

CAMP ONE

Property

"My father bought land. My uncle built flats. Property is security you can touch, feel, and leave for your children."

VS

MAY 2026

CAMP TWO

Portfolio

"Numbers don't lie. Compounding is silent but devastating in its power. The data makes a clear case."

Ask any gathering of Indians where to invest money and the room will divide instantly. One half will say property it is safe; it is real, it is what your parents did. The other half will show you a chart. The debate is as old as the Indian middle class. But the data has finally settled it and the answer is more nuanced than either camp admits.

Ramesh, 48 The Property Believer

"I bought my second flat in 2010 for ₹38 lakhs. It is worth ₹95 lakhs today. My children will inherit something they can see and live in. You cannot put a mutual fund on a wall."

Priya, 44 The Portfolio Believer

"My SIP that started in 2010 with ₹38 lakhs equivalent over time is now ₹2.4 crore. I paid zero maintenance. I had no tenant drama. I can redeem it in 3 days if I need to."

Both Ramesh and Priya are right about their own experience. But they are not asking the same question. Ramesh is asking about security. Priya is asking about returns. India's greatest money debate isn't about which is better it is about which is better **for what you actually need.**

ROUND 01

RETURNS — Who grew ₹50 Lakhs more in 20 years?

Portfolio wins

PROPERTY

₹1.65 Cr

₹50L property in 2004 worth approximately ₹1.65 Cr by 2024. Average appreciation ~6% CAGR across India. Minus maintenance, property tax, vacancy — effective yield often under 5%.

5–6% effective CAGR

COMPARE

PORTFOLIO (NIFTY 50 SIP)

₹3.80 Cr

₹50L invested in Nifty 50–based equity fund in 2004 grew to approximately ₹3.80 Cr by 2024. No maintenance costs, no vacancies, no tenant calls. 12–13% CAGR.

12–13% CAGR

ROUND 02

LIQUIDITY — How fast can you get your money?

Portfolio wins

PROPERTY

3–6 months

Selling a property takes months — finding a buyer, legal verification, registration, transfer. In an emergency, this illiquidity can be devastating. You cannot sell one room when you need ₹2 lakhs urgently.

Very illiquid

COMPARE

PORTFOLIO

1–3 days

Mutual funds settle in T+2 to T+3 days. You can redeem exactly what you need — ₹50,000 or ₹50 lakhs — without touching the rest. True financial flexibility when life demands it.

Fully liquid

ROUND 03

PASSIVE INCOME — What comes in every month?

It depends

PROPERTY — RENTAL YIELD

2–3%

Indian rental yields are among the lowest in the world. A ₹1 crore flat earns ₹20,000–₹25,000/month rent — before maintenance, society charges, and vacancy months. The income sounds good until you calculate the yield.

2–3% gross yield

COMPARE

PORTFOLIO — SWP INCOME

6–7%

A Systematic Withdrawal Plan (SWP) from a balanced fund at 6% annual withdrawal still allows the corpus to grow. ₹1 crore can generate ₹50,000/month — while the underlying portfolio potentially keeps compounding.

6–7% sustainable withdrawal

ROUND 04

EMOTIONAL VALUE — What lets you sleep at night?

Property wins

PROPERTY

Tangible

You can see it. Touch it. Drive your family past it. Property satisfies something deeply human — the need for roots, the sense of having built something real. No market crash makes your flat disappear.

Real, visible, inheritable

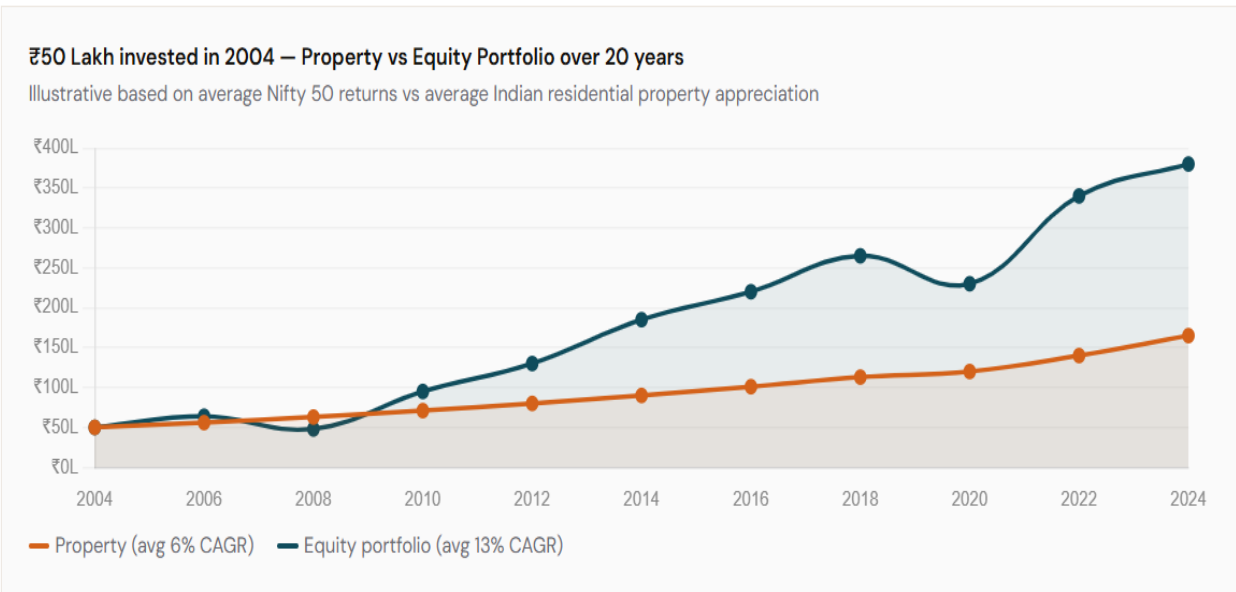
COMPARE

PORTFOLIO

Numbers

A portfolio is numbers on a screen. When markets fall, those numbers shrink — and for many investors, that is psychologically harder to handle than a vacant flat. Wealth without peace of mind has a hidden cost.

Better returns, more nerve



THE SCORECARD

PROPERTY	CATEGORY	PORTFOLIO
5–6% avg CAGR	RETURNS	12–13% CAGR ✓
3–6 months	LIQUIDITY	1–3 days ✓
₹50L+ needed	ENTRY COST	₹500 minimum ✓
2–3% rental yield	INCOME YIELD	6–7% via SWP ✓
✓ Tangible, real	EMOTIONAL	Numbers on screen
Maintenance + tax	ONGOING COST	Near zero ✓
✓ Can mortgage	LEVERAGE	No leverage option
2 rounds	WINS	5 rounds

The Verdict

The numbers are not even close. *A diversified portfolio has outperformed property on almost every financial metric over the past two decades in India. But here is the truth that the data doesn't capture: property gives you a home. It gives your family roots. It gives you leverage that no mutual fund can offer. The answer is not either-or. Own*

one property to live in with your heart. Build your wealth in a portfolio with your head. The investors who understand this distinction are the ones who retire free.

"Buy property to live in. Build a portfolio to live on. They are not competing — they are completing each other."

Opulence Wealth - Wealth Architecture Philosophy

You are already on the right side of this debate. You have chosen to invest in a portfolio that compounds quietly, grows steadily, and gives you options that a locked-in property never can. That choice is not a rejection of your family's values. It is the evolved version of them.

The greatest wealth mistake in India is not buying property. It is *only* buying property and calling it a financial plan. A home is not a portfolio. A flat is not a retirement plan. If you want both security and freedom, you need both. Our job is to make sure your portfolio does the heavy lifting so that when you buy property someday, it's a lifestyle choice, not a financial necessity.

Speak to your Opulence Wealth team about structuring a property + portfolio strategy that works for your goals.

All return figures are illustrative. Property returns vary significantly by location, type, and time period. Portfolio returns based on historical Nifty 50 CAGR and are not guaranteed for future periods. Past performance is not indicative of future results. Please consult your financial expert before making any investment decision.