

**THE POWER TO PROTECT.
THE WISDOM TO GROW.**



India as BRICS Host: What the Summit Means for Indian Markets.

US Fed Rates: A Key Market Connection.

Ten Arms, Ten Weapons: The Financial Toolkit Every Investor Needs each of Durga's weapons mapped to a wealth tool (SIPs, insurance, gold, goals)

Your Runway Corpus Isn't Just for Emergencies It's for Courage.

Table Of **CONTENTS**

India as BRICS Host: What the Summit Means for Indian Markets. **03**

US Fed Rates: A Key Market Connection. **07**

Ten Arms, Ten Weapons: The Financial Toolkit Every Investor Needs each of Durga's weapons mapped to a wealth tool (SIPs, insurance, gold, goals) **12**

Your Runway Corpus Isn't Just for Emergencies It's for Courage. **16**

Historical Data & Changes **21**

Event Corner **22**

Media Corner **23**

Contact Us **24**

India as BRICS Host: What the Summit Means for Indian Markets.

A few days ago, a gentleman we have known for years a careful investor, the sort who has quietly built real wealth over two decades called us in some agitation. He had been watching a news channel where an excited anchor, standing outside Bharat Mandapam, was declaring that the world order was about to change. India was hosting the BRICS Summit. The dollar's days were numbered. A new financial era was dawning. "Should I be doing something with my portfolio?" he asked. "Should I be worried? Or excited?"

We told him what we will tell you now make yourself a cup of tea, watch the summit as a proud citizen, and then go back to doing absolutely nothing with your investments. Because the gap between what a summit feels like and what it actually does to your money is one of the widest gaps in all of finance.

Let us explain why.

What actually happened in Delhi

On the 12th and 13th of September, India hosted the 18th BRICS Summit. It was, by any measure, a grand occasion. The leaders of Russia and China were in the room.

A joint statement the New Delhi Declaration was signed. There were business forums, tree-planting ceremonies, and a state dinner. For a country that loves to host the world, it was a moment of genuine pride, coming barely three years after our G20 presidency.

BRICS itself has grown up. What began as a clever acronym for five big emerging economies Brazil, Russia, India, China, South Africa has swelled to eleven members, taking in the UAE, Egypt, Saudi Arabia, Iran, Ethiopia and Indonesia. Put together, these nations contain nearly half of humanity. On paper, it is an enormous bloc.

And here is where the trouble begins. Because "on paper" and "in your bank account" are two very different places.

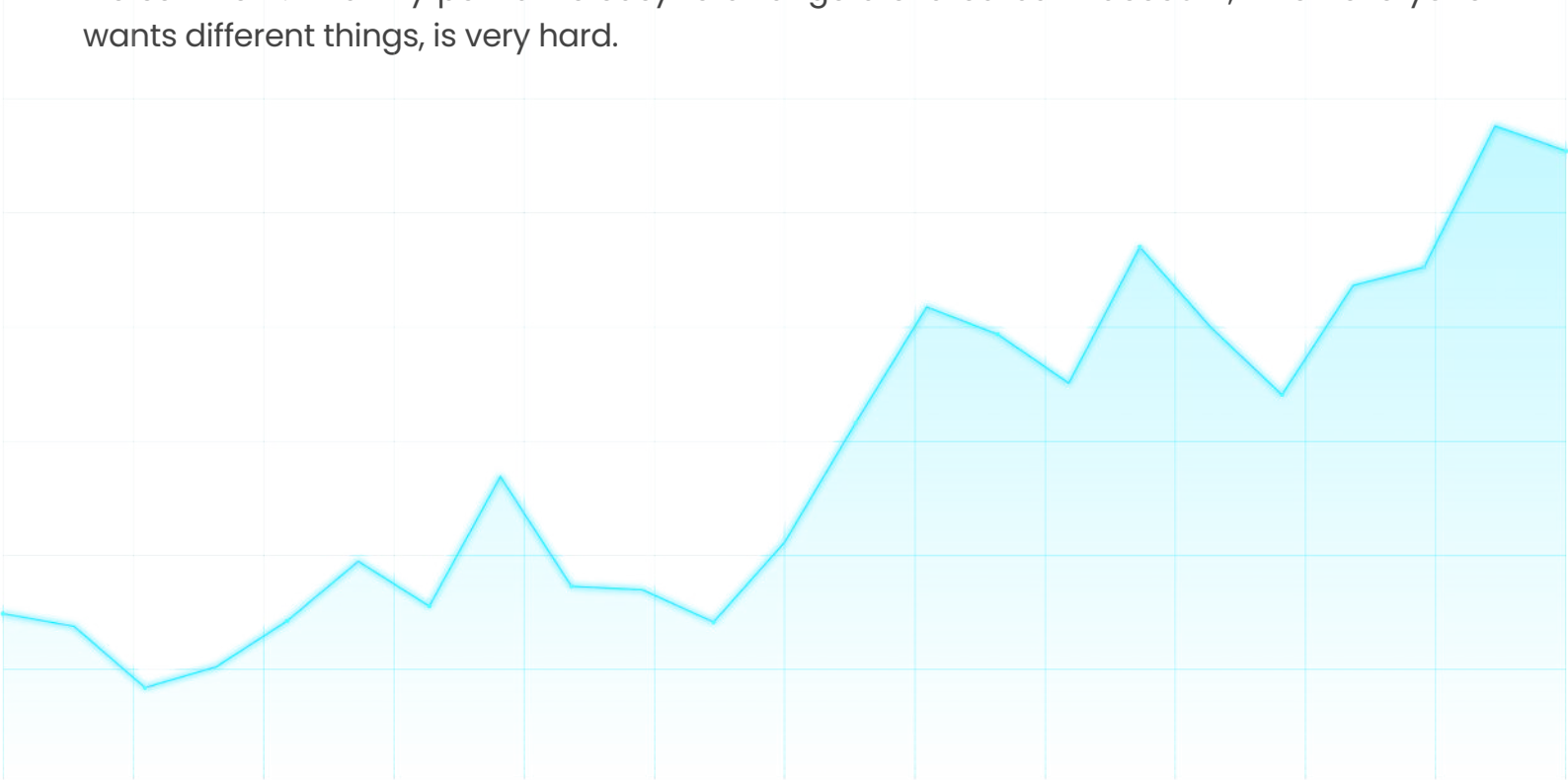
The theatre and the reality

We have watched a great many summits over the years, and we have learned to separate the theatre from the substance. A summit is, fundamentally, a meeting. Leaders talk. They agree on intentions. They set up committees that will meet again next year. This is not nothing diplomacy shapes the world slowly but it is a very long way from a policy that moves the price of the Funds you own tomorrow morning.

Consider the one idea that gets the most breathless coverage that BRICS is about to “kill the dollar.” Every few months, this story returns, dressed in slightly different clothes. And every time, the reality quietly refuses to cooperate. This summit itself made it plain that there is no common BRICS currency being planned not now, not soon. What the countries agreed to was far more modest to *gradually* trade a little more in their own currencies, such as the rupee, rather than always routing everything through the dollar.

Now, that is a sensible, sovereign thing for a nation to want. But notice the word *gradually*. India today settles only a tiny sliver of its imports in rupees. The dollar still oils the machinery of almost all global trade. This is not a revolution it is a slow tide, and slow tides do not make good news bulletins which is precisely why the bulletins exaggerate them.

There is a deeper, less glamorous truth hiding beneath the summit photographs, too. For all its size, BRICS is a bloc of very different, sometimes quarrelsome, members. India and China have unresolved differences. Trade within the group is still small. India, in fact, runs an enormous trade *deficit* with its BRICS partners we buy far more from China and Russia than we sell them. A family portrait is easy to arrange a shared bank account, when everyone wants different things, is very hard.



So what genuinely moves your money?

Here is the part worth clipping and keeping. The forces that actually push and pull Indian markets are not the ones on the front page during summit week. They are quieter, duller, and far more powerful:

1



The price of crude oil,
because we import so much of it
when oil rises, our costs rise.

2



The value of the rupee,
because a weaker rupee makes
everything we import dearer.

3



The movement of global money,
when large foreign investors decide to buy or sell
Indian shares in bulk.

A summit does not directly touch any of these levers.
It is background music playing in another room while
the real work of your portfolio goes on elsewhere.



The lesson, as always

We are often accused of being boring, and we plead guilty with pleasure. Because in investing, boring is where the money is. The excitement of a summit, the drama of a declaration, the thrill of a “new world order” these are wonderful things to read about over your morning coffee and terrible things to act upon.

The genuine story here is real, but it is a slow one India and the other emerging nations are, over decades, becoming a larger share of the world economy. If you want to be part of that story and you should you are already doing the right thing. You are staying invested in a diversified way, through the ups and the downs, letting the years do the compounding that no summit ever can.

So watch Delhi with pride. Then close the news channel, and let your investments continue their quiet, unglamorous, enriching work. That, and not the handshake on your television screen, is how fortunes are actually built.

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US Fed Rates: A Key Market Connection.

Let us introduce you to a committee of about a dozen people who sit around a large wooden table in Washington, several times a year, and decide something that seems to have nothing to do with you. They set the interest rate for the United States of America. And yet, when they finish their meeting and read out their decision, the rupee in your wallet, the shares in your portfolio, and even the gold in your locker can all shift a little.

They are the US Federal Reserve “the Fed” and this September, they raised their rate by 25Bps. We want to explain, in the simplest possible way, why a decision made so far away lands so close to home. And then we want to persuade you to stop losing sleep over it.



First, what they did and why

The Fed's job is to keep prices stable in America. This year, a sharp rise in oil and global prices forced their hand, and on the 16th of September they nudged their interest rate up by a quarter of a percentage point. A small move but the signal mattered more than the size. It told the world that American interest rates are likely to stay higher for a while yet.

Now, here is the chain of events that carries this decision from a table in Washington to your doorstep in Delhi or Mumbai. Read it slowly, and it becomes obvious.



1



When American interest rates rise, keeping money in the United States becomes more rewarding and safer.

2



So some large foreign investors decide to bring their money home from riskier markets India among them.

3



To do that, they sell their Indian shares and buy US dollars. That selling pushes our stock market down a little, and the rush to buy dollars pushes the rupee down a little.

4



A weaker rupee, in turn, makes the oil and goods we import more expensive, which can quietly raise the cost of living at home.

That is the whole mechanism. A far-away decision, travelling down a chain of cause and effect, until it touches the price of things in your own life.

We have seen this film before

If this feels familiar, it should. We have lived through it twice in recent memory. Back in 2013, the Fed merely hinted that it would tighten, and money fled India so quickly that the rupee tumbled and we were embarrassingly branded one of the world's "fragile" economies. Then again in 2022 and 2023, the Fed raised rates aggressively, the rupee slid to record lows, and foreign investors sold our shares month after month.

But we want you to hold on to one deeply reassuring fact. India in 2026 is a far sturdier ship than the one that was tossed about in 2013. Our foreign exchange reserves stand at record levels. Our banks are healthier. Our economy keeps growing at a pace much of the world envies. When the rupee comes under pressure today, it is usually because of an outside storm expensive oil, a strong dollar and not because of any rot within. The difference between weakness *within* and pressure from *without* is everything, and it is the reason we can watch these episodes with concern but not with panic.

The temptation and the trap

Here is where we must be blunt, because it is the most important thing we will say. Every time this committee in Washington meets, our news channels turn it into a cliffhanger. Will they? Won't they? What did the chairman's eyebrow suggest? And in that theatre of suspense lies a trap, beautifully disguised. The temptation is to act to sell in fear before the meeting, or to jump in afterwards hoping to catch the move.

Please resist this with all your strength. The impact of any single Fed meeting is almost always short-lived, and this is the crucial bit most of it is already expected and "priced in" before the announcement is even made. By the time you have read the headline, formed an opinion, and picked up the phone, the moment has passed. Trying to trade around a Fed meeting is like trying to guess the exact minute the monsoon rain will stop so you can dash across the road dry. Even the professionals, with their screens and their models, get it wrong more often than they will admit.



What to do instead

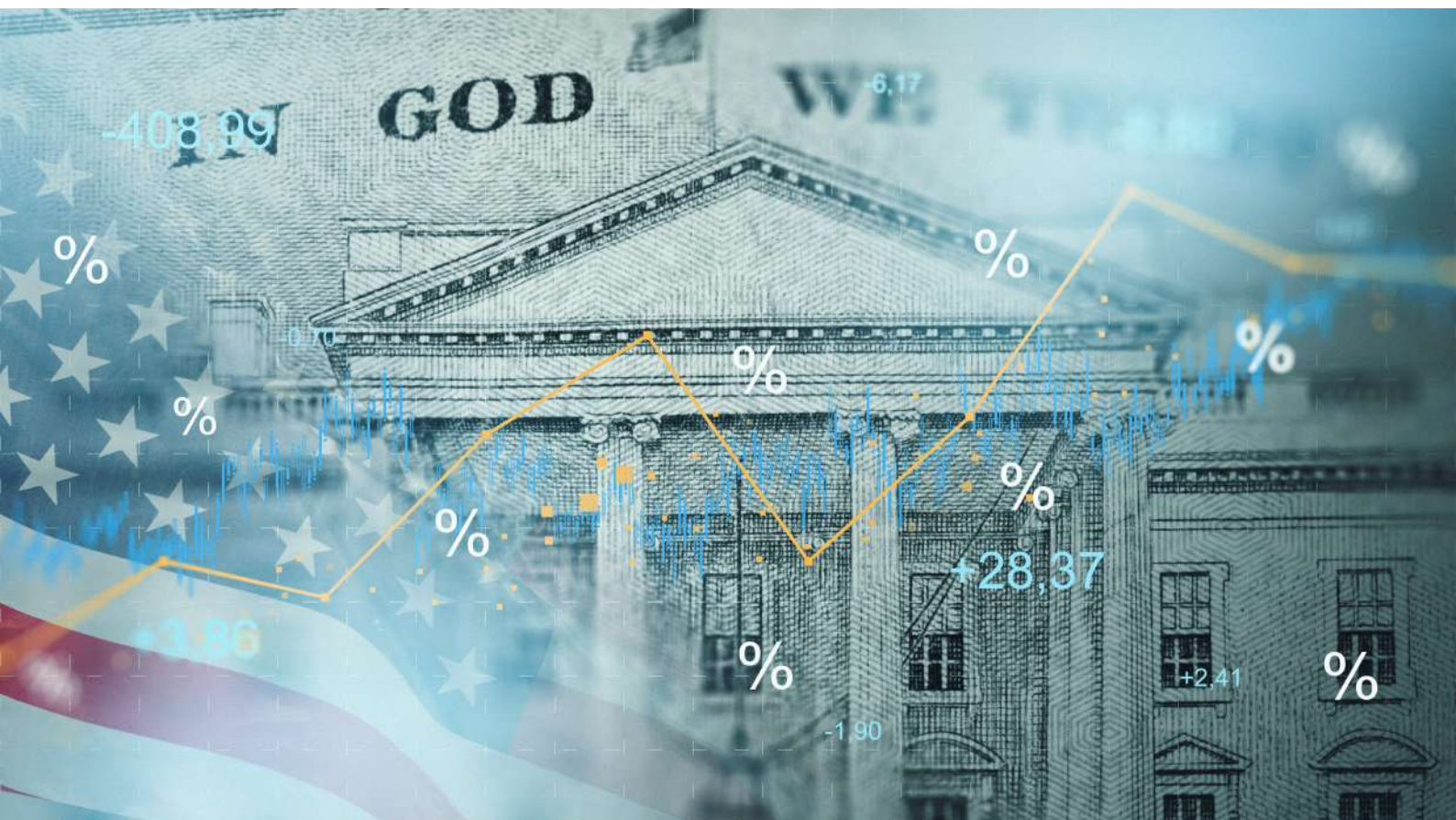
So what should an investor of substance and patience do? Almost nothing and we mean that as the highest praise.

You should have a plan a sensible mix of investments matched to your goals, your time horizon, and your own tolerance for the market's mood swings. Once that plan is in place, a quarter-point move in Washington becomes exactly what it should be a piece of news to note and forget, not an alarm bell to obey. You do not need to track every meeting. You do not need to understand every dot on the Fed's projection chart. You need only to stay invested, stay diversified, and let time do the heavy lifting that frantic activity never can.

The dozen people in Washington will keep meeting. The news channels will keep breathless. And you, if you are wise, will keep calm and keep compounding.

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Ten Arms, Ten Weapons: The Financial Toolkit Every Investor Needs” each of Durga's weapons mapped to a wealth tool (SIPs, insurance, gold, goals)

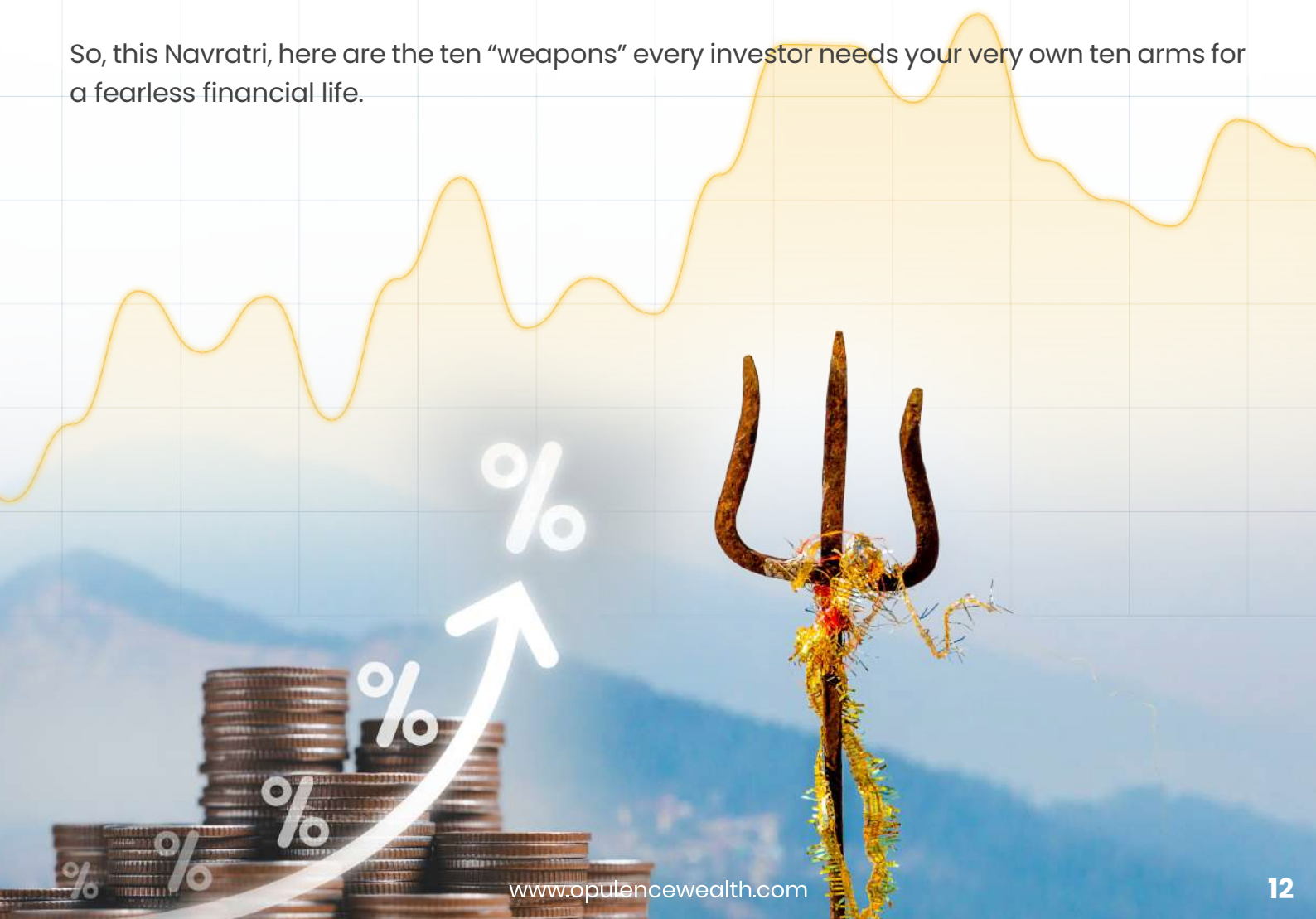
This Navratri, meet the ten “weapons” that make an investor truly fearless one for every battle your money will ever face.

Every Navratri, we bow before Maa Durga the fearless goddess with ten arms, each holding a weapon gifted by the gods.

Have you ever wondered why ten? Because she does not face just one enemy. She faces many and each weapon is meant for a different battle. Her strength lies not in any single weapon, but in carrying all ten together.

Your financial life is no different. It, too, has many battles rising prices, sudden emergencies, market storms, an uncertain future. And just like Durga, you cannot win them all with a single tool. You need a complete toolkit.

So, this Navratri, here are the ten “weapons” every investor needs your very own ten arms for a fearless financial life.



One weapon makes you strong, All ten together
make you fearless.



Your Ten Financial Weapons

Ten Arms, Ten Weapons: Your Financial Toolkit

1

Chakra
→ SIP

2

Trishul
→ Emergency Fund

3

Vajra
→ Life Insurance

4

Bow & Arrow
→ Your Goals

5

Sword
→ A Clear Plan

6

Gada (Mace)
→ Gold

7

Lotus
→ Compounding

8

Shankh (Conch)
→ Start Early

9

Bell (Ghanta)
→ Yearly Review

10

Serpent
→ Diversification



1



The Chakra (spinning disc) — your SIP.

Like the Chakra that never stops turning, your monthly SIP keeps working with quiet, unstoppable discipline.

2



The Trishul (trident) — your Emergency Fund.

It strikes down life's sudden blows, an urgent expense — before they can hurt you.

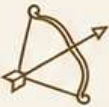
3



The Vajra (thunderbolt) — your Life Insurance.

An unbreakable shield that protects your family, no matter what happens to you.

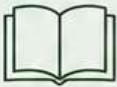
4



The Bow & Arrow — your Goals.

Every rupee you invest is an arrow, aimed at a dream — a home, your child's education, a peaceful retirement.

5



The Sword — a clear Plan.

The sharp blade of knowledge that cuts through confusion and shows you exactly where to go.

6



The Gada (mace) — your Gold.

Heavy, timeless, and dependable — the steady backup that has protected families for generations.

7



The Lotus — Compounding.

Just as the lotus blooms slowly from the mud, your wealth grows quietly with patience, into something beautiful.

8



The Shankh (conch) — Starting Early.

The very first sound of creation. The sooner you begin, the more powerful the result.

9



The Bell (ghanta) — your Yearly Review.

A gentle reminder to pause, check your path, and rebalance before charging ahead.

10



The Serpent (naag) — Diversification.

The wisdom of balance — never keeping everything in just one place.



You Already Carry Some of These Weapons

Here is something to feel proud of.

By investing with us, you have already picked up several of these weapons your SIP is spinning, your goals are taking shape. You are not starting from zero; you are already on the battlefield, and winning.

The goal now is simple: to complete your armoury. Because true financial strength, like Durga's, does not come from one weapon it comes from carrying them all, together.

As we celebrate the victory of strength over struggle, may every one of your ten financial arms be strong and may your journey ahead be truly fearless.

Ten Weapons. One Purpose.

The ten tools above are not ten separate investment products.

They are ten **financial jobs**.

And that distinction matters.

A family with ₹5 crore, ₹25 crore or ₹100 crore of wealth may have completely different requirements. There is no universal portfolio formula that works for everyone.

The real objective of **wealth management** is to understand the family behind the numbers their assets, liabilities, income, aspirations, responsibilities, risk capacity and legacy and then make the financial architecture work around those realities.

Because true wealth is not simply having more money.

True wealth is having enough financial structure to make important life decisions with confidence.

Your investments build the wealth.

Your financial toolkit protects it.

And your plan determines how that wealth serves the people and goals that matter most.

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Your Runway Corpus Isn't Just for Emergencies – It's for Courage

We build a financial cushion out of fear for the rainy day. But the very same money quietly gives us something far more powerful: the courage to live boldly.

We are all taught the same lesson about saving.

“Keep some money aside,” we’re told, “in case something goes wrong.” A job loss. A medical bill. A rainy day. And so, we build our emergency fund a quiet pile of money, set aside for the worst.

It is wise advice. But it is only half the story.

Because that same money your financial runway isn't only a shield against bad times. It is, quietly, one of the greatest sources of courage you will ever have.



What “Runway” Really Means

Think of an aeroplane. Before it can rise into the sky, it needs one thing on the ground: enough runway. Too little, and it can never take off. Enough, and it soars.

Your money works the same way. A “runway corpus” is simply the number of months your family can live on your savings, without a single rupee of income. The longer that runway, the more freedom and the more courage you carry into every decision.

Your Financial Runway: How Much Courage Can You Afford?

The longer your runway, the bolder the moves you can make (illustrative)



A runway corpus isn't just a safety net — it's a launchpad for a bolder life.

Illustrative. The longer your runway of saved expenses, the bolder the choices it lets you make.

How Much Runway Is Enough?

There is no universal number.

The familiar “six months of expenses” rule can be a starting concept, but financial planning usually requires a wider conversation.

A family's appropriate liquidity reserve may depend on:





- regular family expenses and major upcoming commitments;



- stability and visibility of income;



- business ownership and irregular cash flows;



- existing loans and other obligations;



- children's education or overseas requirements;



- planned property purchases or large capital expenditure;



- taxation and insurance commitments;



- the proportion of wealth held in relatively illiquid assets.



A salaried professional with highly predictable income and a diversified portfolio may need a different runway from an entrepreneur whose wealth is heavily linked to one business.

The Courage Money Quietly Buys

Notice how differently life feels with a runway beneath you. With a few months saved, you can breathe during a crisis instead of panicking. With more, you can stand firm negotiate the raise you deserve, or say “no” to work that is quietly crushing you. With a solid runway, you can take the leap change careers, start the business you’ve always dreamed of, or step back to care for someone you love.

This is the part no one tells you. An emergency fund is not just insurance against fear. **It is permission to be brave.**

From Safety Net to Launchpad

Here is what should make you proud. By building this cushion with us, you have done more than prepare for the worst you have quietly given yourself options. And options are freedom.

That money is not sitting idle, waiting for disaster. Every single day, it is working: lowering your stress, widening your choices, and giving you the quiet confidence to live on your own terms. The person with a runway sleeps better, negotiates harder, and dreams bigger not because they are fearless, but because they are prepared.

The Truest Kind of Wealth

So, the next time you look at your savings, don’t see only a wall against the rainy day. See a runway long, smooth, and ready.

Because the truest wealth was never only about protecting yourself from the bad days. It was always about freeing yourself to chase the good ones. That is the quiet power we help you build not just a safety net, but a launchpad for the life you actually want.

The Real Meaning of Financial Courage

As we enter the second half of FY 2026–27, this may be a useful time for families to review their runway not because a crisis is expected, but because life rarely follows a financial spreadsheet perfectly.

After years of wealth creation, financial planning gradually becomes about more than accumulating the highest possible corpus.

It becomes about **choice**.

The choice to wait.

The choice to walk away.

The choice to help somebody.

The choice to change direction.

And perhaps most importantly, the choice to remain patient when everyone around you feels pressured to act.

A well-planned runway does not promise that difficult times will never come.

It simply gives you more freedom in deciding how you respond when they do.

That is why your runway corpus should not be viewed merely as money reserved for emergencies.

It is money reserved for courage.

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Historical Data & Changes

INDEX & COMMODITIES	VALUE/PRICE [01st Sept 2026]	VALUE/PRICE [30th Sept 2026]	% CHANGE
 BSE SENSEX	76,944.28	72,480.29	-5.80
 NIFTY 50	24,055.80	22,620.45	-5.97
 BSE MID CAP 150	17,167.78	16,156.98	-5.89
 BSE SMALL CAP 250	7,228.53	6,995.30	-3.23
 GOLD ₹/10GM	1,52,849.00	1,47,315.00	-3.62
 SILVER ₹/01 KG	2,30,499.00	2,25,848.00	-2.02
 USD/INR	1/95.924	1/95.977	0.05
 BRENT CRUDE ₹/BARREL	8,341.00	8,658.00	3.80

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Event Corner



**Opulence Wealth Pvt Ltd
received award in highest net
sales by SBI Mutual Fund**



**Opulence Wealth Pvt Ltd
received recognition for
excellence in people, culture
and administration**

Employees of the month



**Our leaders had a meaningful
conversation with Mr Anish
Tawakley (CIO, DSP Mutual Fund)
about market outlook**

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992 posts

25.1K followers

501 following

Financial service

CFP® | 18 yrs | 1100+ Families

Co-founder: @opulencewealthpvtltd

AMFI Registered Mutual Fund Distributor

(ARN No: 94634... 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.

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.

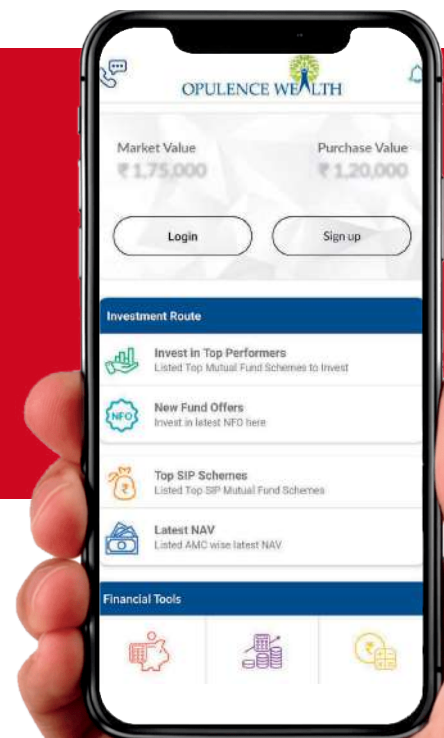
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