WEALTH 360

OPULENCE WEALTH

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निवेश की कहावतें: पैसे के बारे में जो हमारे बुज़ुर्ग पहले से जानते थे

The Three Buckets: How to Draw an Income Without Fear

Compound Interest: The Only Teacher That Rewards Patience.

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न कोई डिग्री, न कोई ऐप फिर भी हमारे बुज़ुर्ग पैसे की सबसे गहरी बातें जानते थे। आइए उनकी कहावतों को आज की भाषा में समझें।

बचपन याद कीजिए।

जब भी आप ज़िद करते कि सारे पैसे अभी खर्च कर दें, घर का कोई बुज़ुर्ग प्यार से कहता "बेटा, बूँद बूँद से घड़ा भरता है।" और जब खर्चे हद से बढ़ जाते, तो सुनने को मिलता "आमदनी अठन्नी, खर्चा रुपैया ऐसे कैसे चलेगा?"

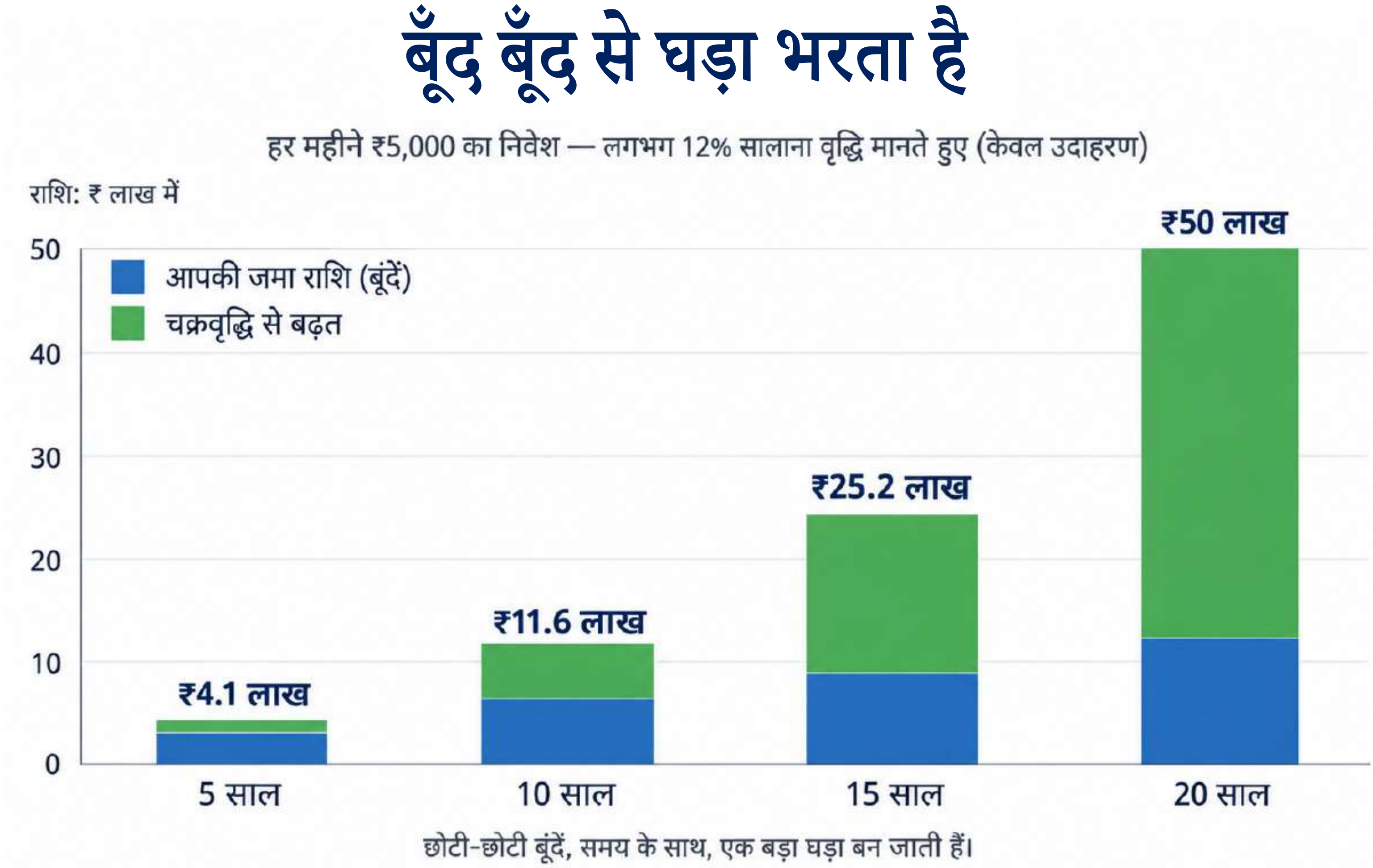
उस समय ये सिर्फ़ कहावतें लगती थीं। लेकिन आज समझ आता है कि इन छोटी-छोटी बातों में पैसे की सबसे बड़ी समझ छिपी थी। हमारे बुज़ुर्गों के पास न कोई डिग्री थी, न कोई मोबाइल ऐप फिर भी वे वही जानते थे, जो आज की पूरी फ़ाइनेंस की दुनिया मानती है।

“बूँद बूँद से घड़ा भरता है” - यही तो SIP है

सोचिए, एक खाली घड़ा है और एक धीरे-धीरे टपकता नल। एक अकेली बूँद से कुछ नहीं होता। लेकिन वही बूँदें अगर लगातार गिरती रहें, तो एक दिन पूरा घड़ा भर जाता है।

पैसा भी बिलकुल ऐसे ही बढ़ता है। हर महीने थोड़ी-थोड़ी रकम निवेश करना जिसे आज हम SIP कहते हैं ठीक वही “बूँद बूँद” है। शुरुआत में यह छोटी लगती है, पर समय के साथ ये छोटी रकमें मिलकर एक बड़ा घड़ा, यानी एक बड़ा कोष, बन जाती हैं।

और इसमें असली जादू जोड़ता है “चक्रवृद्धि” (compounding) यानी आपके पैसे पर मिला मुनाफ़ा भी खुद कमाई करने लगता है। समय जितना ज़्यादा होगा, घड़ा उतना ही बड़ा बनेगा।



देखिए — हर महीने की छोटी बचत सालों में कितनी बड़ी बन जाती है। नीली “बूंदें” आपकी जमा राशि हैं, हरा हिस्सा चक्रवृद्धि का जादू। (केवल उदाहरण)

“आमदनी अठन्नी, खर्चा रुपैया” - एक ज़रूरी चेतावनी

दूसरी कहावत तो और भी गहरी है। अगर कमाई सिर्फ़ आठ आने (अठन्नी) हो और खर्च पूरा एक रुपया, तो घड़ा कभी नहीं भरेगा उल्टा, कर्ज़ का गड्ढा और गहरा होता चला जाएगा।

आज के दौर में यही सबसे ज़्यादा होता है क्रेडिट कार्ड, EMI और “अभी खरीदो, बाद में चुकाओ” के जाल में। अपनी कमाई से ज़्यादा खर्च करना, पैसा गँवाने का सबसे तेज़ रास्ता है।

बुज़ुर्गों का नियम बहुत सीधा था: पहले बचाओ, फिर बचे हुए में खर्च करो इसका उल्टा कभी मत करो। जो अपनी चादर देखकर पैर फैलाता है, वही रात को चैन की नींद सोता है।

दो कहावतें, पूरा फ़ॉर्मूला

“बूँद बूँद” — थोड़ा-थोड़ा, पर लगातार निवेश करो। “अठन्नी-रुपैया नहीं” — कमाई से ज़्यादा कभी मत खर्चो। बस यही है वो नींव, जिस पर हर बड़ी दौलत खड़ी होती है।

असली जादू निवेश की राशि में नहीं, समय में है

हम अक्सर सोचते हैं “जब कमाई बढ़ेगी, तब ज्यादा निवेश करेंगे।”

लेकिन जिंदगी में वह “सही समय” अक्सर आता ही नहीं। पहले घर का खर्च, फिर बच्चों की फीस, फिर माता-पिता की जिम्मेदारी, फिर घर, गाड़ी और बाकी जरूरतें।

इसीलिए **छोटी शुरुआत बड़ी शुरुआत से बेहतर हो सकती है।**
“चक्रवृद्धि” (compounding) का अर्थ है कि आपके निवेश से बनने वाली कमाई भी आगे निवेश का हिस्सा बनती रहती है। समय जितना लंबा होता है, इस प्रक्रिया को उतना अधिक अवसर मिलता है। AMFI (Association of Mutual Funds in India) भी लंबे समय के निवेश में “चक्रवृद्धि” (compounding) के महत्व को रेखांकित करता है।

आपके लिए सबसे जरूरी बात

आप हमारे साथ पहले से निवेश कर रहे हैं। इसलिए यह लेख आपको निवेश शुरू करने के लिए नहीं, बल्कि **एक छोटी-सी याद दिलाने के लिए है।**

कभी-कभी **पोर्टफोलियो** देखकर हमें लगता है कि "बस अब ठीक है।"

लेकिन जिंदगी बदलती रहती है। कमाई बढ़ती है। खर्च बढ़ते हैं। बच्चों की जरूरतें बदलती हैं। रिटायरमेंट करीब आता है।

इसलिए समय-समय पर खुद से पूछिए:

अगर जवाब "नहीं" है, तो घबराने की जरूरत नहीं है। शायद बस एक छोटा-सा बदलाव करना है— SIP की समीक्षा, निवेश में बढ़ोतरी या पोर्टफोलियो का पुनर्मूल्यांकन।

क्योंकि आखिर में संपत्ति निर्माण (wealth creation) किसी एक बड़े फैसले से नहीं होती।

यह उन सैकड़ों छोटे फैसलों का परिणाम होती है, जिन्हें हम वर्षों तक दोहराते हैं।

आप तो पहले से यही कर रहे हैं

यहाँ आपके लिए एक अच्छी बात है। हमारे साथ नियमित निवेश करके, आप असल में अपने बुज़ुर्गों की सीख को ही जी रहे हैं। आपकी हर SIP एक "बूँद" है, जो चुपचाप आपका घड़ा भर रही है। आपने वह समझदारी दिखाई है, जो कई लोग पूरी ज़िंदगी नहीं समझ पाते।

आज वही बात हमें SIP सिखाती है।

नियमित निवेश + सही समय + धैर्य = भविष्य के लिए मजबूत तैयारी।

और शायद पैसे के बारे में हमारे बड़ों की सबसे बड़ी सीख यही थी

कमाना जरूरी है, लेकिन अपने भविष्य के लिए बचाना और निवेश करना उससे भी ज्यादा जरूरी है।

बस इसी राह पर बने रहिए। बाज़ार ऊपर-नीचे होता रहेगा, पर बूँदें गिरती रहें, तो घड़ा एक दिन ज़रूर भरेगा।

The Three Buckets: How to Draw an Income Without Fear

The secret to a worry-free retirement income isn't new it's exactly how our elders quietly managed their money.

There comes a time in every investor's life when the question changes.

For years, you ask: **"How much can my money grow?"**

Then one day, the question becomes: **"How can my money support me without making me nervous?"**

This is especially important when you are approaching retirement or already depending on your investments for regular income. You may have built a good investment portfolio over the years. But watching the market fall while withdrawing money every month can feel uncomfortable.

The answer is not to stop investing. It is to **organise your investments differently.**

One simple way to think about this is the **Three-Bucket Strategy.**

Think back to your grandparents' time for a moment.

Money never sat in just one place. A little was kept in a kitchen tin for the daily milk, the vegetables, the small expenses. Some was tucked away in a steel almirah or the post office for the needs of the next few years. And some went into gold or land untouched, saved for the distant future.

They never gave it a fancy name. But without realising it, they were splitting their money into three parts. Today's financial world calls this very same wisdom the "Three Buckets" and it is the biggest secret to drawing an income in retirement without fear.

Where Does the Fear Come From?

The greatest fear in retirement is a simple one: “The day the market falls, will my savings shrink too? Will I be forced to withdraw money at a loss?”

That fear is valid. If all your money sits in one place say, entirely in the stock market then withdrawing during a fall punches a hole straight through your savings. The Three Buckets approach removes this fear at its root.

Your Money, in Three Buckets

Bucket 1 - Today’s Needs (1–3 years):

The next two to three years of expenses, kept somewhere completely safe and instantly available like a savings account, a liquid fund, or an arbitrage fund. Your monthly “salary” is drawn from here. This money doesn’t rise and fall with the market, so even when markets crash, your income never stops.

Bucket 2 - The Next Few Years (3–7 years):

A little more return, but in a steady place like hybrid funds. Its quiet job is to keep refilling Bucket 1 over time.

Bucket 3 - The Distant Future (7+ years):

This is where money is kept to grow like equity. Over the long run, this is what builds your wealth and beats inflation. It is left untouched for years, so it gets all the time it needs to grow.

One Thing Worth Remembering

Money you’ll spend soon should never be left to the market’s mood. And money that needs to grow should be given plenty of time. That, in one line, is the whole secret of the Three Buckets.

The Three Buckets: Income Without Fear

So your monthly income keeps flowing even when markets fall (illustrative)

Bucket 1 stays safe even when markets fall — so your income never stops.

The three buckets at a glance — spending money kept safe (Bucket 1), a stable bridge (Bucket 2), and growth in equity (Bucket 3). Illustrative only.

How the Wheel Turns, Without Fear

Now watch the magic. When the market falls, you don't panic and sell Bucket 3 (your equity) because your spending money is sitting safely in Bucket 1. You simply give your investments all the time they need to recover.

Slowly, the growth from Bucket 3 refills Bucket 2, and Bucket 2 refills Bucket 1. The wheel keeps turning and you keep drawing your income in peace, month after month, no matter what the market does.

What This Means for You

Until now, you and we have worked together to fill your pot. The only question that remains is how to drink from it not in fear, but in calm. The Three Buckets approach does exactly that. It turns your savings into a dependable "salary" that isn't afraid of the market's weather.

Retirement

is meant to be a time of ease, not worry. And with the right preparation, it can truly be just that where every first of the month arrives with a quiet, carefree smile.

Compound Interest: The Only Teacher That Rewards Patience.

A Teacher's Day tribute to the quietest, most powerful teacher in your financial life one that asks only for your patience.

Think about the best teacher you ever had.

Maybe it was someone who taught you mathematics. Maybe someone who taught you discipline, patience, or simply told you, "Keep going. You will understand its value one day." Interestingly, there is one teacher who has been teaching investors for generations and it never asks for a classroom, never gives an exam and never takes a holiday.

This Teacher's Day, close your eyes and picture the one teacher who changed you.
In the world of money, there is one such teacher too. It is quiet, it is invisible, and it is the most powerful of them all. Its name is compound interest and its only lesson is patience.

The Lesson: Your Money Teaches Itself

Compound interest works on a simple, beautiful idea. Your money earns a return. Then that return also starts earning a return. And on it goes money making money, which then makes even more money.

Like a patient teacher, it does not reward cramming. It has no interest in overnight riches. It rewards only one thing: showing up, again and again, and giving it time.

The Magic Is in Time, Not the Amount

Here is the part most people miss. The real power of this teacher is not how much you invest it is how long you let it work.

> **Compound interest doesn't reward the one who invests the most. It rewards the one who waits the longest.**

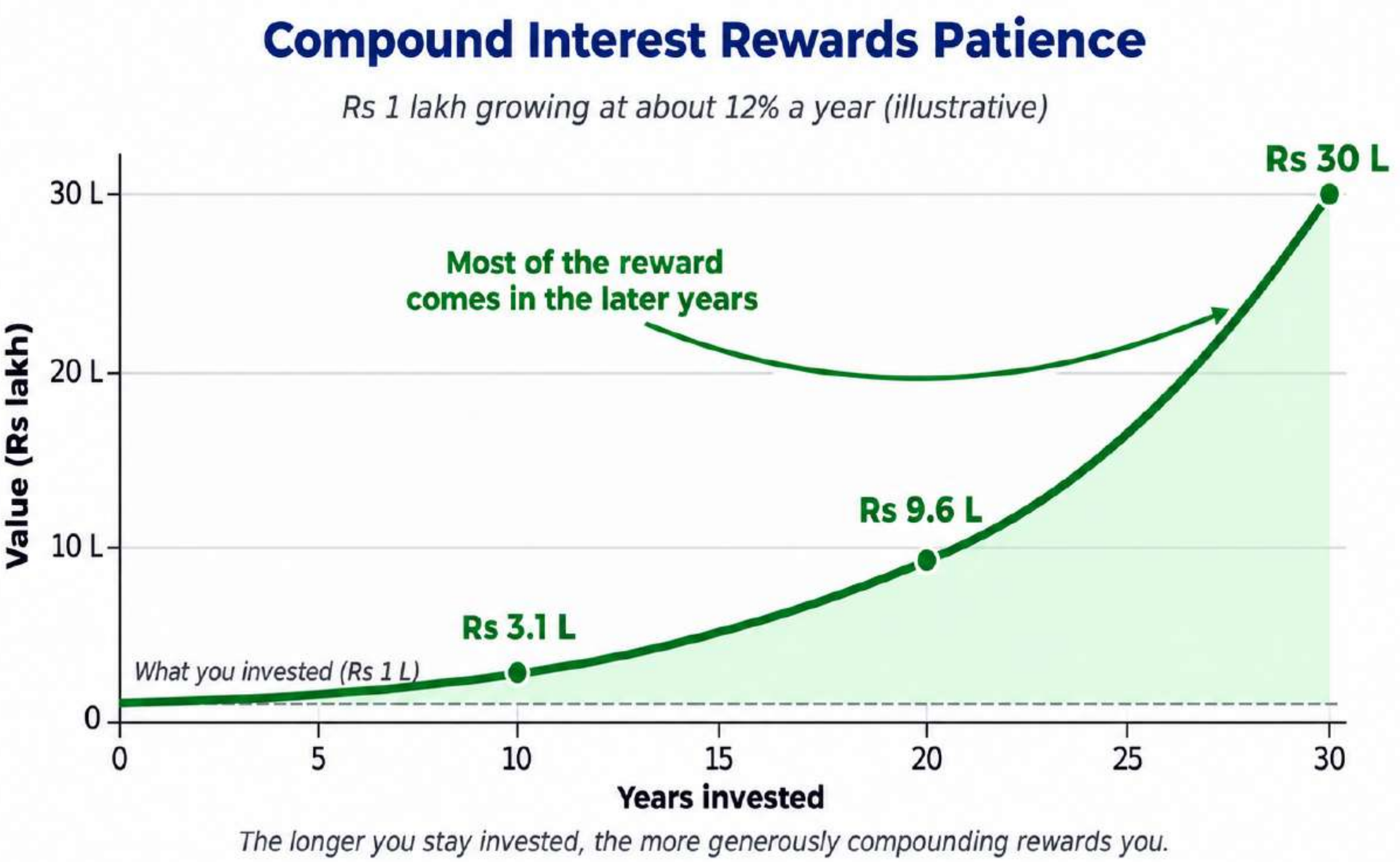
Look at the curve below. For years, the growth looks slow, almost disappointing. But then, quietly, it begins to bend upward and then it soars. The longer you stay, the more generously it rewards you.

Notice something important: most of the reward comes in the later years. The investor who leaves early bored or impatient walks away just before the magic truly begins.

The Hardest Lesson of All

Every great teacher has one lesson that is hard to learn. For compound interest, that lesson is simply this: you must wait.

Markets will rise and fall. Faster-looking options will tempt you. Friends will boast about quick gains. But the student who stays seated patient and calm is the one who finally tops the class, not the one who keeps changing schools.



Illustrative only. Notice how the curve stays low for years – then quietly soars.

You Are Already Its Best Student

Here is something to feel proud of.

By staying invested with us month after month, through the noise and the ups and downs you are already doing exactly what this teacher asks. Your patience is not being wasted. Quietly, invisibly, it is being rewarded, a little more with every passing year.

So this Teacher's Day, remember the teachers who taught you to be patient in life. And let compound interest the patient teacher of your wealth keep doing what it does best. The lesson is simple: stay, wait, and let time do the teaching

Can your child be both a nominee and a legal heir? Here's what every family should know

One small misunderstanding about this can turn a lifetime of savings into a painful family dispute. Here’s what every family should know.

Imagine a father who did everything right.

He worked hard, saved carefully, and made sure his daughter was the nominee on his bank accounts and investments. “If anything happens to me,” he thought, “everything will go smoothly to her.” He passed away in peace, believing his family was fully protected.

But months later, his family was tangled in a painful dispute. His wife and elderly mother also had a legal claim and his daughter, the nominee, could not simply keep it all. What was meant to be a gift had quietly become a conflict.

The reason? One small but costly misunderstanding the difference between a **nominee** and a **legal heir.**

This is the part most families get wrong, so let’s make it very simple.

A nominee is the person who receives your money after you’re gone. Think of them as a trusted caretaker the bank or the fund hands the money to them so it doesn’t get stuck.
A legal heir is the person who actually owns that money. Ownership is decided either by your Will, or if you didn’t write one by the law.

In one line: the nominee receives the money, but the legal heir owns it.

A nominee is only a caretaker.
A Will decides the real owner.
Nomination alone is not enough.

NOMINEE

The Caretaker

LEGAL HEIR

The Real Owner

VS

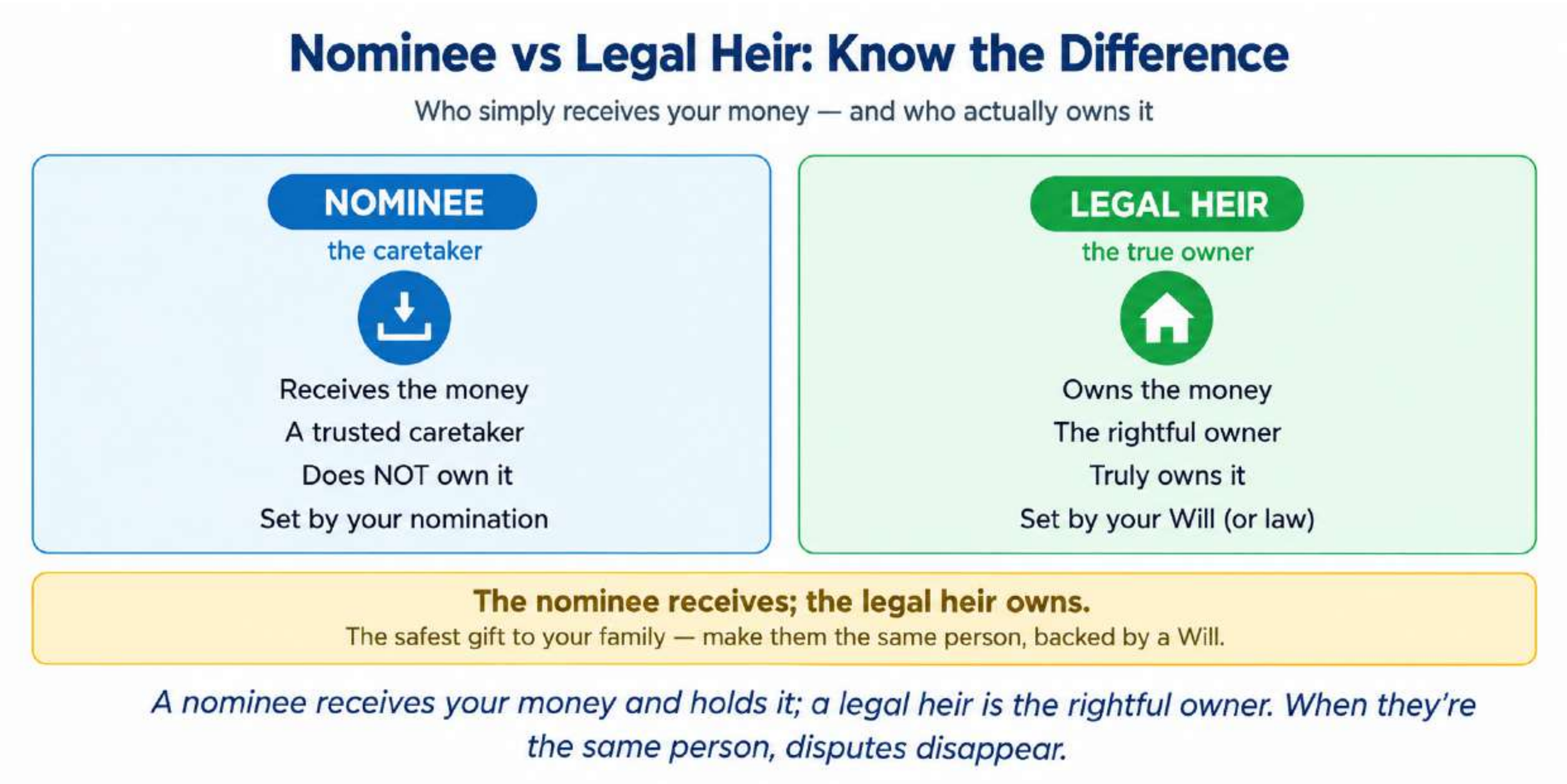
Manages the assets temporarily

Receives the assets as per your wishes

So, Can Your Child Be Both?

Yes, and this is exactly what you should aim for.

If you want your child to truly receive and keep your assets, make them the nominee and clearly name them in your Will. When the nominee and the legal heir are the same person, there is no confusion and no room for dispute. Your wishes are followed, exactly as you intended.



Why We Are Telling You This

You have worked hard to build something meaningful with us for the people you love most. It would be heartbreaking for that very gift to become a source of stress for them one day.

The fix is simple, and it is one of the kindest things you can do for your family. First, check that your nominations are up to date. Then make a clear Will and align the two, so your nominee and your legal heir are the same person. It takes an afternoon. It can save your family years of worry.

Check your nominations
Make sure they are up to date.

Make a clear Will
Write your Will to protect your loved ones.

Align the two
Ensure your nominee and your legal heir are the same person.

It takes an afternoon.
It can save your family years of worry.

Because real financial planning isn't only about growing your money. It's about **making sure it reaches the right hands smoothly, and without a single tear.**

Historical Data & Changes

INDEX & COMMODITIES	VALUE/PRICE [01st Aug 2026]	VALUE/PRICE [31st Aug2026]	% CHANGE
BSE SENSEX	78,639.03	76,957.27	-2.14
NIFTY 50	24,774.30	24,080.40	-2.80
BSE MID CAP 150	17,143.20	17,295.96	0.89
BSE SMALL CAP 250	7,152.45	7,225.58	1.02
GOLD ₹/10GM	1,41,700.00	1,55,238.00	9.55
SILVER ₹/01 KG	2,17,437.00	2,36,194.00	8.63
USD/INR	1/95.397	1/95.140	-0.27
BRENT CRUDE ₹/BARREL	7,620.00	8,246.00	8.22

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.

The Opulence Wealth team conducted a dedicated financial planning workshop for our soldiers, empowering them to achieve their financial goals and protect the future of their families

Employees of the month

Independence Day Celebration By Team

Media Corner

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

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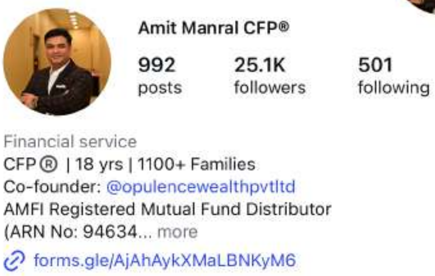

OUR NEWSLETTER - WEALTH 360

Don't forget to check our previous newsletters,

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

Scan the QR code to visit the above link.

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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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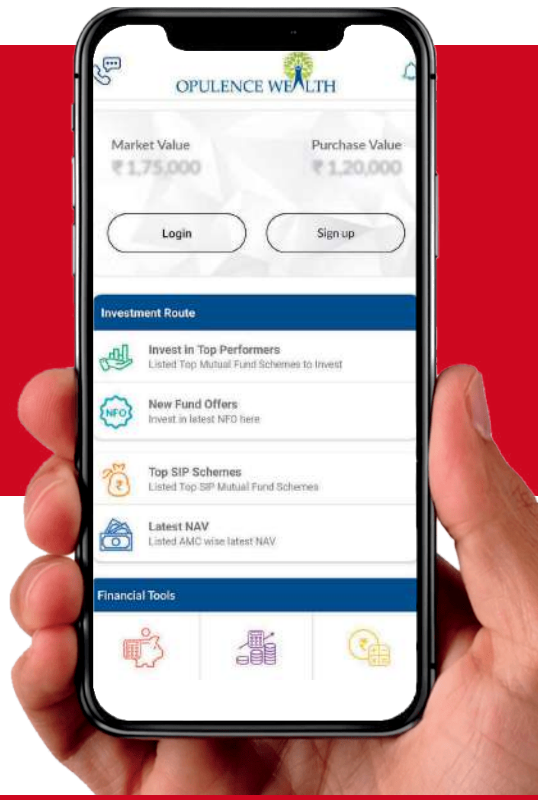

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