

↑ Sensex (0.71%) 82614.32 +584.34	↑ Nifty (0.74%) 25331.85 +186.35	↑ Nifty Midcap (1.15%) 58994.10 +669.70	↑ Nifty Smallcap (0.80%) 8696.55 +68.85	↑ Nifty Bank (0.58%) 56822.75 +326.30	↑ Nifty IT (0.61%) 35429.75 +214.90	Heatmap
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[Home](#) / [Markets](#) / [News](#) / Stocks, gold, IPO, MFs: Experts share tips to build wealth in Samvat 2082

Stocks, gold, IPO, MFs: Experts share tips to build wealth in Samvat 2082

Investment tips for Samvat 2082: Discover top sectors, portfolio strategies and smart asset allocation for Diwali 2025 Muhurat Trading. Find expert tips to build wealth in volatile markets



Samvat 2082: Analysts said investors should use prudent allocation towards Gold and Silver.

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Investment tips for Samvat 2082: Samvat 2081 turned out to be a tough year for stock market investors as they navigated high valuations, foreign investors' aggressive selling, US President Donald Trump's trade and visa policies, combined with a slowdown in domestic corporate earnings.

As a result, these headwinds capped returns for the year at 3.3 per cent for the [BSE Sensex index](#) and 3.8 per cent for the [Nifty50 index](#).

For investors, whose portfolios were heavily skewed towards the mid-cap and small-cap stocks, the returns were in the range of -3.5 per cent and 3.9 per cent at the index level.

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As markets wait to welcome Samvat 2082, which begins with the auspicious [Muhurat Trading on the occasion of Diwali](#) on October 21, 2025, how should investors plan their investments to reshape their portfolios and build wealth?

According to analysts, the key lies in asset diversification, sector rotation with a sharp focus on newer themes, and investing in actively managed flexi-cap schemes.

'We believe Samvat 2082 will witness a new market cycle, driven by a fresh set of stocks and sectors. As previous market leaders may not outperform, it is critical for investors to reposition their portfolios to align with new domestic tailwinds, focusing on emerging themes. Active reallocation will be the key over the next one year,' said Prabhakar Kudva, director and principal officer for portfolio management services at Samvitti Capital.

Samvat 2082 investment guide: How to build a portfolio for volatile markets?

According to analysts, the unpredictable nature of potential US policies under Donald Trump could result in an extended period of volatility in the near-term. However, policy initiatives, coupled with lower inflation and interest rate cuts, strong forex reserves, and a stable credit rating insulate India.

ALSO READ: [MF investors turn cautious ahead of Samvat 2082: Should you stay invested?](#)

The markets, too, have priced-in many of the global concerns and the worst of the macro shocks may be over. As India Inc tries to recover the lost earnings momentum, Street watchers said India may emerge as a standout investment case in the upcoming year.

Investors, they said, could use this opportunity to build long-term portfolios for wealth creation.

'Policy initiatives will take two to three quarters to support earnings recovery. Though the lower base of the previous few quarters will support the earnings growth 'optically' in the coming quarters. Given this, investors can spread their portfolio across equities and precious metals for better risk-reward,' said Aniruddha Naha, CIO – Alternatives, PGIM India AMC.

Sector wise, he advised investors to consider themes like discretionary consumption, investment cycle recovery, digitalisation, and financialisation.

Trideep Bhattacharya, president and chief investment officer for equities at Edelweiss MF, meanwhile, said investors' portfolio in Samvat 2082 should be a mix of offensive and defensive allocations to navigate an evolving market landscape.

'Growth-oriented allocations could focus on domestic themes like rising consumer discretionary spending, rate-cut beneficiaries, and AI-led opportunities. To counterbalance, defensive assets such as gold, silver, amongst others may help cushion against global uncertainties,' he said.

Kudva of Samvitti Capital, too, backed domestic equities as the preferred investment theme via flexi-cap schemes.

Gold, IPO investment

In terms of commodity investment, analysts said investors should use prudent [allocation towards Gold and Silver](#).

Though they play a big role in diversification, their risk-reward profile may be less attractive after a significant run-up. Investors, thus, should avoid 'overexposure' to precious metals and prefer to buy on dips.

ALSO READ: [Best returns in 20 yrs: How much to invest in Gold, Silver in Samvat 2082?](#)

'Gold allocation may be up to 8-10 per cent of investors' portfolio. That apart, global allocation could be incorporated to fill in any gaps. Investors, however, should be wary of excessive allocation to unlisted shares and IPOs with unattractive valuations,' suggested Nishant Agarwal, senior managing partner at ASK Private Wealth.