WEALTH 360

OPULENCE WEALTH
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Happy Diwali & Men's Day

Light Up Your Dreams, Build Your Wealth.

"Men of Team Opulence"



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Men and money stress: it's okay to talk about it

This Men's Day, a word for every man quietly carrying the weight of being "the provider" and how a simple plan can lighten the load.

He never says it out loud.

He wakes a little before the alarm, and the first thought isn't the day ahead it's the numbers. The EMI. The school fees. The ageing parents. The quiet promise, spoken or unspoken, that his family will always be okay.

He carries it to work. He carries it home. He carries it to bed. And when someone asks, "How are you?", he smiles and says, "All good."

If this sounds familiar, you are not alone. And this Men's Day, we want to say something too few people say to the men in their lives: it's okay to talk about it.

But sometimes, when everyone is asleep, one question keeps him awake:

"Have I done enough to secure my family's future?"

For many men, this question is difficult to share, even with the people they love most.

From a young age, men are often taught to be strong, solve problems, and take responsibility. Over time, being the provider becomes more than earning money. It becomes the feeling that they must always have an answer, always be prepared, and never show uncertainty.

Yet even a successful professional, a business owner, or a financially responsible investor can experience money stress.

And that is completely normal.



When Responsibility Becomes Pressure

Financial stress does not always mean that someone has too little money. Sometimes, it comes from having too many responsibilities and worrying about what the future may bring.

Will my savings be enough for retirement? What if I lose my job? Have I invested enough for my child's education? What if a medical emergency affects my family's finances?
For investors, even market fluctuations can create anxiety. A falling portfolio may feel especially uncomfortable when that money represents years of hard work and dreams for the family.

The problem is not always the money itself. Sometimes, it is the uncertainty surrounding it. And when we keep these worries to ourselves, they can affect our sleep, relationships, confidence, and ability to enjoy the life we are working so hard to build.



A Financial Plan Can Change the Conversation

Imagine two people with similar incomes, investments, and family responsibilities.

One keep worrying about every possible future expense. The other has reviewed their financial position, identified their goals, prepared for emergencies, and created a plan for retirement.

Both may face the same uncertainties. But the second person has a clearer understanding of what they are preparing for and what steps they can take.

That is the real value of financial planning.



Your Investments Should Give You Confidence

If you are already investing, you have taken an important step towards your financial future. But investing is not just about watching your portfolio grow.

It is also about understanding why you are investing.

Your investments should connect to meaningful goals: your child's education, your family's security, your retirement, or the freedom to pursue something you have always wanted to do.

Review whether your investments, insurance, emergency savings, and future expenses are aligned with these goals. Make adjustments when your circumstances change, rather than reacting to every market movement.

Regular conversations with your financial advisor can help you understand where you stand, what needs attention, and what is already on track.

Sometimes, reassurance does not come from earning more or accumulating more wealth. It comes from understanding the wealth you already have and knowing how it fits into your life.

It Is Okay to Talk About Money Stress

You do not have to wait for a financial problem before discussing money with your spouse, family, or financial expert.

Share your concerns. Ask questions. Discuss what worries you about the future. These conversations are not signs of weakness; they are signs of responsibility.
And remember, your family needs more than the financial security you are trying to provide. They need your time, your presence, your laughter, and your peace of mind, too.

A Thought for This Men's Day

You have spent years working hard to give your family a better life. Make sure you also give yourself the opportunity to enjoy it.



A financial plan is not just about building wealth. It is about building a life in which money supports your dreams instead of controlling your thoughts.

At Opulence Wealth, we believe that every financial journey deserves clarity, care, and meaningful conversations. As you continue your investment journey with us, let us keep reviewing not only how your wealth is growing, but also how well it is preparing you for the life you want. Because true financial success is not just about how much you accumulate. It is also about how confidently and peacefully you live.

INTERNATIONAL

Men's Day

November 19th

Clean your financial house like your home.

We scrub every corner of our homes to welcome Lakshmi. This Diwali, let's give our money the very same care.

A Little Cleaning Can Make a Big Difference

A few days before Diwali, something changes in our homes. We open old cupboards, remove things we no longer need, organise our belongings, and clean every corner. We want our homes to feel fresh, welcoming, and ready for a new beginning.

But here is a question worth asking: **When was the last time you cleaned your financial house?**

Over the years, your investments grow, your family responsibilities change, and new financial goals take shape. You may have opened mutual fund folios with different fund houses, changed your mobile number, purchased an insurance policy, or collected important documents along the way.

Everything may be in place, yet some details could be outdated, scattered, or forgotten.

Just as a cluttered cupboard makes it difficult to find what we need, a disorganised financial life can create unnecessary confusion when we need clarity the most.

This Diwali, let us give our finances the same care we give our homes.



1. Simplify Your Investment Folios

Do you remember every mutual fund folio you have? Can you easily find your investment statements when you need them?

Having investments across different fund houses is not necessarily a problem. However, unnecessary duplication and scattered records can make your portfolio harder to understand.

Review your existing mutual fund folios, understand what each investment is meant to achieve, and check whether your investments still match your financial goals.

Where appropriate, discuss possible consolidation with your financial expert. Remember, consolidation should not be done blindly. Tax implications, exit loads, investment objectives, and the suitability of each fund should be considered before making changes.

The goal is simple: fewer complications and a clearer picture of your wealth.

2. Update Your KYC Details

Have you changed your address, mobile number, email ID, or other personal details recently?

An outdated record may create avoidable difficulties when you need to access your investments or complete a transaction.

Take a few minutes to review your Know Your Customer (KYC) details and update them wherever required through the appropriate authorised channels.
A small update today can save your family from unnecessary paperwork and delays tomorrow.

3. Check Your Nominees

This is one of the most important financial tasks we often postpone.
When you first started investing, your family circumstances may have been different. You may have married, welcomed a child, or experienced other major life changes.
Do your nomination details still reflect your wishes?

Review the nominee details recorded against your investments and insurance policies. Check that the information is correct and make changes where necessary, following the applicable process.

Remember, nomination rules differ across financial products, and a nominee is not necessarily the same as the legal owner or beneficiary under every circumstance. Seek appropriate guidance when needed.

Your financial planning is not complete until your loved ones can understand and access the information they may need.

4. Organise Your Financial Documents

Imagine your family needing an insurance policy number, an investment statement, or a tax document when you are unavailable.

Would they know where to look?

Create one secure place for your important financial records, both digitally and physically. Include investment statements, insurance policies, KYC records, tax documents, loan details, and relevant account information.

Keep passwords and sensitive information secure. Make sure a trusted family member knows how to access essential records through a safe and appropriate process.

Good organisation is not just about convenience. It is an act of care for the people who depend on you.

5. Give Your Financial Goals a Fresh Look and review with us.

Finally, review the bigger picture.

Are you still investing towards the same goals? Has your retirement timeline changed? Are your children's education plans on track? Do your emergency savings and insurance arrangements reflect your current responsibilities?

Your investments should evolve as your life evolves. A periodic review can help you identify what is working, what needs attention, and where adjustments may be appropriate.

Finally, just as you'd call an expert for a deep clean, sit with us for a quick yearly check-up. A few minutes to make sure your plan still fits your life and you're set for the year ahead.

This Diwali, Choose Clarity Over Clutter

At Opulence Wealth, we believe wealth management is about more than growing investments. It is also about keeping your financial life organised, understandable, and aligned with the people and goals that matter most.

As you celebrate Diwali with your family, take a little time to review your financial records and discuss any questions with your financial expert.

You have already taken meaningful steps by investing towards your future. Now, make sure those investments are organised to support that future.

A clean home brings comfort.
An organised financial house brings clarity.
And both can make the journey ahead feel a little brighter.

Wishing you and your family a happy, prosperous, and financially confident Diwali!

HAPPY DIWALI

FESTIVAL OF LIGHTS

Team Opulence Wealth Pvt. Ltd.

DIWALI FINANCIAL CLEAN-UP CHECKLIST

A cleaner financial house brings a brighter future.

01 **Review your mutual fund folios**
Identify duplication and assess whether consolidation is suitable.

02 **Update your KYC**
Check contact details and complete required updates.

03 **Review nominee details**
Verify nominations across investments and insurance policies.

04 **Organise important documents**
Keep statements, policies and tax records securely accessible.

05 **Review your financial goals**
Check progress towards retirement, education and other goals.



5 Steps to a Cleaner Financial House

A simple checklist for every investor

- ◯ Review your mutual fund folios
- ◯ Update your KYC
- ◯ Review nominee details
- ◯ Organise important documents
- ◯ Review your financial goals

A cleaner financial house keeps the light of your dreams burning.

Jewellery, Coins or Gold Funds: Smart Dhanteras Buying at Record Prices

Gold is a tradition we treasure. But the smartest way to buy it is to know what we are buying it for.

The Gold We Buy Is More Than Gold

Every Dhanteras, Indian family's welcome prosperity by bringing gold into their homes. A mother buys earrings for her daughter. A father gifts a gold coin to his family. A couple purchases jewellery to celebrate years of hard work.

These purchases carry memories, blessings, and emotions that go far beyond their price.

But this year, when gold prices are at exceptionally high levels, one question deserves our attention: **Are we buying gold for our happiness, our traditions, or our financial future?**

There is no wrong reason to buy gold. The important thing is to choose the right form of gold for the right purpose.

1. Jewellery: For Memories and Celebrations

Jewellery has a special place in Indian families. It is worn at weddings, passed down through generations, and treasured as a reminder of important moments.

If you are buying jewellery this Dhanteras, buy something you genuinely wish to wear or gift. Check the purity and hallmark, understand the making charges, and ask about the jeweller's buyback or exchange terms.

Remember, jewellery is not always the most cost-effective way to invest in gold. Making charges, design costs, and deductions at resale can reduce the amount you recover when you sell it.

Buy jewellery for the joy it brings, not only for the return you expect.

2. Gold Coins: A Traditional Gift That Lasts

Gold coins are popular during Dhanteras because they are easy to gift, store, and pass on to the next generation.

However, coins may carry a premium over the underlying gold price. Compare prices across trusted sellers, check purity and hallmarking where applicable, and understand the resale or buyback policy before purchasing.

Coins can be a meaningful choice if you want to own physical gold without buying an ornament. Just remember to arrange safe storage and keep the purchase invoice secure.

3. Gold Funds: When Your Goal Is Investment

What if you want exposure to gold prices but do not need jewellery or a physical coin?

Gold Exchange-Traded Funds (ETFs) and gold mutual funds may be worth understanding.

Gold ETFs trade on stock exchanges and generally require a demat and trading account. Gold mutual funds, including funds that invest in gold ETFs, may offer a way to invest without directly holding physical gold.

These options avoid the need to store physical gold at home, but they are not risk-free. Their values fluctuate with gold prices, and expenses, taxation, liquidity, and investment rules depend on the product.

For investors who already have mutual fund portfolios, the key question is not simply whether gold prices are rising. It is whether gold has a suitable role in their overall financial plan.



Jewellery, Coins or Gold Funds?

Three ways to buy gold this Dhanteras — compared at a glance

	Jewellery to wear & gift	Coins / Bars to hold	Gold Funds to Invest
Extra cost to buy	High making charges	Small premium	Almost none
Purity worry	Can vary	Buy hallmarked	Always 99.5%+
Storage & safety	You keep it safe	You keep it safe	Held for you
Easy to sell	Lose making cost	Fair resale	Sell anytime
Start small?	No	Somewhat	Yes, any amount

Honour the tradition — then let the smart money quietly grow.

Three ways to buy gold, side by side — pick what fits your purpose, not just the tradition.

Four Smart Checks Before Buying

1. Set a budget. Decide how much you can comfortably spend without disturbing your emergency savings or planned investments.

2. Compare the full cost. Consider making charges, premiums, taxes, fund expenses, and possible resale deductions.

3. Avoid buying out of fear. A rising price does not guarantee that prices will continue rising. Do not rush simply because you fear missing out.

4. Review your overall portfolio. Gold can play a role in diversification, but concentrating too much of your wealth in one asset can create its own risks.

The Smart Dhanteras Blend

So, what should you actually do this Dhanteras? You don't have to pick just one.

Buy a small, meaningful piece of jewellery or a coin to honour the ritual to hold, to gift, to keep the tradition alive. And then, put the larger part of your "gold budget" into a gold fund, where it can grow without the heavy costs. This way, your heart is happy and your wealth is working.

This Dhanteras, Let Your Money Follow Your Purpose

As an investor, you already know that financial decisions work best when they are connected to clear goals. The same principle applies to gold.

At Opulence Wealth, we encourage you to look beyond the festive excitement and consider how a purchase fits into your family's broader financial picture. If you are unsure whether gold belongs in your portfolio, discuss your goals and existing investments with your financial expert before making a decision.

Gold may represent prosperity, but true prosperity also means having the freedom to make thoughtful choices without financial pressure.

Celebrate the tradition. Treasure the memories.
And let every financial decision have a purpose.

Wishing you and your family a happy, prosperous, and financially confident Dhanteras!



The India Paradox

Companies have kept earning more. So why have prices stood still?

On three consecutive Independence Days August 2024, August 2025, and again this August an observer glancing at the Nifty 50 would have seen very nearly the same number a little above 24,000. Two years of headlines, Two years of noise, and the index returned, almost obediently, to where it began.

To the casual eye, this looks like a market that fell asleep. The temptation is to conclude that nothing happened, that India's famed growth story had stalled, that patience had been punished. Yet beneath that flat line, something quite remarkable was taking place. The companies that make up the index did not stand still at all. Quarter after quarter, they earned more. In the June 2026 quarter, the fifty largest listed companies in the country grew their profits by roughly 18% over the previous year the fastest pace in ten quarters on revenues that rose nearly a fifth.

So here is the paradox, stated plainly. The businesses became meaningfully more valuable. Their share prices did not. A rational person is entitled to ask how can both of these things be true at once and what is a serious investor meant to make of it?

An arithmetic hiding in plain sight

The resolution is not mysterious. It lives in a single, elegant piece of arithmetic that every price in every market obeys.

The price of a share is the product of two things: how much the company earns, and how much investors are willing to pay for each rupee of those earnings. The first is a fact about the business. The second is a mood about the business the celebrated price-to-earnings multiple. Multiply the two, and you get the price.

For most of the last decade, Indian investors were in a generous mood. At the market's high in late 2024, they were paying a steep premium for every rupee of profit the Nifty's trailing multiple sat well above twenty-two times earnings, among the richest valuations in the emerging world. What has happened since is not that earnings disappeared. It is that the mood cooled. As profits climbed, the multiple the market was willing to pay quietly fell to around twenty times by the autumn of 2026, now below its own five-year and ten-year averages.

Picture a see-saw. On one side, earnings rising. On the other, the multiple easing by almost exactly as much. The two moved in opposite directions at a similar pace, and the price their product barely stirred. The index looked frozen precisely because two powerful forces were cancelling each other out. This is why a company can become 18% more profitable in a year while its share price does not move the market simply agreed to pay a little less for a lot more.

Why the market chose to wait

If the mechanism is arithmetic, the cause is human and global. Two forces pressed the multiple down.

The first was that India had simply become expensive relative to everyone else. For a stretch, the country commanded an extraordinary premium over its emerging-market peers, and premiums of that size are rarely permanent. India's weight in the MSCI Emerging Markets index, which had touched a record near 19% in late 2024, drifted down to around 12% as that premium compressed to roughly a two-decade low. Nothing had gone wrong with India; the rest of the world had merely become comparatively cheaper and more interesting, and global capital moved accordingly.

The second force was the price of money itself. Through 2025 and into 2026, a firmer dollar, a softer rupee and persistent uncertainty over global trade raised the return that foreign investors demanded before committing capital to any risky asset. When that required return rises, the multiple investors will pay falls everywhere, India included. Foreign institutions sold steadily; it was the discipline of domestic investors, the quiet monthly tide of SIP flows, that absorbed much of the selling and kept the floor from giving way.

The result was a repricing rather than a repudiation. The earnings engine kept running. What changed was the sticker the market was prepared to put on it.

The quiet correction

There is a word for what the market has been doing, and it is worth knowing because it is so easily mistaken for failure: a time correction.

Most investors understand a price correction the sharp, frightening fall that strips a market of its excesses in a matter of weeks. A time correction achieves the same cleansing by an entirely different route. Instead of prices collapsing to meet modest earnings, prices hold still while earnings rise to meet them. The froth is worked off not through pain but through patience. On the screen, almost nothing happens. Underneath, the market is being quietly rebuilt on firmer foundations.

This is the more civilised of the two corrections, and in many ways the healthier. A crash tests the nerve; a time correction tests the attention span. It offers no drama to react to, which is precisely why so many investors mishandle it they mistake a lack of movement for a lack of progress and step away at the very moment the groundwork for the next advance is being laid.

It should be said plainly that the stillness of the headline index flattered the experience of many portfolios. The Nifty's largest constituents held the line, but away from the safety of the biggest names the correction was far less gentle. Broad swathes of the mid- and small-cap market fell meaningfully from their 2024 peaks in places by a fifth or more. The index stood still; a great many individual stocks did not. That divergence is itself the lesson of the period: in a market working off its excesses, where one is invested matters as much as whether one is invested at all.

What the patient investor sees

Viewed this way, the paradox turns from a disappointment into something closer to a gift. Three years of a flat index, set against three years of rising profits, have accomplished something a healthy market needs and rarely gets without a fall: valuations have come back to earth while the businesses underneath have grown. The excess has been removed without the wreckage.

That changes the shape of what may lie ahead. For years, a large part of Indian equity returns came from the multiple expanding from investors agreeing, year after year, to pay more for the same rupee of profit. With valuations now near their long-run averages, that particular tailwind has largely spent itself. The market's own strategists increasingly make the same point: from here, returns are likely to track earnings rather than mood. Prices should, in time, follow profits no longer carried by a willingness to pay ever-higher multiples, but anchored to the genuine growth of genuine businesses.

For the long-term owner of wealth, that is a sounder footing, not a weaker one. A market that must earn its gains through profits is more honest than one levitating on sentiment. It rewards the investor who stays in the room.

The discipline this moment asks for is the rarest and most valuable of them all: the willingness to keep participating when the scoreboard shows nothing. Fortunes in equities are seldom made in the dramatic years. They are made by those who remained invested, and invested well, through the quiet ones while the earnings compounded in plain sight and the price waited its turn to catch up. The companies of India have spent three years earning more. History suggests the prices will, eventually, remember to notice.

Market figures referenced are drawn from publicly available exchange and brokerage data as of October 2026 and are included to illustrate a broad market phenomenon. This article is intended for educational and informational purposes only and does not constitute investment advice or any recommendation to buy or sell a security. Mutual fund investments are subject to market risks; please read all scheme-related documents carefully.



Historical Data & Changes

INDEX & COMMODITIES	VALUE/PRICE [01st Oct 2026]	VALUE/PRICE [31st Oct 2026]	% CHANGE
BSE SENSEX	71,909.70	74,459.53	3.55
NIFTY 50	22,421.95	23,053.10	2.81
BSE MID CAP 150	15,997.57	15,521.49	-2.98
BSE SMALL CAP 250	6,909.40	6,557.02	-5.10
GOLD ₹/10GM	1,47,693.00	1,41,506.00	-4.19
SILVER ₹/01 KG	2,25,831.00	1,84,284.00	-18.40
USD/INR	1/96.422	1/95.101	-1.37
BRENT CRUDE ₹/BARREL	8,882.00	9,891.00	11.36

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Event Corner



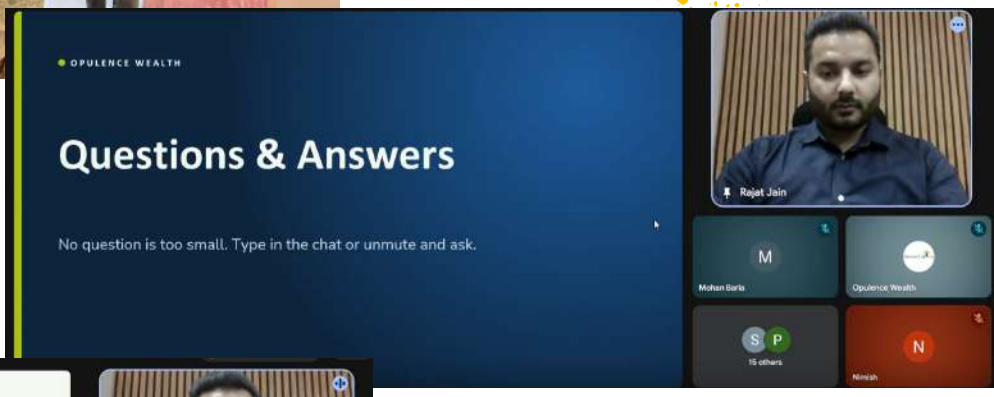


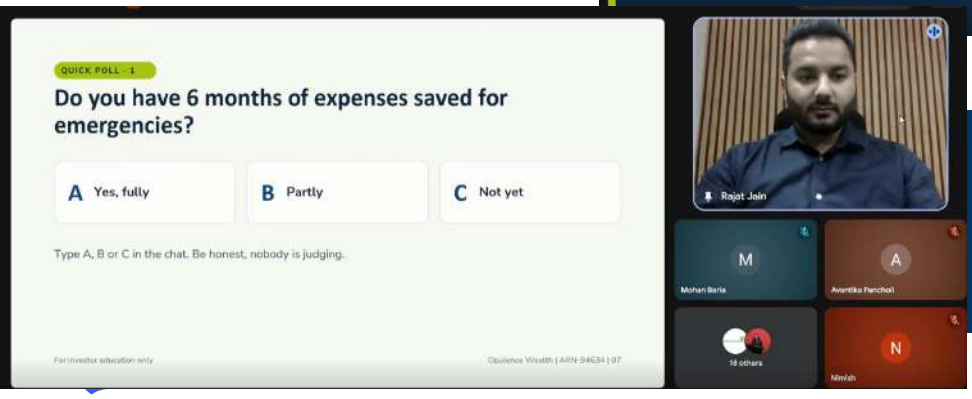
Ankush Madan Co-founder & Director Opulence Wealth shares his perspective at the Yuva Future 6.0 panel discussion National Round Jaipur.











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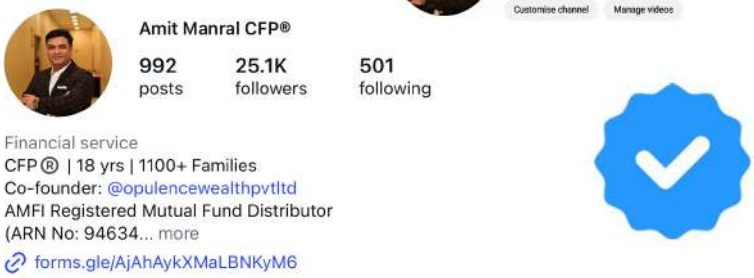
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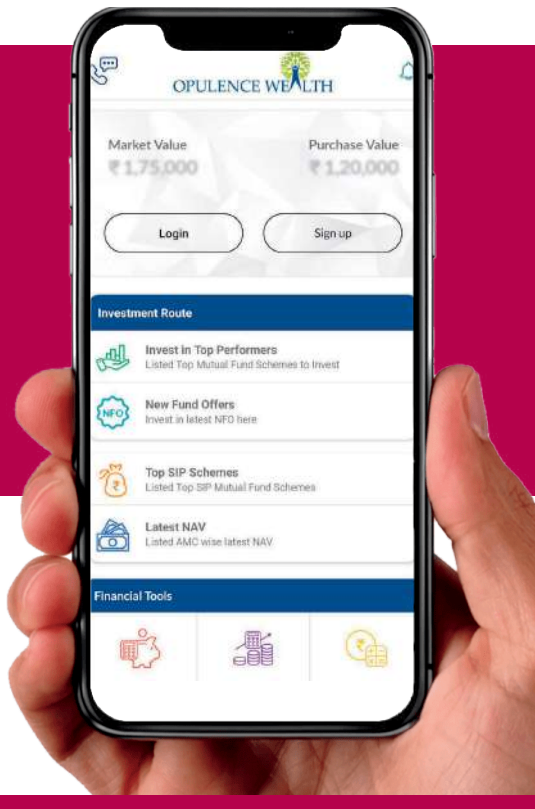
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