

WEALTH 360

OPULENCE WEALTH

BY OPULENCE WEALTH

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Festivals of **WEALTH, WISDOM & WELLBEING**

Gold Rush:
Jewellery
or ETF?



**FROM DIYAS TO DIVIDENDS:
A FESTIVE GUIDE TO MONEY & MARKETS**
Brighten your celebrations with smart financial wisdom.

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How GST Cuts Will Impact Markets and Overall Economy

Comprehensive Analysis of GST 2.0 Reforms and Their Economic Implications

Revolutionary Tax Reform: GST 2.0

India's tax landscape is undergoing a historic transformation with the implementation of GST 2.0 from September 22, 2025. This landmark reform simplifies the complex tax structure into just three main slabs (5%, 18%, and 40%), promising to boost consumption, ease compliance burdens, and fuel economic growth across sectors.

With the GST Council's 56th meeting unveiling these next-generation reforms, the Indian economy is poised for a significant shift that will impact everything from household budgets to corporate strategies, market dynamics, and overall GDP growth.

Key Statistics & Impact Numbers

₹22.08

Lakh Crore Record
GST Collection
FY 2024-25

9.4%

YoY Growth
in GST Collections

₹48000

Crore Short-Term
Revenue Impact

1.5-2%

Expected GDP
Growth Boost



Macroeconomic Implications

GDP Growth Impact

Expected boost of 1.5–2% in GDP growth due to increased consumption and improved manufacturing competitiveness. The multiplier effect of reduced taxes will stimulate demand across sectors.



Inflation Control

Reduced GST rates on essential items expected to provide deflationary pressure, helping control food and commodity inflation in the short term.



Manufacturing Boost

Lower input costs and simplified compliance will enhance manufacturing competitiveness, supporting the 'Make in India' and 'Atmanirbhar Bharat' initiatives.



Employment Generation

Increased economic activity expected to create indirect employment opportunities across manufacturing, retail and services sectors.

GST Slab Structure: Before vs After

Old GST Structure (Pre-Sept 2025)

0%: Essential goods

5%: Necessities

12%: Standard goods

18%: Standard goods

28%: Luxury items

Complex 5-slab structure causing compliance challenges

New GST 2.0 Structure (From Sep 22, 2025)

0%: Essential goods (unchanged)

5%: Necessities & basic items

18%: Standard goods & services

40%: Sin goods (tobacco, alcohol)

Simplified 4-slab structure for easier compliance

Key Sectors Affected by GST Cuts

- **Consumer Goods (FMCG):** Lowering GST could directly make daily-use items cheaper.
- **Automobiles:** High GST rates (28%) have long been a burden on this industry. Cuts could revive sales.
- **Real Estate:** Lowering GST on construction and housing could boost demand in this sector.
- **Insurance Sector:** High GST on insurance premiums has made life, health, and general insurance costlier for middle-class families. GST-free (nil rate) here can encourage higher insurance penetration, boosting long-term financial security for households.
- **Stationery and Education Supplies:** Making stationery GST-free (nil rate) directly benefits students, parents, and schools. Lower education-related expenses help families, while also supporting literacy and skill development in the country.

GST 2.0 At a Glance

 **Electronics**
TVs, ACs: 28% → 18%
Save ₹10,000 on
₹50,000 purchase

 **Construction**
Cement: 28% → 18%
Housing costs down
by 8-12%

 **FMCG**
Food items: 12%/18% →
5%
Household savings up

 **Sin Goods**
Tobacco: 28% → 40%
Health-focused
taxation

Comprehensive Economic Impact Analysis



Market Sectors Impact

Positive Impact Sectors

- **Consumer Durables:** 28% → 18% (TVs, ACs, appliances)
- **Real Estate:** Cement costs reduced significantly
- **FMCG:** Essential items moved to lower slabs
- **Automotive:** Reduced input costs
- **Textiles:** Export competitiveness improved

Challenged Sectors

- **Tobacco Industry:** 28% → 40% tax rate
- **Luxury Goods:** Maintained high taxation
- **Government Revenue:** Short-term ₹48,000 crore loss
- **State Finances:** Compensation mechanism needed

Neutral/Mixed Impact

- **Services Sector:** Remains largely at 18%
- **IT/Software:** Minimal direct impact
- **Healthcare:** Most items remain exempt
- **Education:** Continues to be exempt

💡 Key Benefits of 0% GST Rate

📋 Insurance Premiums:

- Life Insurance: 18% → 0% GST
- Motor Insurance: 18% → 0% GST

📝 Stationery Items:

- Notebooks & Books: 12% → 0% GST
- Pens & Pencils: 18% → 0% GST
- Educational Materials: 5% → 0% GST

FAQs on GST Cuts and Economic Impact

Q1. What are GST cuts, and why do they matter?

GST cuts are reductions in the tax rate on goods and services. They matter because they directly influence consumer spending, demand, and overall economic growth.

Q2. How do GST cuts impact stock markets?

The markets respond positively as lower taxation increases demand, boosts company profitability, and creates bullish investor sentiment.

Q3. Which industries gain most from GST cuts?

FMCG, automobiles, real estate, e-commerce, insurance, and stationery sectors usually have the highest returns.

Q4. Can GST reductions lower inflation?

Yes, they lower prices, helping to check inflation. Nevertheless, higher demand can offset this effect in due time.

Q5. Have GST reductions impacted government revenue?

Indeed, lower collections in GST reduce government revenue, and this might raise the fiscal deficit, if not regulated properly.

Q6. How do GST cuts influence small businesses?

They support indirectly by spurring demands for products of MSME, and creating growth and expansion opportunities.



Financial Wisdom from Lord Rama

Ancient Teachings for Modern Wealth Creation

When you think of Lord Rama, you usually imagine courage, dharma, and victory. But if you look closer, you will also see something else **the power of planning**. Every step in the Ramayana was filled with foresight, strategy, and discipline. These same qualities can guide your financial life today, especially when it comes to mutual funds, financial planning, and wealth management.

So let us look at some simple and light-hearted lessons you can learn from Lord Rama and apply to your own money journey.

Strategic foresight: Why planning wins over luck

Lord Rama did not just rely on luck to defeat Ravana. He carefully built alliances, trained his team, and prepared for every battle. In your financial life, you may sometimes rely on luck, like a sudden bonus or market rally. But real success comes from planning ahead.

Financial planning helps you set clear goals, whether it is buying a house, creating a retirement fund, or building wealth for your children. Just like Rama's journey, your journey becomes smoother when you have a clear roadmap.

Think about it this way if you start a mutual fund SIP today, you are building an army of small contributions. These little soldiers will work for you every month, helping you win the battle of future expenses. And unlike luck, which comes and goes, planning always stays by your side.



Role of discipline in long-term investments

One of the most admirable qualities of Lord Rama was his discipline. Fourteen years of exile is not easy, but he stuck to his word and lived with patience and dignity. In financial planning, discipline plays the same role.

If you want your investments to grow, you need to stay committed to them. Wealth management is not about one-time decisions; it is about staying consistent year after year. Mutual funds especially reward disciplined investors. By investing regularly through SIPs, you avoid the temptation of market timing and let time work in your favour.

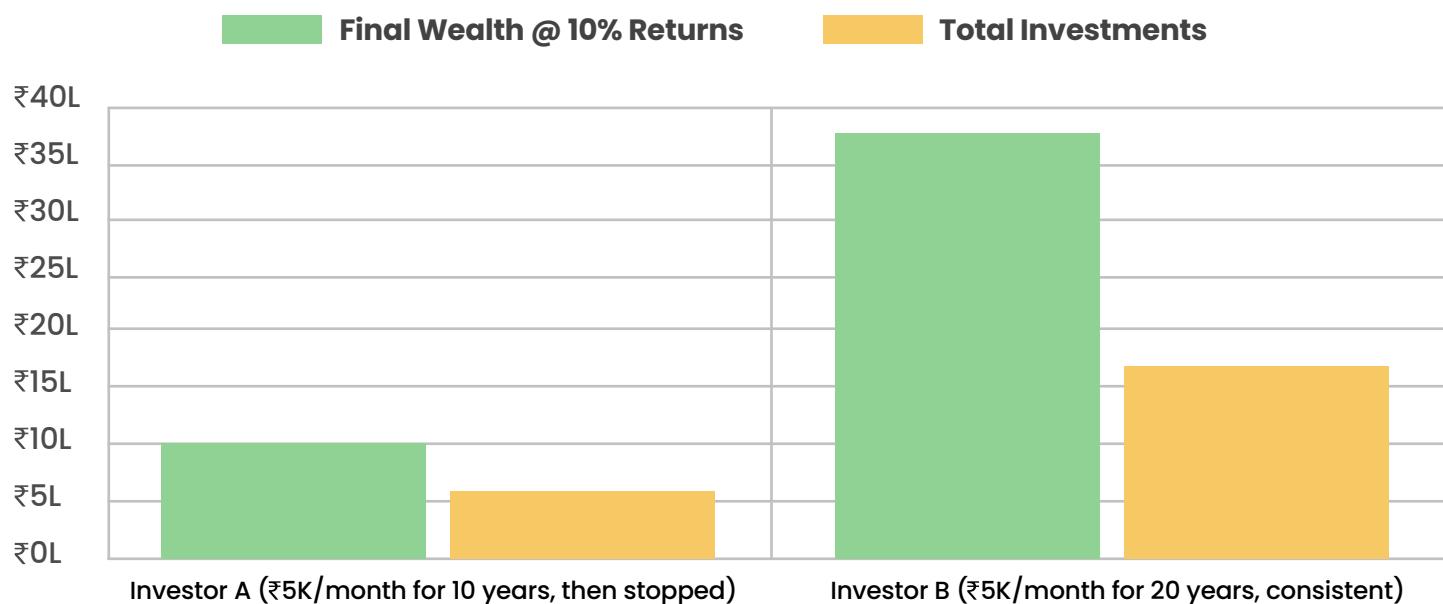
Discipline also means not touching your investments for quick pleasures. Imagine if Lord Rama had decided to cut his exile short—his story would be very different! In the same way, if you withdraw money too early, your financial story will lose its happy ending.

Example:

Investor A invests ₹5,000 every month for 10 years, then stops. Investor B invests ₹5,000 every month for 20 years. At 10% returns, Investor A has ₹10 lakh, but Investor B has ₹38 lakh. The discipline of consistency created nearly 4x the wealth.

Power of Discipline

Power of Disciplined Consistency



Lesson: Investor A invested ₹5K monthly for 10 years then stopped (₹10L final wealth). Investor B invested ₹5K monthly for 20 years consistently (₹38L final wealth). Discipline created nearly 4x the wealth!

How patience compounds like mutual funds

Have you ever noticed how time seems to make everything better? In the Ramayana, patience was the key to Rama's victory. He waited for the right moment, gathered strength, and struck when it mattered.

In investing, patience is called compounding. The longer you leave your money invested, the harder it works for you. A mutual fund SIP started today may look small at first, but give it ten or twenty years and the results can be remarkable.

You may feel impatient when the markets go down, just like Rama's army felt discouraged when the war dragged on. But if you hold on and stay calm, your wealth management plan will eventually pay off. The power of patience is not just a story—it is a financial reality.

Compounding Magic

Magic of Patient Compounding

 **Wealth Growth @ 12% Returns**



Lesson: ₹1 lakh invested @ 12% returns grows to ₹3.1L (10 years – bike money), ₹9.6L (20 years – car money), ₹16.2L (25 years – house down payment).

Patience literally changes your lifestyle!

Applying dharma to modern wealth choices

Lord Rama always chose dharma, even when it was the harder path. Today, dharma in financial planning means making choices that are responsible and ethical. It could be investing in funds that support sustainable businesses, or managing wealth in a way that protects your family's future.

Dharma also means balance. You should not only think about growing money but also about securing it. Medical insurance, emergency funds, and retirement savings are all part of responsible wealth management. They may not look exciting, but they keep your financial journey steady and safe.

When you make financial choices with dharma, you are not only planning for yourself but also creating a legacy for your family. Just as Lord Rama's story continues to inspire generations, your financial discipline and planning can inspire the next generation of your family.

Wrapping it up

So, what do we learn from Lord Rama about money? Planning beats luck, discipline ensures success, patience multiplies wealth, and dharma keeps you on the right path.

Financial planning, mutual funds, and wealth management may sound like complicated terms, but in reality, they are just about applying simple values to your money. If Lord Rama could plan his way to victory, you can plan your way to financial freedom too.

Start small, stay disciplined, and trust the process. Who knows maybe one day, your story of wealth creation will inspire others just as much as the Ramayana inspires us.



FESTIVE EMI TRAP: HOW TO CELEBRATE WITHOUT FALLING IN DEBT

The Hidden Cost of Festival Shopping

The festival season brings joy, celebrations, and unfortunately, a surge in spending. What starts as innocent shopping for new clothes, gifts, and home decorations often ends with multiple EMI commitments that stretch well beyond the festive period.

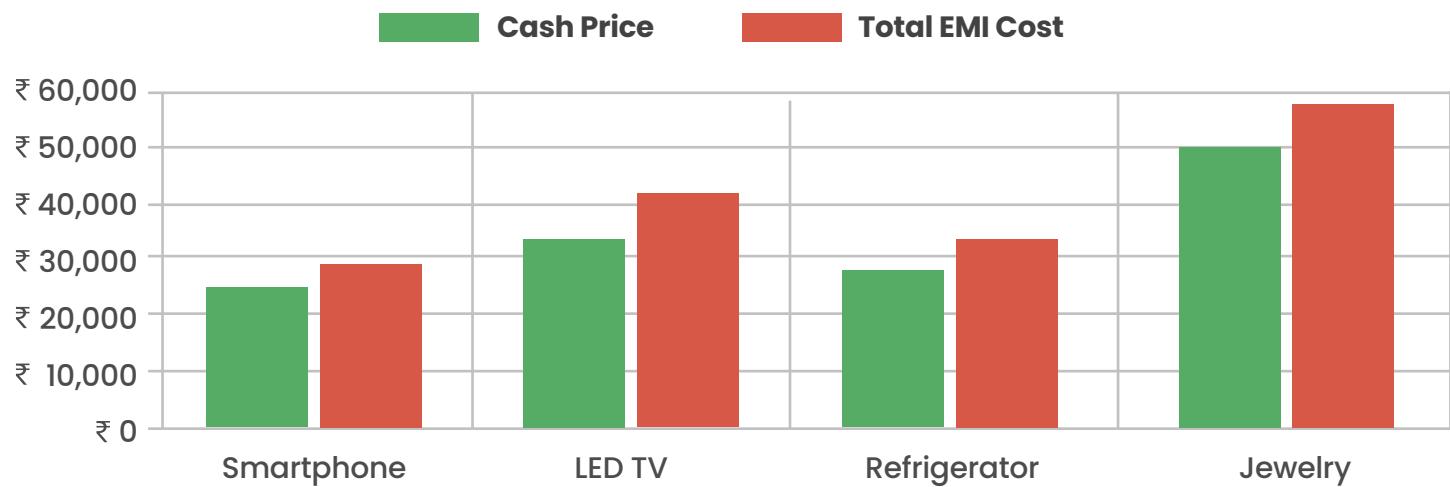
Many families find themselves trapped in a cycle where they are still paying EMIs for last year's festival purchases when the next festival season arrives. This creates a dangerous pattern of debt accumulation that can seriously damage long-term financial health.

Understanding the EMI Trap

The "No Cost EMI" and "Zero Down Payment" offers that flood the market during festivals are not as beneficial as they appear. These schemes often include hidden charges, processing fees, and interest costs built into the product price. What seems like a Rs. 5,000 purchase can easily become Rs. 6,000 or more when all costs are calculated.

Banks and retailers make these offers attractive by breaking down payments into small monthly amounts. A Rs. 30,000 smartphone becomes "just Rs. 2,500 per month." This makes expensive items seem affordable, encouraging impulse purchases that strain monthly budgets.

Cash vs EMI: The Real Cost



18%

Average Hidden Cost in "No Cost EMI"

₹12,000

Extra Cost on ₹50,000 Festival Shopping

The Real Impact on Your Finances

Multiple festival EMIs create several problems. First, they reduce your monthly disposable income for the entire EMI period, sometimes up to 24 months. Second, they limit your ability to handle genuine emergencies or invest in wealth-building opportunities.

Consider this example: A family takes EMIs worth Rs. 8,000 monthly during festivals. Over 18 months, this amounts to Rs. 1,44,000 in committed expenses, plus interest costs. This same amount, if invested in mutual funds, could have grown significantly and contributed to long-term wealth creation.

Smart Strategies for Festival Spending

The key to enjoying festivals without financial stress lies in advance planning. Create a dedicated festival fund throughout the year by setting aside a fixed amount monthly. **Even Rs. 10,000 per month creates a Rs. 1,20,000 festival budget annually.**

Make a realistic festival budget that covers all expenses including gifts, clothes, decorations, travel, and food. Stick to this budget strictly and avoid any purchases beyond this limit. If something costs more than your budget allows, either skip it or wait for next year.

Always compare cash prices with EMI offers. In many cases, asking for a cash discount can result in savings that are greater than the EMI convenience. Negotiate with sellers and explore different vendors before making final purchase decisions.

Building Festival Discipline

Distinguish between needs and wants during festival shopping. New clothes for the family might be necessary, but upgrading to the latest smartphone or buying expensive jewelry might be wants that can be postponed.

Use the 24-hour rule for major purchases. If you want to buy something expensive, wait for 24 hours before making the decision. This cooling-off period often prevents impulse purchases and helps you make rational decisions.

Consider celebrating festivals in ways that do not require major spending. Focus on experiences, family time, and traditions that bring joy without significant financial cost.

Smart Festive Shopping Decision Tree

Want to buy something for festival?

Do I really NEED this?

Is it within my festival budget?

Can I get cash discount instead of EMI?

Go ahead and buy!

Wait for next year

Long-term Wealth Impact

Money spent on festival EMIs is money that cannot be invested for your future goals. A Rs. 5,00,000 festival expense, if invested in equity mutual funds with average returns, could become Rs. 25,00,000 over 15 years.

This opportunity cost is the real price of festival overspending. Every EMI payment reduces your capacity to build wealth for important goals like children's education, retirement, or property purchase.

Building Future Financial Strength

Use this festival season to start your next year's festival fund. Open a separate savings account specifically for festival expenses and set up an automatic transfer every month.

Consider investing in liquid mutual funds for your festival fund. These provide better returns than savings accounts while maintaining easy access to money when needed.

Your Action Plan This Festival

1- Set a Festival Budget

Calculate 5-8% of your annual income as festival budget. Stick to it no matter what!

2- Avoid All EMIs

If you can't pay cash, you can't afford it. Simple rule that will save you thousands.

3- Start Festival Fund Today

Use Debt Funds and save ₹5,000-10,000 monthly for next year's festivals.

4- Compare Prices

Always ask for cash discounts. Many times it's better than EMI offers.

5- Use 24-Hour Rule

For purchases above ₹10,000, wait 24 hours before buying. Prevents impulse purchases.



Remember: Festivals are for Joy, Not Debt



Smart spending today = Wealthy tomorrow



Dhanteras Special: Should You Buy Gold Jewellery or Gold ETFs?

Buy Gold Jewellery if you're celebrating tradition or buying for personal use. Choose Gold ETFs if you're investing for long-term wealth and returns.

What's the difference between buying gold jewellery and Gold ETFs?

Gold Jewellery is physical gold – you can wear it, gift it, or store it for future generations. But it comes with extra charges and storage risks.

Gold ETFs (Exchange Traded Funds) are a modern investment option. You don't get physical gold, but you invest in the value of gold, safely and easily, through your demat account.

What should you buy on Dhanteras?

Buy Gold Jewellery if:

- You're buying for a **wedding or festive occasion**
- You want to **gift gold** to loved ones
- You prefer **tangible assets** you can see and wear

Buy Gold ETFs if:

You want to **invest in gold** for long-term returns

You prefer **safe, paperless investments**

You want to avoid making charges or storage hassles

Which gives better returns – Jewellery or ETF?

If your aim is financial growth, Gold ETFs usually perform better because:

- No making charges
- You get full market value of gold
- Easy to buy/sell at real-time prices



Example:

- ₹1,00,000 in gold jewellery (after 10% making charge = ₹90,000 worth)
May return ₹1.8L–₹2L after 10 years depending on resale rate.
- ₹1,00,000 in Gold ETF
May grow to ₹2.4L+ over 10 years (9% annual return, historically).

Gold Jewellery vs. Gold ETF: Simple Comparison

Feature	Gold Jewellery	Gold ETF (Exchange Traded Fund)
Purpose	Wearing, gifting, tradition	Investment and wealth creation
Extra Charges	Making charges (8%–25%) + GST	No making charges, only 0.5% annual fees
Purity	Varies, depends on jeweller	99.5%+ purity (regulated by SEBI)
Storage	Physical locker needed	Stored digitally in your demat account
Liquidity	Resale at jewellers (often at discount)	Can sell anytime on stock market
Returns	Lower (due to making charges)	Higher (matches gold market price)
Tax Benefits	Taxable if sold at profit	Taxed as capital gains after 3 years



Frequently Asked Questions (FAQs)

1- Is Gold ETF safe to invest in?

Yes. It is regulated by SEBI and backed by real gold stored securely by fund houses.

2- Can I buy Gold ETFs on Dhanteras?

Yes. You can invest in Gold ETFs anytime, including Dhanteras, using any demat platform like Motilal Oswal.

3- What is the minimum amount to invest in a Gold ETF?

Some platforms allow starting from as low as ₹100 or one unit of the fund.

4- Can I sell my Gold ETF anytime?

Yes. You can sell Gold ETFs on the stock exchange during market hours — no need to visit any jeweller or bank.



Dhanteras Wisdom:

This Dhanteras, celebrate the tradition of buying gold – but make a smart choice based on your goals.

- *Want to wear it or gift it? → **Buy Jewellery***
- *Want to grow your wealth? → **Invest in Gold ETFs***



Final Thought: Which one should you buy?

Situation

Festival gifting or wedding purchase
Investing for long-term returns
Safety and convenience
Cultural or emotional reasons
Starting small with limited funds

Best Choice

Gold Jewellery
Gold ETF
Gold ETF
Gold Jewellery
Gold ETF

About Opulence Wealth:

At Opulence Wealth, we guide you to invest not just with emotion, but with **intention**. Whether you're planning for your future or celebrating a festival – we help you do both wisely.



Historical Data & Changes

INDEX & COMMODITIES	VALUE/PRICE [01st Sept 2025]	VALUE/PRICE [30th Sept 2025]	% CHANGE
 BSE SENSEX	80,364.49	80,267.62	-0.12
 NIFTY 50	24,625.05	24,611.10	-0.05
 BSE MID CAP	45,373.66	44,916.33	-1.00
 BSE SMALL CAP	52,216.64	52,195.09	-0.04
 GOLD ₹/10GM	104,800.00	115,250.00	9.97
 SILVER ₹/01 KG	122,630.00	141,414.00	15.32
 USD/INR	1/88.17	1/88.84	0.75
 BRENT CRUDE ₹/BARREL	5,712.00	5,615.00	-1.69

Note: For general information only and not meant to serve as a professional guide/investment advice/intended to be an offer or solicitation for the purchase or sale of any financial product or instrument or mutual fund units.



Employee of the month



Jitendra Singh



Birthday



Celebrating Leadership & Legacy

On the special occasion of our Directors' Birthday, we honor the visionaries who lead us with wisdom and inspire us every day.



Financial Literacy in Action:

Our session at Samsung for smarter money choices. Guiding employees toward informed financial decisions and lasting security.

Media Corner

Watch the newest release overviews, a feature insights, video, tutorials and more!

OUR YOUTUBE CHANNEL - MONEY MANRAL

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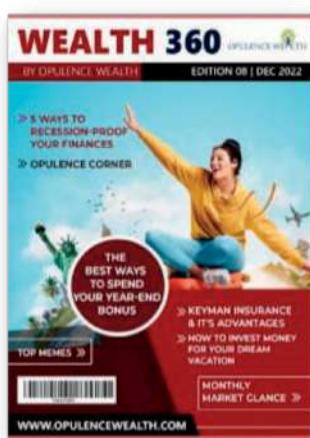


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Being intentional about improving your financial situation is the beginning of financial success. Focus on your financial goals and take the necessary action to achieve them.

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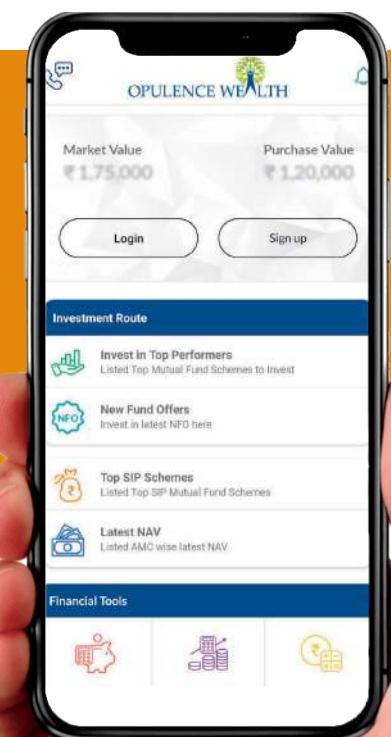
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- C-78, Sector 63, Noida: 201301
- +91-9953551177
- info@opulencewealth.com
- www.opulencewealth.com