

# **INVESTMENT PORTFOLIO CREATION.**

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## **OBJECTIVE:**

To construct a diversified ₹ 1,00,000 portfolio that optimizes risk and return by choosing assets with strong financial performance, stable market behaviour, sound valuations, and solid long-term growth prospects.

## **ALLOCATION STRUCTURE:**

- 60% Stocks – ₹ 60,000
- 25% ETFs – ₹ 25,000
- 15% Crypto – ₹ 15,000

## **REASONING:**

This structure balances growth potential with stability. Stocks provide long-term compounding, ETFs diversify risk, and crypto gives high-upside exposure within a controlled limit.

## **STOCKS SELECTED:**

1. HDFC Bank – ₹ 18,000 – Stable, consistent returns.
2. TCS – ₹ 18,000 – Large-cap IT, strong fundamentals.
3. Jio Financial – ₹ 12,000 – Growth-oriented expanding business.
4. Infosys – ₹ 12,000 – Solid IT performer, moderate growth.

## **ETFs SELECTED:**

1. Nippon Nifty 50 ETF – ₹ 15,000 – Broad market stability.
2. ICICI Nifty Next 50 ETF – ₹ 10,000 – Higher growth than Nifty 50.

**CRYPTO SELECTED:**

1. Bitcoin – ₹ 10,000 – Strong historical performance.
2. Ethereum – ₹ 5,000 – Smart contract ecosystem leader.

**EXPECTED RETURNS (MODERATE CASE):**

Returns are based on historical averages and market performance ranges.

- Stocks: 11–17%
  - ETFs: 10.5–15%
  - Crypto: 20–23%
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**CONCLUSION:**

The portfolio was constructed using a structured evaluation of trends, valuations, and risk factors to ensure balanced exposure within the ₹1,00,000 allocation. The selected assets collectively provide stability, controlled risk and reasonable growth potential, reflecting a disciplined and data-driven approach to portfolio creation.