

Portfolio Allocation (₹1,00,000)

Asset Type	Amount (₹)	Percentage
Stocks	50,000	50%
ETFs	30,000	30%
Cryptocurrency	20,000	20%
Total	1,00,000	100%

Stocks

Stock Name	Sector	Amount (₹)
TCS	IT	20,000
Reliance Industries	Energy	15,000
HDFC Bank	Banking	15,000
Total		50,000

ETFs

ETF Name	Type	Amount (₹)
Nifty 50 ETF	Equity ETF	15,000
Gold ETF	Commodity ETF	15,000
Total		30,000

Cryptocurrency

Crypto	Amount (₹)
Bitcoin (BTC)	12,000
Ethereum (ETH)	8,000
Total	20,000

Investment Portfolio Creation Report

(Total Investment: ₹1,00,000)

1. Introduction

The objective of this investment portfolio is to create a balanced and diversified investment plan with a total value of ₹1,00,000. The portfolio is designed to achieve long-term capital growth while managing risk through diversification across different asset classes such as stocks, exchange-traded funds (ETFs), and cryptocurrencies.

The selected risk level for this portfolio is moderate, making it suitable for investors who are willing to take some risk for higher returns while also prioritizing stability and safety. By allocating funds across traditional and modern investment instruments, this portfolio aims to balance risk and return effectively.

2. Asset Allocation Strategy

The total investment of ₹1,00,000 has been divided among three major asset classes:

- **Stocks – 50% (₹50,000)**
- **ETFs – 30% (₹30,000)**
- **Cryptocurrency – 20% (₹20,000)**

This allocation strategy ensures diversification and reduces dependency on a single asset class. Stocks provide growth potential, ETFs offer diversification and stability, while cryptocurrencies add an element of high-return potential. Such a mix helps in minimizing overall risk while maximizing long-term returns.

3. Stock Selection Rationale

The stock portion of the portfolio includes investments in **TCS, Reliance Industries, and HDFC Bank**. These companies were selected due to their strong market presence, financial stability, and consistent performance.

- Tata Consultancy Services (TCS):**

TCS is a leading IT services company with a strong global presence. It has shown stable revenue growth and is known for consistent returns, making it suitable for long-term investment.

- Reliance Industries:**

Reliance operates in multiple sectors such as energy, telecom, and retail. Its diversified business model and strong leadership provide stability and growth opportunities.

- HDFC Bank:**

HDFC Bank is one of India's most reliable private-sector banks. Its strong fundamentals, efficient management, and steady profitability make it a safe investment choice.

Together, these stocks ensure sector diversification and reduce company-specific risk.

4. ETF Selection Rationale

ETFs were included to provide broader market exposure with lower risk compared to individual stocks.

- Nifty 50 ETF:**

This ETF tracks the Nifty 50 index and provides exposure to the top 50 companies in India. It helps in achieving market-level returns with reduced volatility.

- Gold ETF:**

Gold ETFs act as a hedge against inflation and market

downturns. They provide stability during uncertain economic conditions.

ETFs are cost-effective, diversified, and suitable for investors seeking steady returns with lower risk.

5. Cryptocurrency Allocation

A portion of the portfolio (20%) is allocated to cryptocurrencies, including Bitcoin (BTC) and Ethereum (ETH).

Cryptocurrencies are considered high-risk, high-return investments. Bitcoin is viewed as a store of value, while Ethereum supports smart contracts and decentralized applications. A limited allocation ensures exposure to potential high growth while controlling overall portfolio risk.

6. Conclusion

This investment portfolio is designed for moderate-risk investors aiming for long-term growth. By combining stocks, ETFs, and cryptocurrencies, the portfolio achieves diversification across sectors and asset classes.

The expected returns are balanced, with stocks and crypto offering growth potential and ETFs providing stability. Overall, this portfolio is suitable for investors seeking **sustainable wealth creation with controlled risk** over the long term.