

WEALTH 360

OPULENCE WEALTH 

BY OPULENCE WEALTH

EDITION 32 | APRIL 2026

- ★ *India Data centre boom*
- ★ *Medical Inflation*
- ★ *The Cost of Timing the Market*
- ★ *War, Geopolitics & Your Money How Global Conflicts Impact Investments*

Markets in Motion: Investing in an Uncertain World

From India's data boom to global geopolitical risks shaping markets.

THANK YOU!

Grateful for Your Trust - Ready for FY 2026-27

Dear Valued Clients,

Thank you for your continued trust and support. Your confidence inspires us to deliver excellence every day.

As we step into the new financial year, we look forward to achieving greater milestones together.



Wishing you success, growth, and prosperity ahead!

Warm Regards,
Team Opulence Wealth



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India Data centre boom – till 2047 biggest wealth creation opportunity.

Wealth Creation Special – FY 2026–27

India's Data Centre Boom – The Biggest Wealth Opportunity Until 2047

Every time you stream a video, pay a bill, or check your bank balance – a data centre makes it happen. And right now, India is building thousands of them. Are you invested in this once-in-a-generation story?

\$100B+

Projected India
data centre
investment by 2047

5X

Expected capacity
growth in
the next decade

1.4B

Indians generating
data every
single second

2047

India's Viksit Bharat
vision
– digital at the core

Think about the last 10 minutes of your life. You checked WhatsApp. You opened YouTube. Your child attended an online class. Your wife paid the electricity bill on her phone. Your office ran a Teams meeting. All of this happened because somewhere, quietly, a massive building full of servers processed your request in milliseconds.

That building is called a Data Centre. And India is about to build hundreds – no, thousands – of them. This is not a trend. This is not a buzzword. **This is the single biggest infrastructure story India has seen since roads, ports, and power plants were built in the 1990s.** And this time, you have the chance to be on the right side of it.

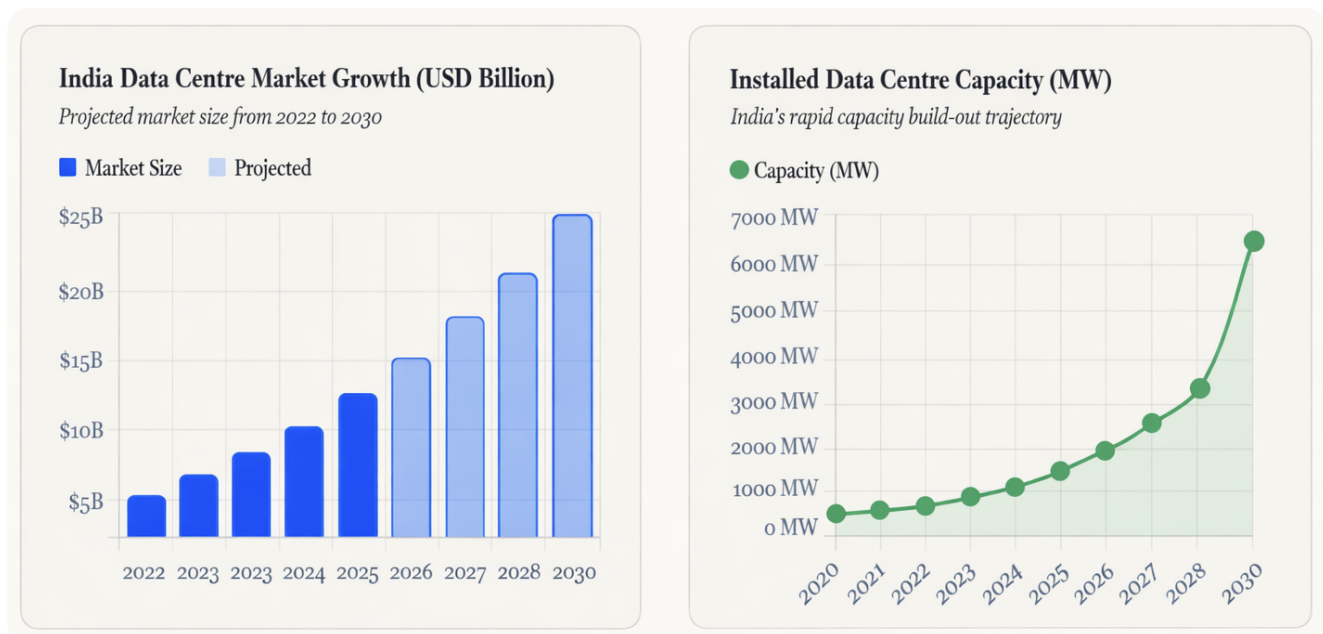
"India's data centre market is not just growing – it is exploding. And the investors who understand this today will be the ones celebrating in 2047."

The Big Picture

Why Is This Happening Right Now?

India has 850 million internet users today. By 2030, that number crosses 1.2 billion. Add the explosion of AI, cloud computing, digital payments, OTT platforms, and 5G - and the demand for data storage and processing is growing faster than anyone predicted. Every Google search, every UPI transaction, every Zomato order - all of it needs a data centre to function.

Global tech giants have already sensed this. Amazon Web Services, Microsoft Azure, Google Cloud, Adani, Hiranandani, NTT - they are all pouring billions into India right now. Why? Because they know what is coming.



Investment Opportunity

4 Ways This Boom Creates Wealth for You

1. Data Centre REITs & Infrastructure

Just like you can invest in malls and offices through REITs, data centre REITs let you own a piece of this physical infrastructure and earn regular rental income as tech companies pay to use the space.

2. Power & Energy Companies

Data centres consume enormous electricity. This directly benefits power generation companies, renewable energy firms, and cable manufacturers - a ripple effect you can invest in today.

3.Cloud & Tech Enablers

Indian IT companies, cloud service providers, and networking firms are the fuel in this engine. As data centres multiply, demand for their services compounds year after year.

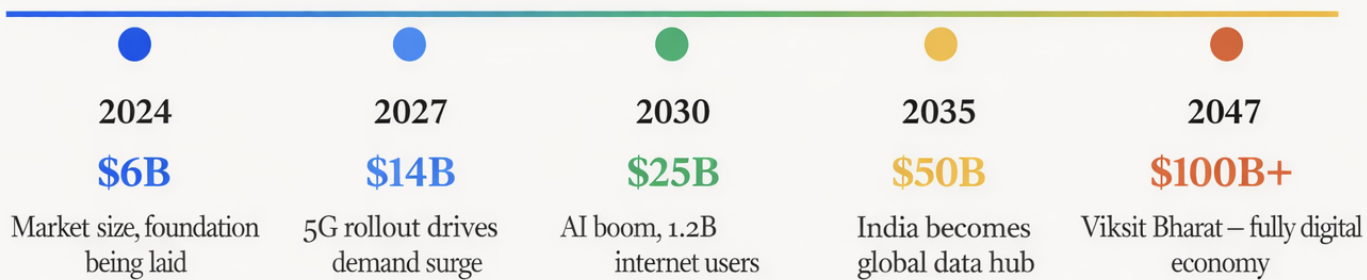
4.AI & Semiconductor Play

Every data centre running AI needs specialised chips and cooling systems. This opens up an entirely new layer of investment in semiconductor-linked and deep-tech companies entering India.

The Road to 2047

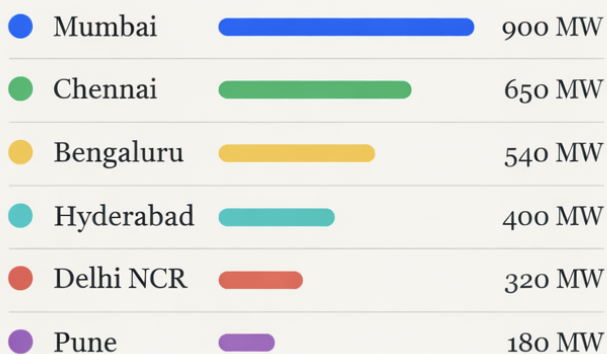
India's Data Centre Journey — Milestones b Viksit Bharat

A 20-year compounding wealth creation story



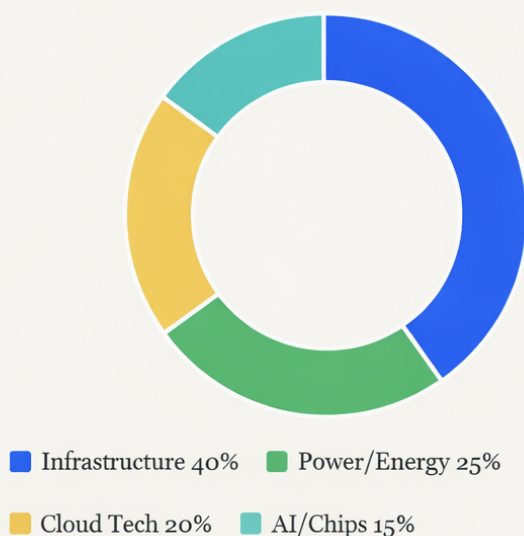
Top Data Centre Hubs in India

Cities leading the infrastructure build-out capacity (MW)



Where Global Money Is Flowing In India

Investment split across data centre themes (2025–30)



The Final Word

This Is Your Moment. Don't Miss It.

Every great wealth creation story in India has had a beginning. Those who invested in IT stocks in 2000, in telecom in 2004, in real estate in 2006, and in mutual funds in 2013 –they are the ones sitting on life-changing returns today.

The data centre boom is that story for the next 20 years. It is backed by 1.4 billion people, a government pushing for a fully digital economy by 2047, and global capital already flowing in at record pace.

The question is not whether this opportunity is real. The question is: are you positioned to benefit from it?

As your trusted investment partner, we are here to make sure the answer is yes.

How to Position Your Portfolio for the Data Centre Boom

1. Ask your advisor about tech & infrastructure funds that have significant exposure to data centre themes – cloud, power, and digital infrastructure stocks.

2. Consider a SIP in thematic technology funds. Consistent monthly investing in this theme over 10–15 years is how ordinary investors build extraordinary wealth.

3. Don't put all eggs in one basket. This is a high-growth, long-term story – complement it with stable debt and diversified equity for a balanced FY 2026–27 portfolio.

4. Think like India in 2047, not the market in 2026. The investors who win are those who plant seeds today and let the power of compounding do the rest.



Medical Inflation: The Silent Threat to Your Wealth.

Health & Wealth Special – FY 2026–27

Medical Inflation – The Silent Threat That Is Slowly Draining Your Wealth

You saved for your retirement. You invested wisely. But have you calculated what a 15-day hospital stay in 2035 will actually cost you? The answer might be the most important number of your financial life.

14%

India's medical inflation rate — double the general inflation

3X

Hospital costs will triple in the next 10 years at this rate

₹25L

Average cost of a cardiac bypass surgery today in India

71%

Indians pay medical bills entirely from personal savings

His name does not matter. But his story will feel familiar. He is 58 years old. He worked hard all his life. He saved diligently, invested in mutual funds, built a retirement corpus, and felt financially secure. Then, one Tuesday morning, his wife had a heart attack.

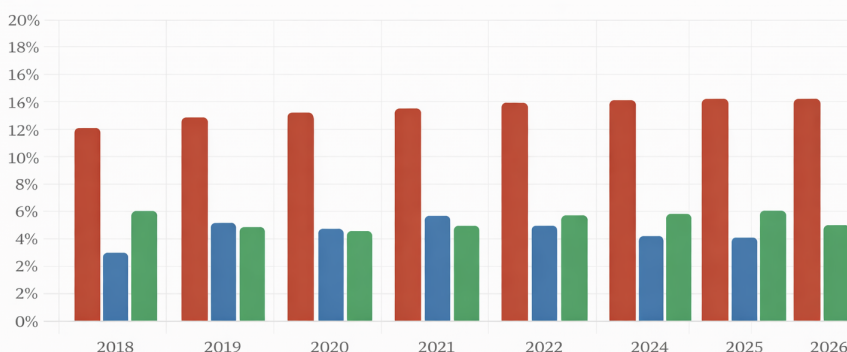
The angioplasty, ICU, medicines, follow-up tests, and post-operative care cost ₹8.7 lakhs – in just 12 days. His insurance covered ₹3 lakhs. The rest came from his retirement savings. One medical emergency. Three years of careful investing – gone.

This is not a rare story. This is becoming an everyday story in India. And the reason is a threat that most investors never prepare for: **medical inflation – the silent, invisible force that is rising at 14% per year and quietly eroding everything you have worked so hard to build.**

Medical Inflation vs. General Inflation in India

Medical costs are rising nearly 2X faster than regular prices – year after year

■ Medical Inflation ■ General Inflation (CPI) ■ FD / Savings Rate



Understanding the Threat





It Is Not Just Hospitals. Everything Medical Is Getting More Expensive.

Think about the last time you visited a doctor. Five years ago, a specialist consultation cost ₹500. Today it is ₹1,500. Five years ago, an MRI scan cost ₹4,000. Today it crosses ₹8,000 in most cities. The medicines your parents take – their monthly pharmacy bill has quietly doubled.

And this is just today. At 14% medical inflation, costs double every 5 years. What costs ₹10 lakhs today will cost ₹20 lakhs by 2031, ₹40 lakhs by 2036, and over ₹80 lakhs by 2041 – the very years when most of us are most likely to need medical care.

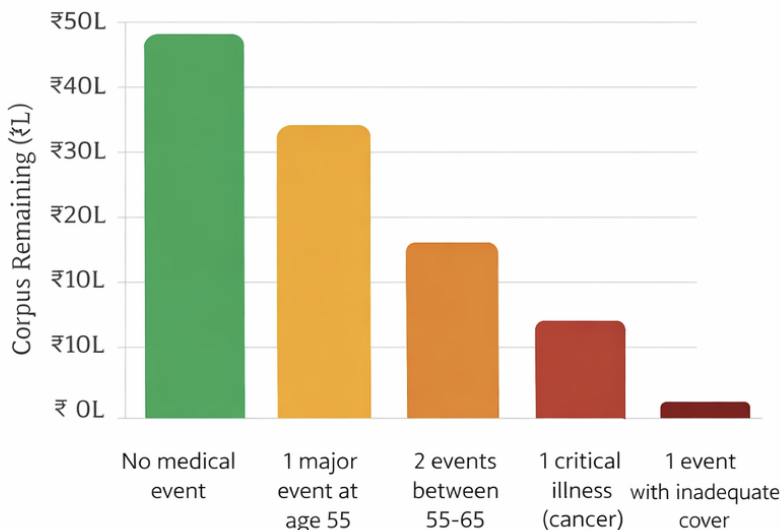
The Real Numbers

What Common Treatments Cost Today – and What They Will Cost Tomorrow

Cardiac Bypass Surgery 		Cancer Treatment (Full) 	
Today (2026)	₹3.5 – 6 Lakh	Today (2026)	₹8 – 20 Lakh
2031 (5 yrs)	₹7 – 11.5 Lakh	2031 (5 yrs)	₹15 – 38 Lakh
2036 (10 yrs)	₹14 – 23 Lakh	2036 (10 yrs)	₹30 – 76 Lakh
Knee Replacement 		ICU Stay (Per Day) 	
Today (2026)	₹2.5 – 4 Lakh	Today (2026)	₹15,000 – 30,000
2031 (5 yrs)	₹5 – 7.5 Lakh	2031 (5 yrs)	₹29,000 – 57,000
2036 (10 yrs)	₹9.5 – 15 Lakh	2036 (10 yrs)	₹55,000 – 1.1 Lakh

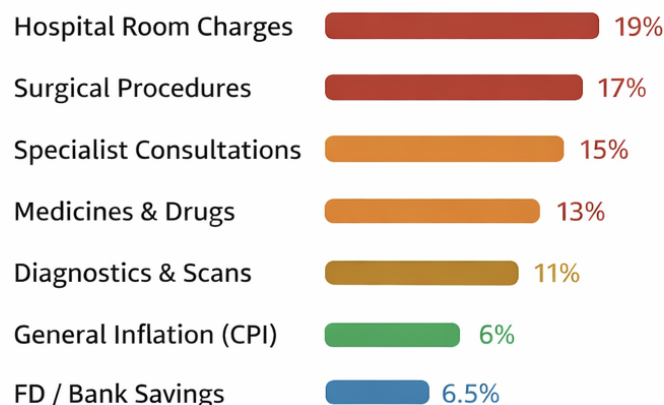
How One Medical Emergency Erodes Your Retirement Corpus

₹50 Lakh corpus – impact of unplanned medical costs at different ages



Where Is Medical Inflation Hitting Hardest?

Annual cost increase across healthcare categories in India



At 14% medical inflation – your health costs DOUBLE every 5 years

A surgery that costs ₹5 Lakh today ₹10L in 2031 ₹20L in 2036 ₹40L in 2041
Is your health insurance keeping pace? Is your savings keeping pace?

The Insurance Illusion

Your Health Insurance May Be Giving You a False Sense of Security

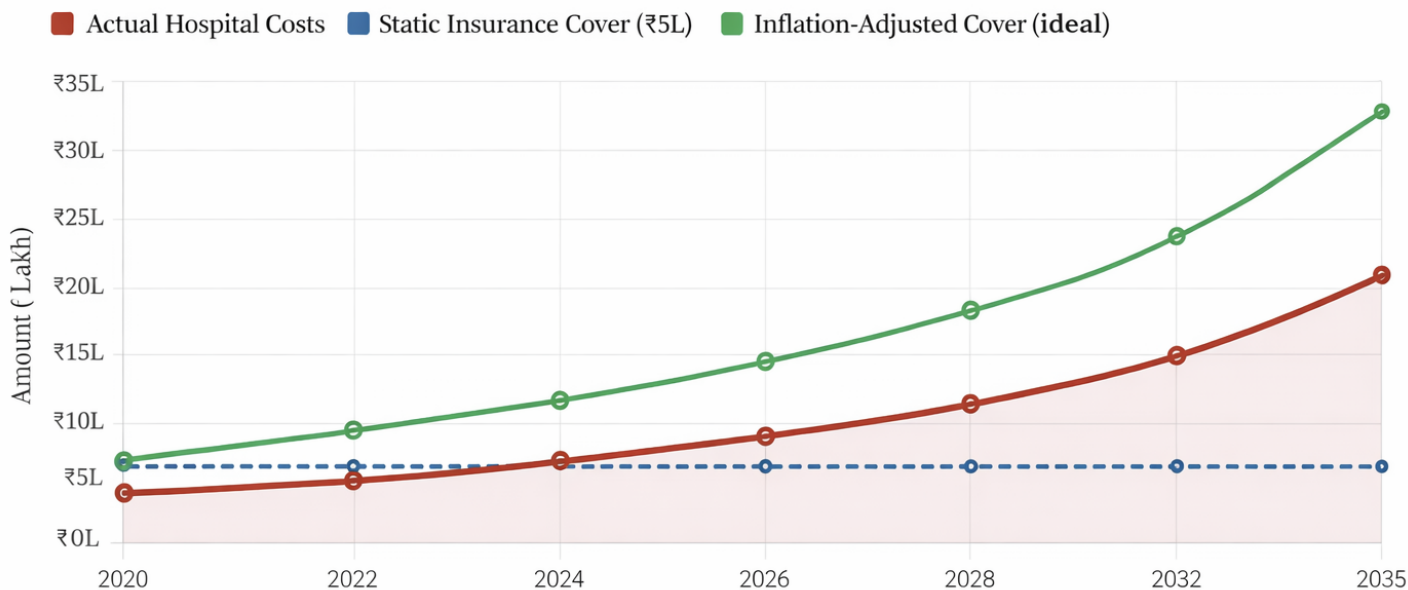
Most people in India have a health insurance cover of ₹3 to 5 lakhs. That felt adequate five years ago. Today, a serious illness or major surgery can breach that limit in the first week itself. And in 2031? A ₹5 lakh policy will cover barely one room in a good hospital.

The problem is not that you have insurance. The problem is that your insurance is not growing at the same speed as medical costs. Every year you delay upgrading your cover, the gap between what your policy pays and what treatment actually costs – widens silently.

Medical inflation does not wait for you to be ready. It does not negotiate. It arrives without warning – and it arrives with a bill.

The Growing Gap — Insurance Cover vs. Actual Hospital Costs

Why a "set and forget" insurance policy becomes dangerously inadequate over time



Your Protection Strategy

4 Ways to Shield Your Wealth from Medical Inflation

- **Upgrade Your Health Insurance Every 3 Years**

A ₹5 lakh cover from 2020 needs to be at least ₹15–20 lakhs today. Review and upgrade your sum insured regularly to match the pace of medical inflation – not general inflation.

- **Add a Super Top-Up Policy**

A super top-up plan gives you ₹50–1 crore of additional coverage at a surprisingly low premium. It kicks in after your base cover is exhausted – and for large medical events, it can be the difference between recovery and financial ruin.

- **Build a Dedicated Health Emergency Fund**

Keep 6–12 months of medical expenses in a liquid fund – separate from your retirement corpus. This prevents one health emergency from dismantling years of investment planning.

- **Invest to Beat Medical Inflation**

FDs earn 6.5%. Medical costs grow at 14%. The math is brutal. Equity investments that target 12–15% annual returns are the only asset class that can genuinely outpace medical inflation over 10–20 years.

Side-by-Side Comparison

Protection Tool	Beats Medical Inflation?	Suitable For	Priority
Upgraded Health Insurance (₹20L+)	Yes – if reviewed regularly	Hospitalisation costs	Highest
Super Top-Up Plan	Yes – large events covered	Major surgeries, long illness	High
Health Emergency Fund (Liquid)	Partially – short-term cover	Out-of-pocket costs, gaps	High
Equity SIP / Mutual Funds	Yes – 12–15% CAGR target	Long-term wealth protection	Essential
FD / Savings Account	No – 6.5% vs 14% inflation	Emergency liquidity only	Low (alone)

The Final Word

Your Health Is Your Biggest Asset. Protect It – Financially.

We plan so carefully for everything in life. Our children's education. Our home loan. Our retirement. And yet, the one event that can wipe out everything a serious illness is the one thing most people are the least financially prepared for.

Medical inflation is not a future threat. It is a present reality. It is already working against your wealth right now, every single day whether you are thinking about it or not.

The good news? It can be defended against. But only if you act today before the bill arrives. Because once you are in that hospital room, financial planning is already too late.

Your 4-Step Medical Inflation Protection Plan – Start This FY 2026–27

1. Review your health insurance immediately. If your cover is below ₹15–20 lakhs, upgrade it now. Premiums are significantly lower when you are healthy – not after a diagnosis.

2. Add a super top-up plan to cover catastrophic medical events. A ₹50 lakh top-up plan can cost as little as ₹5,000–8,000 per year – cheaper than one hospital consultation in 2031.

3. Create a separate health emergency fund in a liquid mutual fund. Target 6–12 months of medical expenses, kept fully separate from your retirement and goal-based investments.

4. Continue – and increase – your equity SIP. At 14% medical inflation, only equity returns can genuinely protect your purchasing power over the long term. Stay invested. Stay protected.

The Cost of Timing the Market.

Investor Mindset Series – FY 2026–27

The Cost of Timing the Market – And Why It Is Silently Hurting You

Every time you said "I'll wait for the market to fall before investing" – you may have already paid a price you never even noticed.

₹3.8L

Lost by missing just 10 market days in 10 years

78%

Of best market days occur within 2 weeks of worst days

15X

Return difference between staying invested vs. timing

0

Experts who can predict market tops & bottoms consistently

Picture this. It is March. The market has crashed 40%. Your portfolio is bleeding. The news is screaming pandemic. Fear is everywhere. So you do what feels like the smartest thing in the world – you stop your SIP, you sell some units, and you wait. You tell yourself: "I'll get back in when things look better."

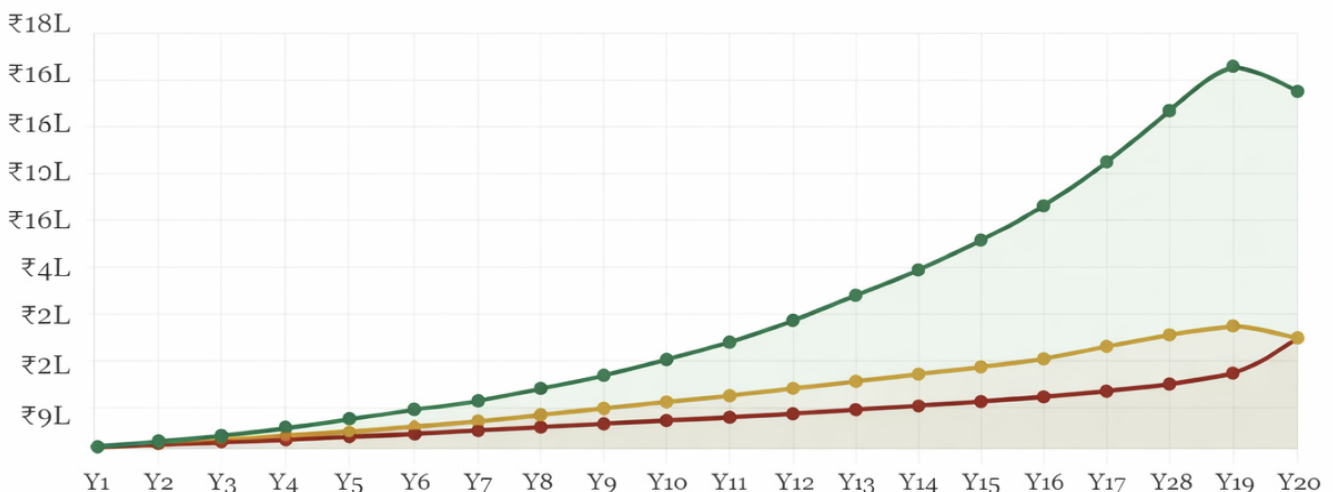
By June 2020, the market had already recovered 50%. You missed it. By December 2021, the Sensex had doubled from that March low. You missed that too. You were waiting for the "right time" – and the right time came and went while you were watching from the sidelines.

This is the cost of timing the market. And it costs investors – even smart, careful, well-meaning investors like you – more than they will ever realise.

₹10,000/month SIP – Staying Invested vs. Timing the Market (20 Years)

Sensex-based illustration – the gap between discipline and doubt

■ Stayed fully invested ■ Missed 10 best days/year ■ Tried to time market



The Psychology Trap

Why Your Brain Is Wired to Get This Wrong

Here is the uncomfortable truth: timing the market feels intelligent. It feels responsible. When markets are falling, selling feels like protecting yourself. When markets are rising too fast, waiting feels like being careful. Both feel right. Both are usually wrong.

The problem is that markets are emotional, not logical. The biggest single-day gains almost always happen right after the worst crashes – when everyone is still too afraid to buy. Missing just 10 of the best days in a 10-year period can cut your returns in half. Not by 10%. By half.

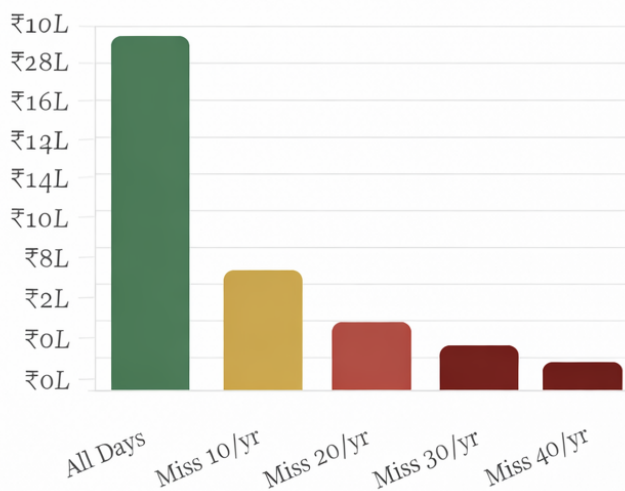
And here is the cruel irony – you cannot know which days those will be. Nobody can. Not your broker. Not the fund manager on TV. Not even Warren Buffett.

₹10,000/month × 20 years

Stayed invested ₹1.51 Crore | Missed 10 best days/year ₹38 Lakhs | Difference: ₹1.13 Crore lost to "smart" timing

What Happens When You Miss the Best Days

Impact on ₹1 Lakh invested in Sensex over 20 years



Investor Behaviour vs. Market Reality

Fear peaks exactly when you should be buying



The 4 Costly Mistakes

How Timing the Market Actually Plays Out in Real Life

"I'll wait till it falls more"

The market keeps rising. You wait 6 more months. Then a year. Then you invest at a higher price than when you started waiting — and blame the market for the loss.

"The news looks very bad right now"

Markets price in bad news faster than you can read a headline. By the time it feels safe to invest, the recovery has already happened — without you.

"Let me pause my SIP for now"

Pausing an SIP during a crash is like stopping a sale at a shopping festival. You are skipping the months when your money buys the most units at the lowest prices.

"I'll invest a lump sum when it's right"

The "right time" never feels like the right time. Investors who wait for certainty invest when markets are already expensive — and then call investing risky.

Side by Side

The Numbers Don't Lie

Strategy (₹10,000/month SIP — 20 Years)	Final Value	Returns
Stayed fully invested (SIP, no breaks)	₹1.51 Crore	~12% CAGR
Paused SIP during 3 major crashes	₹98 Lakhs	~9% CAGR
Tried to time — missed 10 best days/year	₹38 Lakhs	~5% CAGR
Kept money in FD "waiting for right time"	₹28 Lakhs	~6.5% (pre-tax)

The Final Word

The Market Rewards Patience, Not Prediction

The market has survived wars, pandemics, elections, currency crises, and global recessions. Every single time, it has recovered. Every single time, the investors who stayed in – who did not try to outsmart it – came out ahead.

Your SIP is not just a financial tool. It is a commitment to your future self. Every month you invest, regardless of whether the market is up or down, you are buying time – and time is the only thing in investing that never lies.

The best time to invest was yesterday. The second-best time is today. There is no third option called "when it feels right" – because in investing, it never quite feels right until it's too late.

What You Should Do Right Now – Instead of Waiting

1.Never pause your SIP during a market fall. That is precisely when it is doing its best work – buying more units at lower prices, setting you up for higher gains in the recovery.

2.Switch off the financial news during volatile periods. Noise is designed to make you react. Wealth is built by those who do not react.

3.Think in decades, not days. Ask yourself: will India's economy be larger in 2047 than today? If yes, then staying invested is not a risk. Staying out is.

4.Talk to your advisor before making any emotion-driven decision. One conversation can save you years of missed compounding. That is what we are here for.



War, Geopolitics & Your Money: How Global Conflicts Impact Investments.

New Financial Year Special – FY 2026–27

War, Geopolitics & Your Money: How Global Conflicts Impact Investments

You did everything right. You saved carefully. You invested with patience. And yet, one morning, your portfolio was in the red – because of a war you never started.

You did everything right. You saved carefully. You invested with patience. You stayed disciplined when markets wobbled. And yet, one morning you woke up, opened your phone, and saw your portfolio in the red – not because of anything you did, but because two countries thousands of miles away started fighting.

It feels unfair. Because it is. But here's the truth that separates a worried investor from a wise one: **Global conflicts are not surprises. They are risks you can prepare for.** As we step into FY 2026–27, this is exactly the conversation we need to have.

"The most powerful thing you can do for your future is understand the world your money lives in."

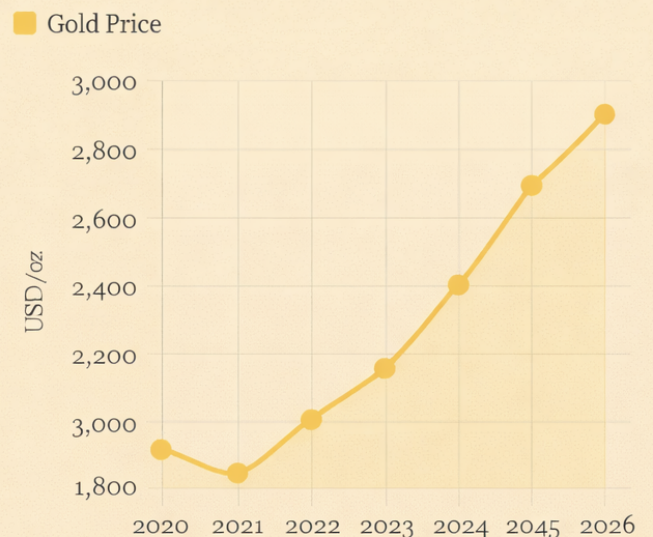
Crude Oil Price Spikes During Global Conflicts

Brent Crude (USD/barrel) – Historical conflict impact zones.



Gold as a Safe Haven in Uncertainty

Gold price trend (USD/oz) – Rises when fear grips markets



The Ripple Effect

One Conflict. Multiple Ripple Effects. All the Way to Your Kitchen Budget.

Oil & Energy Prices Spike

War disrupts supply. Higher oil means higher inflation. Higher inflation means the RBI may raise interest rates – and your EMI's quietly climb.

Gold Shines in the Dark

Every time fear grips markets, investors rush toward gold. If you hold SGBs or Gold ETFs, geopolitical chaos actually works in your favour.

The Rupee Weakens

When global investors panic, they pull money from emerging markets. The rupee weakens, imports get expensive, and your purchasing power quietly shrinks.

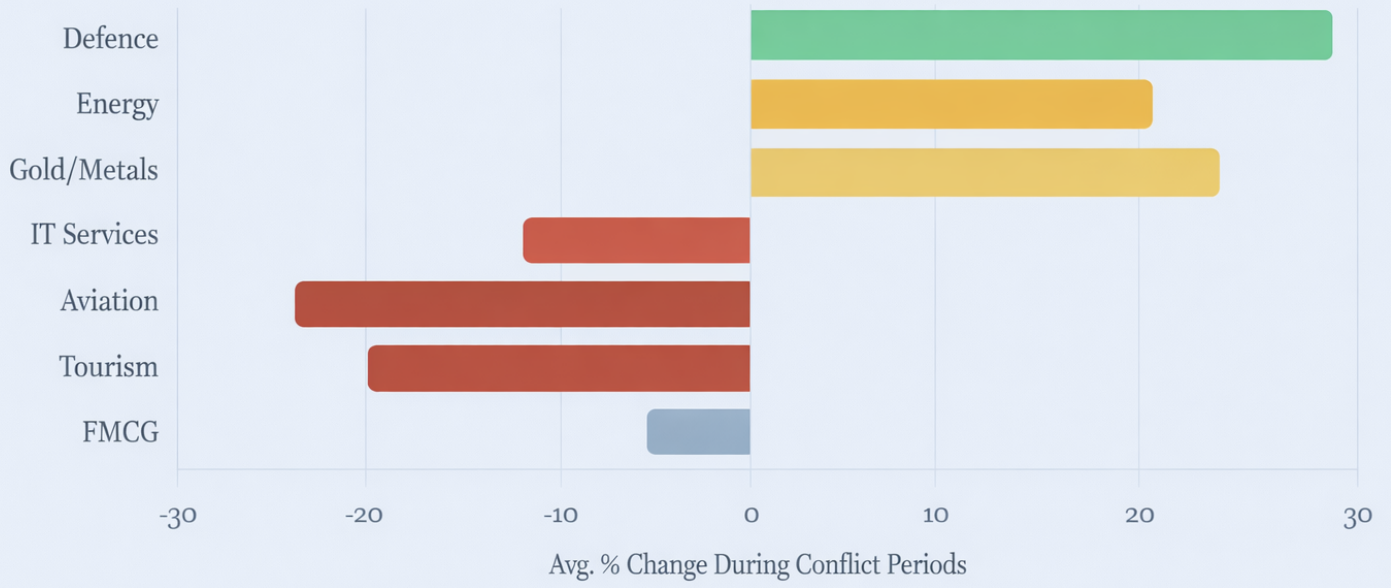
Sectors Win & Lose

Defence stocks rally. Aviation takes a beating. IT companies feel the pinch of slower western growth. Your portfolio's sector mix suddenly matters more than ever.



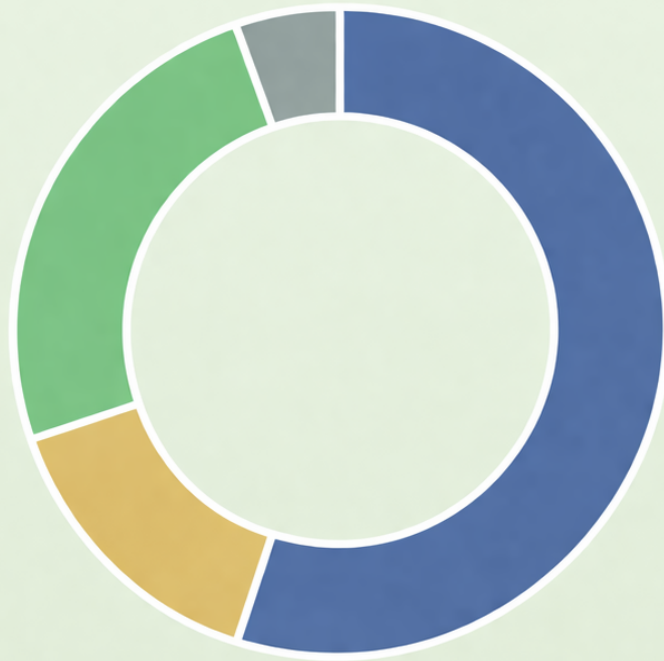
Sector Performance During Geopolitical Stress (Illustrative)

How different sectors typically respond when global tensions escalate



Suggested Asset Allocation

A geopolitically resilient portfolio for FY 2026–27



■ Equity 55% ■ Gold 15% ■ Debt 25% ■ Cash 5%

What Should You Do as FY 2026–27 Begins?









Do not panic. Panic is the most expensive emotion in investing. Markets have survived two World Wars, oil embargoes, and pandemics – and they have always recovered.

Review your asset allocation. Does your portfolio have the right balance of equity, debt, and gold? A well-diversified portfolio is your best defence against geopolitical storms.

Think long term, but stay informed. Keep investing through the noise. Avoid making emotional decisions based on daily headlines.

Use FY 2026–27 as a reset. Review your SIPs. Ask your advisor if your portfolio is positioned for the world as it is today – not as it was five years ago.

Historical Data & Changes

INDEX & COMMODITIES	VALUE/PRICE [01st March 2026]	VALUE/PRICE [31st March 2026]	% CHANGE
 BSE SENSEX	80,238.85	71,947.55	-10.33
 NIFTY 50	24,865.70	22,331.40	-10.19
 BSE MID CAP 150	15,747.70	14,280.96	-9.31
 BSE SMALL CAP 250	6,172.61	5,795.67	-6.10
 GOLD ₹/10GM	1,68,960.00	1,45,700.00	-13.76
 SILVER ₹/01 KG	2,85,741.00	2,30,600.00	-19.29
 USD/INR	1/91.55	1/95.02	3.79
 BRENT CRUDE ₹/BARREL	6,591.00	9,707.00	47.27

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



Women's Day celebration

Holi Celebration



Achiever's Award to Opulence Wealth by SBI General for the financial year of 25-26

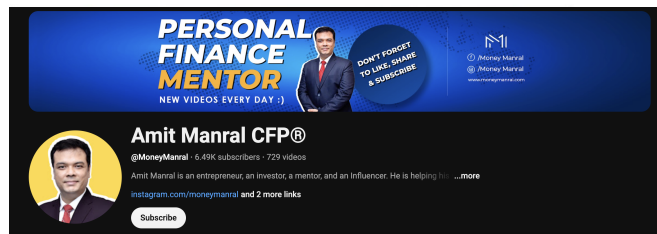
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Being intentional about improving your financial situation is the beginning of financial success. Focus on your financial goals and take the necessary action to achieve them.

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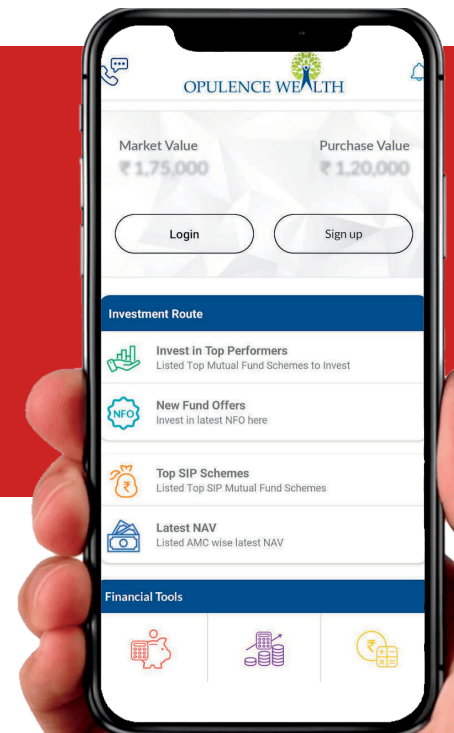
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