

# WEALTH 360

OPULENCE WEALTH 

BY OPULENCE WEALTH

EDITION 31 | MARCH 2026

*Women's Day Special Edition 2026*

*She Invests.  
She Leads.*

Gold & Silver Strategies | Global Trade Deals | Budget 2026  
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*Because Financial Freedom is the Ultimate Celebration.*



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# UNION BUDGET 2026–27

## A Blueprint for Your Wealth & India's Growth

### EXECUTIVE SUMMARY

The Union Budget 2026–27, presented by Finance Minister Nirmala Sitharaman, is defined by fiscal discipline and structural continuity. Rather than headline-driven populism, the government has chosen to build a stable, predictable environment for long-term wealth creation. For our clients – across equity, debt, and alternative allocations – this budget reinforces the conviction that India's risk-reward profile continues to improve.

As your financial partners, we have distilled the key policy shifts below to help you understand how each affects your portfolio, your tax planning, and your broader financial strategy.

### 01. Macro-Fiscal Insights: The Foundation of Your Portfolio

The government's overarching priority this year is productivity-led growth while maintaining fiscal consolidation. A declining fiscal deficit directly supports lower inflation expectations, moderates the upward pressure on interest rates, and stabilises the currency all of which are structurally positive for your long-term debt and equity holdings.

Key Fiscal Indicator	FY26 (Revised)	FY27 (Target)	Why It Matters
Fiscal Deficit (% of GDP)	4.4%	4.3%	Controls inflation & rates
Capital Expenditure (Capex)	₹10.95 Lakh Cr	₹12.22 Lakh Cr	Boosts infra & market sectors
Debt-to-GDP Ratio	56.1%	55.6%	Signals healthier economy
Nominal GDP Growth	8.0%	10.0%	Tailwind for corporate earnings

*Source: Union Budget Documents, Ministry of Finance, Government of India*

## 02. The Income Tax Revolution: A New Era of Simplification

Starting 1 April 2026, the six-decade-old Income Tax Act of 1961 will be formally replaced by the Income Tax Act, 2025. The philosophical shift is unmistakable—from a compliance-heavy, paper-first regime to a “Digital-First” framework designed for transparency and ease of administration.

For the upcoming assessment year, the tax rates under the Default New Regime remain stable. However, the **Section 87A rebate of ₹60,000** continues to ensure that individuals with income up to ₹12 lakh effectively pay zero tax.

Taxable Income Slab (₹)	New Regime Rate
Up to ₹4,00,000	Nil
₹4,00,001 – ₹8,00,000	5%
₹8,00,001 – ₹12,00,000	10%
₹12,00,001 – ₹16,00,000	15%
₹16,00,001 – ₹20,00,000	20%
₹20,00,001 – ₹24,00,000	25%
Above ₹24,00,000	30%

## 03. Key Changes for the Savvy Investor

While headline tax slabs remain unchanged, several technical recalibrations will directly affect how you manage your assets and trading activities. These are the adjustments that merit your immediate attention.

### Cost of Investing: STT & Buyback Taxation

To moderate high-frequency speculative activity, the government has increased Securities Transaction Tax (STT) on derivative contracts. Simultaneously, the taxation of share buybacks has been rationalised—shifting from dividend-rate taxation to a more favourable capital gains treatment.

Investment Trigger	Previous Rule	New Rule (from 1 Apr 2026)
Share Buybacks	Taxed as Dividends (Slab Rate)	Taxed as Capital Gains (12.5% LTCG)
STT: Equity Futures	0.02%	0.05%
STT: Options Premium	0.10%	0.15%
Mutual Fund Dividends	20% interest deduction allowed	Deductions removed; fully taxable

## The SGB Surprise: Sovereign Gold Bonds

A significant change for gold bond investors: **the tax-free redemption benefit for SGBs is now restricted only to original subscribers.** If you have acquired SGBs from the secondary market, you will no longer enjoy the capital gains tax exemption at maturity. We recommend reviewing your SGB holdings with your relationship manager to assess the net impact on your portfolio.

## 04. Lifestyle & Personal Planning: TCS Relief

The budget provides meaningful cash-flow relief for families with international connections—particularly those funding overseas education, medical treatment, or travel. The reduction in Tax Collected at Source (TCS) rates will ease the upfront cost burden significantly.

Remittance Category (LRS)	Previous TCS Rate	Revised TCS Rate
Overseas Education (> ₹10 Lakh)	5%	2%
Overseas Medical Treatment	5%	2%
Overseas Tour Packages	5% / 20%	2% (No threshold)

## 05. Sectoral “Big Bets”: Themes for Your Portfolio

The government is deploying record capital into specific sectors that are designed to underpin the next decade of structural growth. These are not fleeting policy signals—they represent multi-year allocation commitments that create investable tailwinds for patient capital.

**Infrastructure & Railways:** ₹12.2 lakh crore allocated, including 7 new high-speed rail corridors. This is a clear signal of sustained order-book visibility for EPC, cement, and steel players.

**Green Energy:** ₹22,000 crore for rooftop solar under PM Surya Ghar and ₹20,000 crore for Carbon Capture, Utilisation & Storage (CCUS). Positions India favourably on ESG metrics for global institutional flows.

**Semiconductors & AI:** ISM 2.0 launched with a ₹40,000 crore outlay and a 20-year tax holiday for qualifying data centres. This is a generational play on India’s position in the global tech supply chain.

**The “Orange Economy”:** Animation, Gaming, VFX, and content creation—backed by creator labs in 15,000 schools. A long-horizon play, but one that signals India’s intent to capture value in the global creative economy.

## 06. The 2047 Cloud Tax Holiday: A Structural Shift

Perhaps the most forward-looking provision of this budget is the proposed 20-year tax holiday (extending to 2047) for foreign companies that procure services from specified Indian data centres to deliver cloud services globally. This measure directly addresses the “permanent establishment risk” that has historically discouraged global hyperscalers from locating substantial physical infrastructure in India.

*Our analysis of this provision:* India is making a sophisticated trade-off—foregoing contested tax claims on global revenues in exchange for billions of dollars in irreversible hard investment on Indian soil. The multiplier effects on employment, land values, and adjacent technology ecosystems are significant.

### Built-In Domestic Safeguards

**Reseller Mandate:** Services to Indian customers must be routed through Indian reseller entities, ensuring that domestic IT majors (TCS, Infosys, Wipro) remain embedded in the value chain.

**Asset Ownership:** Data centres must be owned and operated by Indian companies, conferring significant pricing power and volume to domestic infrastructure players such as Reliance and Adani.

## 07. AI for Real-World Problem Solving

The budget integrates artificial intelligence into India’s capacity-building agenda through “Bharat-VISTAAR,” a multilingual AI tool designed to enhance farm productivity by integrating the AgriStack portal with ICAR’s agricultural research database. This is complemented by the creation of AVGC Content Creator Labs in 15,000 schools and 500 colleges, aimed at preparing 2 million skilled professionals for the creative and digital content industries by 2030.

From an investment lens, these measures signal that AI adoption in India will be government-catalysed and sector-specific—creating demand for both domestic platform companies and the global technology firms supplying foundational infrastructure.



## OUR VIEW: NAVIGATING THE PATH TO VIKSIT BHARAT

The Union Budget 2026-27 is a document of strategic confidence. By prioritising infrastructure-led growth, simplifying the legal framework for taxation, and placing substantial capital behind frontier manufacturing—semiconductors, biopharma, and green energy – the government is constructing the scaffolding for long-term economic resilience. However, our analysis also underscores that the ultimate credibility of this roadmap hinges on two factors: the quality of execution and the revival of broad-based consumption. Capital expenditure, however large, cannot substitute for household spending in sustaining GDP momentum.

As India navigates a fractured global order, the 2026-27 budget serves as a foundational blueprint to translate potential into performance ensuring that the dividends of growth are shared equitably across the nation’s vast demographic landscape.

*“Wealth is built through patience and a steady plan. Budget 2026 gives us the stability to do just that.”*



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# THE GOLD & SILVER PLAYBOOK

## Capital Preservation, Industrial Growth, & Disciplined Allocation in 2026

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### A NOTE TO OUR INVESTORS

If you have followed markets in early 2026, you will have felt it—the whiplash of watching silver breach ₹4,20,000 per kilogram and then, within seventy-two hours, lose nearly half that gain. You will have seen gold touch ₹1,48,000 per 10 grams and then stumble. You may have wondered whether you had missed the rally, or worse, whether you had been caught in it.

This briefing is not a news report. It is a structured conversation about what metals mean for your wealth—why they belong in your portfolio, how to hold them intelligently, and what the early months of 2026 have taught us about the dangers of chasing momentum without a framework.

### Why Metals, Why Now: The Foundational Case

Metals are not stocks. They do not have earnings calls, quarterly guidance, or management teams you can evaluate. And yet, they have preserved purchasing power for millennia—long before the invention of central banking, fiat currency, or even the concept of a “stock market.”

The investment case for metals in 2026 rests on three structural pillars, none of which are speculative in nature. They are worth understanding deeply because they explain not just the current rally, but why this rally is fundamentally different from previous ones.

### Pillar One: Central Banks Are Buying—Aggressively

Between 2022 and 2024, global central banks purchased over 1,000 tonnes of gold annually—a pace not seen since the 1960s. In 2025, buying moderated to 863 tonnes but remained historically elevated. The motivation is not speculative profit. It is strategic: emerging market central banks, particularly in China, India, Poland, Turkey, and Brazil, are systematically reducing their dependence on dollar-denominated reserves.

This trend accelerated sharply after 2022, when over \$300 billion in Russian foreign reserves were frozen by Western sanctions. That single event sent a quiet but unmistakable signal to every central bank in the world: **dollar-based assets carry sovereign risk.**

Country	Net Gold Purchases (2020–2025)	2025 Buying (tonnes)
China	+357 tonnes	27.0 (Full Year)
Poland	+315 tonnes	102.0 (Full Year)
Turkey	+252 tonnes	27.0 (To Oct 2025)
India	+245 tonnes	Significant (Ongoing)
Brazil	+105 tonnes	43.0 (Sep–Nov 2025)

**Source: World Gold Council, IMF International Financial Statistics**

Poland, notably, has been the single most aggressive buyer for two consecutive years, targeting a gold allocation of 30% of total reserves. By mid-2025, gold’s share in global foreign exchange reserves had reached 20%—making it the world’s second-largest reserve asset, behind only the U.S. dollar itself. This institutional support creates what we call a “price floor”: central banks are structural buyers who step in during corrections, dampening the downside.

When central banks buy gold, they are not speculating on price. They are insuring their nations against a world they do not fully trust. That distinction matters.

## Pillar Two: The Industrial Supercycle Is Real

If gold is a shield, copper and silver are the building blocks of the future economy. The numbers tell a compelling story.

**Every megawatt of AI data centre capacity requires between 30 and 47 tonnes of copper** for electrical wiring, cooling systems, and power distribution. In China, where double-redundancy standards prevail, the intensity is even higher. Projections indicate that AI data centres alone will add approximately 110,000 tonnes of additional copper demand by 2026, with the cumulative copper locked into data centre infrastructure potentially surpassing 4.3 million tonnes by 2035.

Demand Source	Copper Requirement	Silver Requirement
AI Data Centres	30–47 tonnes per MW	High-performance electronics
Solar Energy	4.2 tonnes per MW	15–20 grams per panel
Electric Vehicles	~80 kg per vehicle	Growing electronics use
Power Grid Upgrades	Massive (4T Yuan in China)	Infrastructure components

## Pillar Three: Real Interest Rates Favour Hard Assets

Metals are non-yielding assets. They pay no dividend and no coupon. Their “cost” is the interest income you forgo by not holding cash or bonds. This relationship—captured in the Fisher equation, where the real rate equals the nominal rate minus expected inflation—is the single most important variable in precious metals pricing.

When central banks hold rates steady but inflation expectations rise, real rates fall—and metals become more attractive. Empirical research suggests that a one percentage point rise in long-term real rates can lower the gold price by as much as 13%. Conversely, the current environment of elevated inflation expectations and cautious central bank policy is precisely the backdrop that has historically supported multi-year precious metals rallies.

*Gold does not rise because of fear. It rises because the alternatives—cash, bonds, bank deposits—are silently losing purchasing power. It is not a bet on crisis. It is a bet on arithmetic.*

### What the “Margin Massacre” Taught Us

Let us be direct about what happened in January and February 2026, because it is the most important lesson of the year so far.

Between late 2025 and mid-January 2026, silver prices surged over 160%, touching an intraday high of \$120 per ounce. Gold breached the psychologically significant \$5,100 mark. The rally was fuelled by a combustible mix of retail FOMO, aggressive speculative capital—much of it from China—and heavy use of leveraged call options.

The correction that followed was not triggered by a change in fundamentals. *Industrial demand remained robust. Central bank buying continued. The physical market was tight.* What changed was the plumbing. The CME Group overhauled its risk management framework, shifting from fixed-dollar margin requirements to a floating percentage-based system. As prices rose, the collateral required per contract automatically increased. When the rally stalled, leveraged traders were forced to liquidate. Silver experienced a 35% single-day collapse. Gold fell 12%.

#### THE PATTERN REPEATS

1980: The Hunt Brothers drove silver from \$6 to \$50. Margin rule changes triggered an 80% collapse over months. | 2011: Speculative capital pushed silver to \$50 post-crisis. The CME raised margins five times in nine days; silver fell 30% in weeks. | 2026: The “Margin Massacre”—silver peaked at \$120, then fell 41% in three days. Different decade, identical mechanics.

Event	Silver Peak	Primary Trigger	Correction
<b>1980 Bubble</b>	₹4,200/kg	Hunt Brothers / Margin rule changes	-80% over months
<b>2011 Surge</b>	₹72,000/kg	5 CME margin hikes in 9 days	-30% over weeks
<b>2026 Massacre</b>	₹4,20,000/kg	Floating % margin / leverage unwind	-41% in 3 days

The lesson is not that metals are dangerous. The lesson is that leverage is dangerous, and that the gap between “the fundamentals support higher prices” and “I should buy more right now at any price” is where fortunes are destroyed. We advise every client: own the metal, do not trade the momentum.

Fundamentals set the stage. But raw human emotion and leverage dictate the peak. The only defence is patience and a plan you made before the excitement started.

## CLOSING THOUGHTS

The 2025–2026 period has transformed metals from a peripheral portfolio accessory into a core strategic holding. The drivers are structural: central bank de-dollarisation, an industrial supercycle fuelled by AI and clean energy, and a macroeconomic environment where real interest rates favour hard assets over cash.

But structure alone does not protect you from yourself. The “Margin Massacre” was a reminder that every bull market carries within it the seeds of its most painful correction. The investors who survived it—and who will continue to compound wealth through the cycle—are those who understood the distinction between owning the thesis and trading the headline.

Our role, as your wealth managers, is to help you stay on the right side of that distinction.

“In a world of rising debt and digital transformation, metals are not about getting rich. They are about staying on track when the rest of the market turns unpredictable.”

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# THE TRADE DEALS WITH US & EU

## India's New Corridors to Washington & Brussels

If you invested through 2025, you already know what uncertainty feels like. You watched Indian equities fall through a winter of tariff threats, FPI exits, and a rupee sliding past ₹90 to the dollar. You saw the Nifty post its worst January in a decade. And then, within weeks, you saw money rush back in—₹19,675 crore of foreign capital in the first two weeks of February alone.

This briefing explains what changed, and more importantly, what it means for your portfolio over the next three to five years. We are not writing about headlines. We are writing about a structural reconfiguration of India's trade architecture two landmark agreements with the United States and the European Union that have fundamentally altered the earnings visibility of Indian companies across sectors..

### The Winter of 2025: What Your Portfolio Endured

To understand why these trade deals matter, you must first understand what came before them. Through much of 2025, the effective U.S. tariff on Indian goods stood at a punishing 50%—a combination of a 25% base reciprocal tariff and an additional 25% “punishment” levy imposed because India continued purchasing discounted Russian crude. For Indian exporters, this was not an inconvenience. It was an existential threat to margins.

The consequences were felt across your portfolio. Foreign Portfolio Investors pulled out a net ₹1.66 lakh crore from Indian equities over the course of 2025. The rupee hit a record low of ₹90.30 against the dollar. The Nifty 50 suffered more than a 3% decline in January 2026 alone, as markets priced in the possibility that this trade winter might never end.

Period	U.S. Tariff on India	FPI Flow (Net)	Rupee (Avg)
Q3–Q4 2025	50% (Base + Oil Penalty)	Outflow ₹62,000 Cr	88–90.30 (Weakening)
Feb 2026	18% (Post-Interim Deal)	Inflow ₹19,675 Cr	~90.70 (Stabilising)

### The U.S.–India Interim Agreement: Managed Access

On 6 February 2026, India and the United States announced the first phase of a comprehensive Bilateral Trade Agreement. The headline is straightforward: the reciprocal tariff on Indian goods dropped from 50% to 18%. But the architecture beneath that headline is more nuanced and it is the architecture that determines whether this relief is durable or fragile.

## The \$500 Billion Anchor

This is not a conventional trade agreement where both sides simply lower duties. India has committed to purchasing \$500 billion in U.S. goods and services over the next five years. This includes American LNG and crude oil, Boeing aircraft and parts, coking coal, and—critically for India’s digital future Graphics Processing Units (GPUs) and data centre infrastructure.

The strategic logic is clear: India is substituting Russian energy with American supply, aligning itself with U.S. geopolitical interests while securing long-term contracts for its own infrastructure needs. For Indian tech companies, guaranteed access to cutting-edge GPUs is not a luxury – **it is the prerequisite for every AI ambition the country has.**

## The Russian Oil Clause: A Binary Risk

Sophisticated investors must understand the conditionality embedded in this deal. The tariff reduction from 50% to 18% is explicitly linked to India’s willingness to reduce Russian oil dependence. If India reverses course and significantly increases Russian crude imports, the agreement contains a “snapback” mechanism that could restore tariffs to their 2025 peak. This introduces a geopolitical risk factor that is unusual for trade agreements and one that energy-intensive exporters must price into their forward planning.

## The India–EU Free Trade Agreement: The Deeper Transformation

If the U.S. deal is a tactical ceasefire, the EU agreement concluded on 27 January 2026 is a strategic alliance. It covers a combined market of over two billion people and nearly one-third of global trade. Where the U.S. agreement is transactional and phase-based, the EU deal is comprehensive: it addresses tariffs, standards, sustainability, professional mobility, and regulatory harmonisation in a single framework.

## Zero Tariffs on 99% of Indian Exports

**The EU has committed to eliminating tariffs on over 99% of Indian shipments by value.** This provides zero-duty access for textiles, leather, footwear, marine products, and chemicals sectors that previously faced EU tariffs ranging from 4% to 26%. In return, India will cut or eliminate tariffs on 92% of its own tariff lines, including a dramatic reduction on European automobiles (from 110% to just 10% for a quota of 250,000 vehicles) and spirits.

Sector (India - EU)	Pre-FTA Tariff	Post-FTA Tariff	Estimated Market Size
Textiles & Apparel	12%	0%	\$263.5 Billion (Global)
Footwear	17%	0%	High Growth
Marine Products	26%	0%	₹8,500 Crore+
Chemicals	12.8%	0%	Trillions (Global)
Pharmaceuticals	Varies	0%	12% of India's EU Exports

## China Plus One: The Multi-Year Engine Beneath the Headlines

The trade deals are the diplomatic architecture. The industrial foundation they sit upon is the global “China+1” strategy the accelerating trend of multinational companies diversifying their manufacturing supply chains away from China and toward alternative hubs. India is the primary beneficiary.

The numbers are compelling: Indian manufacturing wages are 47% lower than China's. As Chinese labour costs rise, regulatory complexity increases (the Uyghur Forced Labor Prevention Act has had a chilling effect on Western sourcing from China), and geopolitical tensions persist, India's blend of cost advantage, engineering talent, and democratic governance becomes a natural “plus one” destination.

*China+1 is not a slogan. It is a capital reallocation event estimated to add 12 - 17% to Indian corporate earnings growth. The trade deals of 2026 are the legal framework that makes it investable.*

## The Macro Picture: Rupee, FPIs, and the “Goldilocks” Pause

The volatility that retail investors often chase or fear is actually a symptom of a sophisticated transition. India's financial markets are maturing and maturity, paradoxically, comes with more visible fluctuations, not fewer.

### The Great FPI Reversal

After pulling out ₹1.66 lakh crore through 2025, foreign investors staged a dramatic reversal. In the first seven days of February 2026 alone, FPIs poured over ₹8,100 crore into Indian equities. By mid-February, cumulative inflows had reached ₹19,675 crore. The trigger was precise: the trade deals removed the tariff overhang that had suppressed sentiment, and the Union Budget's 4.3% fiscal deficit target reassured on macro discipline.

Period	FPI Equity Flow (Net)	Primary Driver
January 2026	Outflow ₹35,962 Cr	Global risk-off; U.S. bond yield spikes
1–13 Feb 2026	Inflow ₹19,675 Cr	U.S.–India deal; Budget fiscal discipline

FPI buying is currently concentrated in large-cap stocks, which creates a “floor” for benchmark indices. As confidence builds over the coming quarters, we expect this buying to gradually extend into the mid- and small-cap segments where the most direct trade-deal beneficiaries reside.

## The Rupee’s New Identity

The IMF has reclassified India’s exchange rate regime closer to a “free-float” framework. The RBI is no longer defending specific rupee levels; instead, it intervenes only to smooth extreme fluctuations. While this creates near-term currency volatility, it dramatically improves the long-term credibility of India’s financial markets for global allocators.

*We expect the rupee to stabilise and gradually appreciate below ₹90 per dollar by end-March 2026*—a move that could trigger additional institutional inflows. For wealth clients, the message is clear: do not interpret rupee fluctuations as economic stress. View them as a sign that India’s financial system is growing up.

## The “Goldilocks” Rate Pause

Domestically, stable inflation has allowed the RBI to maintain a prolonged pause on rate changes, likely through the end of 2026. This creates the ideal backdrop for equities: growth is steady rather than erratic, inflation is contained, and interest rates are set by domestic conditions rather than forced by external pressures. It is this stability that has prompted global institutions like Morgan Stanley to consider massive allocation shifts reportedly in the range of \$500 million into Indian markets.

## A Word on Patience: Structural Rallies vs. Sentiment Spikes

We include this section because it may be the most important one in this briefing. Trade deals are structural bets. They take years not weeks to translate into balance-sheet outcomes. Tariff reductions are phased. Regulatory changes move slowly. Businesses take time to reconfigure supply chains, hire workers, and ship goods at the new duty rates.

When the market rallied 3–5% on the trade deal announcements, that was a sentiment rally, not an earnings rally. The real wealth creation will happen over the next three to five years, as companies like Dixon Technologies, Hindalco, KPR Mill, and Navin Fluorine actually ship more goods at zero-duty to European and American ports.

The sharp sell-off of ₹7,395 crore on 13 February 2026—just days after the euphoria—was not a sign of economic failure. It was a tactical reaction to AI-related shocks in the IT sector. These corrections are a feature of price discovery, not a bug.

## CLOSING THOUGHTS

The India–U.S. and India–EU agreements of 2026 have removed the single largest overhang on Indian equity valuations: trade uncertainty. The path forward is not a linear trajectory upward—it is a period of managed, policy-driven growth that rewards patient, informed capital.

But the deals are not without strings. The U.S. agreement carries a Russian oil snapback clause. The EU agreement carries a carbon price tag via CBAM. The pharmaceutical sector faces ongoing regulatory scrutiny in Washington. And the rupee, now closer to a free float, will move with global sentiment in ways that feel unfamiliar.

None of these are reasons to step away from Indian equities. They are reasons to be precise about what you own, for how long, and why.

India, in 2026, is an outlier among large economies: growth is steady, inflation is contained, fiscal discipline is maintained, and the trade map is being redrawn in its favour for a decade of integration. For the wealth client, this is the environment where long-term compounding happens—provided you stay the course.

***“The trade deals of 2026 are not the destination. They are the map. Your discipline is the journey.”***

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### This Women's Day, We Celebrate the Women Who Inspire Us Every Day

At Opulence Wealth, we believe that financial independence is one of the most powerful forms of freedom – and the women we work with prove this every single day. From corporate boardrooms to classrooms, from startups to homemaking, our women clients are rewriting the rules of wealth creation with confidence, discipline, and vision.

In this special Women's Day edition of Client Corner, we bring you voices of seven remarkable women.

Each on her own unique financial journey, yet united by one common belief: that every woman deserves to take charge of her financial future.

Their stories are not just testimonials – they are a call to action for every woman reading this.

#### 1. Say something about your journey with Opulence Wealth Pvt Ltd.

Ans:- I have been with Opulence wealth lab since the days they put in small sticker flyers in our newspaper in South Delhi area. It's been over 2 decades. I have seen them grow as well as my portfolio. They are very approachable and prompt.

In fact, they are proactive. They are quick to align us with policy changes and the effect they would have on portfolio and taxation as well. One good thing, I really appreciate is that any recommendation made is research based and queries are answered properly. Ankush has always been working and has also given lessons in investing for dummies 😊, be it my son or any other references I have shared.

#### 2. What suggestion or tip you want to share with other women for investment and savings.

Ans:- Women should take active interest in making investments. Finance is not just numbers but commonsense. Opulence wealth can give us the strategies but women should invest and take active interest. With their app it's even easier to navigate and understand investments and growth. When women learn wealth, their progeny will learn naturally.



**Amita Gupta**  
Homemaker





## Anindita Mukherjee

Treasury Operations  
Manager at Haleon India



### 1. Say something about your journey with Opulence Wealth Pvt Ltd.

Ans:- Opulence Wealth Pvt. Ltd., and especially Ankush Madan, have been an incredible source of support and confidence for us in our financial journey. His in-depth knowledge, constant guidance, and proactive oversight have truly helped us navigate our mid-life financial decisions with ease.

Knowing that he is continuously keeping an eye on our portfolio and advising us with such clarity has allowed us to stay relaxed and completely tension-free. We genuinely appreciate his commitment, sincerity, and the peace of mind he brings to our lives.

### 2. What suggestion or tip you want to share with other women for investment and savings.

Ans:- One suggestion I truly want to share with all women friends that please don't ignore your financial security. We work tirelessly for our families, our homes, and our careers, yet when it comes to planning our own financial future, we often step back or delay it. Start taking small but consistent steps toward understanding investments, savings, and long-term planning. Whether it's mutual funds, SIPs, insurance, or simple emergency savings—each wise decision strengthens your independence and gives you confidence. Money grows beautifully when guided by awareness, discipline, and smart choices. Prioritize yourself, learn about your options, and invest wisely—because financial freedom is one of the greatest gifts you can give yourself.

### 1. Say something about your journey with Opulence Wealth Pvt Ltd.

Ans:- Good. Op team is professional and shares investment analytics regularly with clients

### 2. What suggestion or tip you want to share with other women for investment and savings.

Ans:- Save regularly and start saving as soon as you start earning.



**Deepa Nailwal**  
Leadership Coach (SHL)





## Dr Saumya Shukla

Associate Professor, Economics,  
Maharaja Agrasen College,  
University of Delhi.

### 1. Say something about your journey with Opulence Wealth Pvt Ltd.

Ans:- In my journey of building a resilient portfolio, Opulence Wealth has helped me in defining realistic goals and creating a structured plan aligned with my timeline and risk tolerance. Mr Sameer Rai has been my investment and wealth advisor for over a decade now. Representing Opulence Wealth, he has helped me to significantly improve the outcomes of financial investments by bringing expertise, structure, and discipline in my financial decisions.

Opulence wealth has been recommending appropriate asset allocation to balance growth and protection, helping me to avoid major fluctuations in the value of my assets expected with drastic movements in the market. Guiding me to stay committed to my long-term strategy, they have helped me build a diversified portfolio across sectors and asset classes, reducing volatility and improving long-term stability. Their strategic investment advice has also allowed me to reduce my tax burden, ultimately increasing net returns. Mr Rai's in-depth research and use of appropriate financial tools provided fruitful market insights to me, allowing me to optimize outcomes by aligning investments with my life goals, risk capacity, and long-term financial security.

### 2. What suggestion or tip you want to share with other women for investment and savings.

Ans:- On this Womens' Day, I would like to say that beyond individual benefits, financially independent women contribute significantly to families, communities, and national economies. When women control their income, they are more likely to invest in their children's education and health, creating long-term social impact. Ultimately, financial independence is not just about money. It is more about dignity, choice, and the power to shape one's own future



### 1. Say something about your journey with Opulence Wealth Pvt Ltd.

Ans:- My journey with Opulence Wealth has been transformative. Their expert guidance has optimized my portfolio, blending financial prudence with growth opportunities. They've helped me navigate market volatilities while aligning investments with my long-term vision—truly empowering my path to wealth creation

### 2. What suggestion or tip you want to share with other women for investment and savings.

Ans:- Women often miss out on financial literacy, so build awareness first. Envision wealth creation as your goal. Simple tips: Start saving early with an emergency fund (6 months' expenses), diversify investments simply (stocks, mutual funds, gold), invest regularly via SIPs, and seek expert advice. Discipline and knowledge will secure your future.



## Richa Mohan

COO-Health Tech Startup



## Ruchika Bhardwaj

Founder & CEO- Workoid  
consultants

### 1. Say something about your journey with Opulence Wealth Pvt Ltd.

Ans:- I have been with opulence for 3 yrs now and it's a hassle free exp. What sets them apart is their personalized touch—they take the time to understand the 'why' behind the numbers.

### 2. What suggestion or tip you want to share with other women for investment and savings.

Ans:- Make your money grow. Even if you take a break from your career, try to continue investing a small amount every month to keep the "magic" of compounding working for you. Being financially independent is crucial today.



### 1. Say something about your journey with Opulence Wealth Pvt Ltd.

Ans:- My journey with Opulence Wealth Pvt Ltd - we share a bonding of 5+ yrs. Our journey began in 2020 and since then the team is closely guiding me with respect to all my financial goals. I could meet multiple short term goals under the guidance.

### 2. What suggestion or tip you want to share with other women for investment and savings.

Ans:- My tip to other women for investment and savings - save systematically and save monthly. Share your dreams with Opulence Wealth team like - Travel Plans in future, home/ flat you desire, car you dream off or the plans you have for your kids/ siblings/ parents on their special occasions or mile stones like higher studies and marriage etc. The team will guide you aptly to achieve the same in given timeframe.

## Seema

Defence Officer



### A Heartfelt Thank You

Thank you for trusting Opulence Wealth with your financial dreams and for generously sharing your journeys and wisdom with our readers. Your words carry the power to inspire thousands of women to take that first step toward financial independence.

At Opulence Wealth, we are proud to walk alongside you on this journey. Here's to building wealth, breaking barriers, and empowering every woman to live life on her own terms.

Happy Women's Day! 🌸

— Team Opulence Wealth

## Historical Data & Changes

INDEX & COMMODITIES	VALUE/PRICE [01st Feb 2026]	VALUE/PRICE [28th Feb 2026]	% CHANGE
 BSE SENSEX	81,666.46	81,287.19	-0.46
 NIFTY 50	25,088.40	25,178.65	0.35
 BSE MID CAP 150	15,619.57	16,007.94	2.48
 BSE SMALL CAP 250	6,176.33	6,297.35	1.95
 GOLD ₹/10GM	1,41,601.00	1,60,139.00	13.09
 SILVER ₹/01 KG	2,51,301.00	2,66,250.00	5.94
 USD/INR	1/91.42	1/91.11	-0.28
 BRENT CRUDE ₹/BARREL	5,695.00	6,065.00	6.49

**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.



## Events Corner



Serving those who serve us. 🇮🇳

Last week, our team at Opulence Wealth had the incredible honor of conducting a Financial Wellness session for our Indian soldiers.

A big thank you to all for their time and their trust. It was truly a humbling experience for all of us at Opulence Wealth.



## Employee of the month



A Celebration of 32 Years of Bharosa HDFC Balanced Advantage Fund marks a legacy milestone with Opulence Wealth.

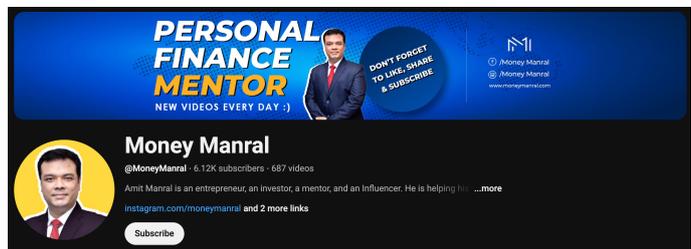
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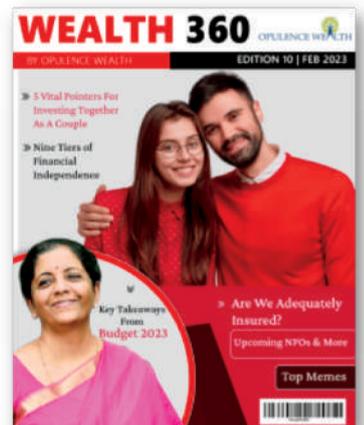


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## OUR NEWSLETTER - WEALTH 360

Don't forget to check our previous newsletters,



Newsletter link: <https://opulencewealth.com/our-newsletter/>

Scan the QR code to visit the above link.

**Contact Us**  
**Details & More**

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.

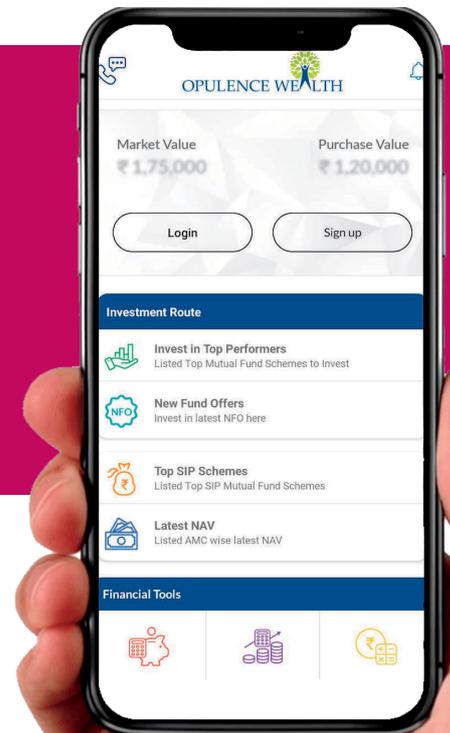
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