Creating A Diversified Investment Portfolio For The Indian Stock Market Depends On Your Risk Appetite, Investment Horizon, And Goals (Wealth Creation, Retirement, Passive Income, Etc.).

Below Is A Sample Moderate-Risk Diversified Portfolio That Balances Growth And Stability,

Suitable For Long-Term Investors (5+ Years).

📜 Diversified Portfolio for Indian Stock Market (2025)

1. 💹 Large Cap Stocks (40%) – Stability + Moderate Growth

These are well-established companies with strong fundamentals.

HDFC Bank (Financial Services) – 10%

Reliance Industries (Conglomerate) – 10%

Infosys (IT Services) – 10%

Hindustan Unilever (HUL) (FMCG) – 5%

Larsen & Toubro (Infrastructure/Engineering) – 5%

2. 📊 Mid Cap Stocks (25%) – Higher Growth Potential

Midcaps offer a good balance of growth and moderate risk.

Polycab India (Consumer Durables) – 6%

Mphasis (IT Services) – 5%

Ashok Leyland (Automobile) – 5%

Voltas (Cooling/Electricals) – 4.5%

Can Fin Homes (Housing Finance) – 4.5%

3. 📉 Small Cap Stocks (15%) – High Risk, High Reward

For aggressive growth, invest in a few promising small caps with strong fundamentals.

NLC India (Energy) – 5%

IIFL Finance (NBFC) – 5%

UCO Bank (Banking turnaround play) – 5%

4. 💹 Sectoral/Thematic Funds or Stocks (10%)

This allows participation in high-growth themes.

Tata Elxsi or a Tech Innovation Fund – 5%

Adani Green or a Green Energy ETF – 5%

5. 🏦 REITs or Dividend Stocks (5%)

For passive income and diversification into real estate.

Embassy Office Parks REIT – 5%

6. 💰 Cash or Liquid Mutual Funds (5%)

Keep this for tactical opportunities or emergencies.

📌 Key Notes

✅ Rebalance every 6-12 months.

✅ Add SIP (Systematic Investment Plan) in mutual funds or direct equities if possible.

✅ Consider adding Index ETFs like Nifty 50 ETF or Nifty Next 50 ETF if you're a passive investor.

✅ Include a tax-saving component (like ELSS) if required.