across the three options to help you identify the right fit for your goals and investor profile.

Feature	Option 1 — USD	Option 2 — INR	Option 3 — EB-5
Investment Currency	USD	INR	USD (USCIS min.)
Returns Currency	USD	INR	USD + Green Card

Minimum Entry	USD 50,000	₹ 25,00,000	USCIS Prescribed
Forex Risk	USD Exposure	✓ None	USD Exposure
Green Card Pathway	✗ No	✗ No	✓ Yes
Ideal For	NRIs, USD earners	HNIs, domestic investors	Families seeking residency
Legal Complexity	Low–Medium	Low	Medium (fully guided)

Why Ajmera Law International?

"Navigating cross-border investment requires more than a financial advisor — it requires legal expertise in two jurisdictions, an understanding of immigration law, and a trusted network on the ground in the USA."

— Ajmera Law International

Ajmera Law International is a law firm specialising in international legal and investment advisory services for Indian investors and NRIs. All three investment options are managed through a single, vetted US company — meaning you deal with one trusted partner for the entire journey, from initial consultation to return realisation or Green Card approval.

For investors unfamiliar with the US legal and regulatory environment, this single-point accountability is invaluable. There is no need to independently identify US real estate developers, navigate USCIS paperwork, or manage forex remittances without guidance. Ajmera Law International handles the legal, compliance, and advisory dimensions — so you can focus on the investment decision itself.

Is This Right for You?

USA real estate investment via these structured pathways is suited to a wide range of Indian investor profiles:

High-Net-Worth Individuals (HNIs) seeking to diversify beyond domestic equities and property into a globally respected, stable asset class will find the USD and INR options compelling.

Parents of children aged 5–16 who anticipate US university education costs in 10–15 years have a strong incentive to begin building a dollar-denominated corpus today.

NRIs currently living abroad — particularly in the Middle East, UK, or Southeast Asia — considering a long-term move to the United States will find the EB-5 pathway a professionally structured, legally robust route to US permanent residency.

Business families and entrepreneurs who wish to establish a physical or legal presence in the United States — for business expansion, family relocation, or asset protection — will benefit from Ajmera Law International's holistic legal advisory.

Meet Us at GATE Trade Show — Gandhinagar

The Ajmera Law International team will be present across all three days at the GGAT Trade Show in Gandhinagar. This is your opportunity to meet us in person, ask questions, and take the first step towards your USA investment journey — with no obligation.

★ MEET US IN PERSON ★

GATE Trade Show — Gandhinagar

16 · 17 · 18 April 2026 | Gandhinagar, Gujarat, India | Stall No: B93

The Ajmera Law International team will be available for one-on-one consultations across all three days. Visit us at Stall B93 — no appointment necessary.

Get in Touch

Ready to explore your options? Our team is available to answer your questions and guide you through the right pathway for your goals.



Phone / WhatsApp
+91 99 74 25 3030



Email
info@ajmeralaw.com



Website
www.ajmeralaw.com

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