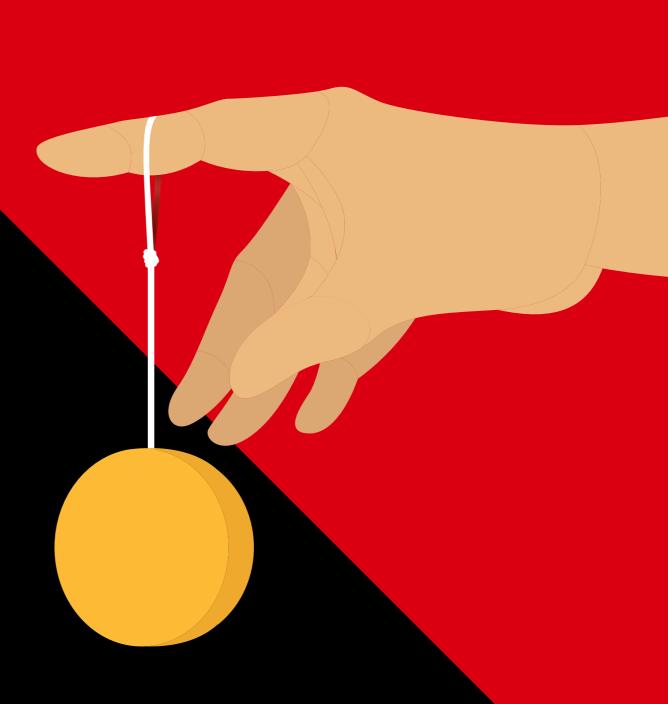
Diversify. It helps keep up with the winners.



Different asset classes perform differently over time. If you look at the table below, you'll realise that no single asset class emerges on top throughout. There are times when equities outperform while at other times, gold may shine.

Returns in %

2025	2024	2023	2022	2021
Silver 91.09%	Nifty Smallcap 250 TRI 26.98%	Nifty Smallcap 250 TRI 49.23 %	Gold 13.90%	Nifty Smallcap 250 TRI 63.34%
Gold 66.02%	Nifty Midcap 150 TRI 24.26%	Nifty Midcap 150 TRI 44.73%	Silver 9.74%	Nifty Midcap 150 TRI 48.16%
Nifty 100 TRI 8.01%	Gold 20.61%	Nifty 100 TRI 21.30%	Nifty 100 TRI 4.95%	Nifty 100 TRI 26.45%
Nifty Midcap 150 TRI 7.76%	Silver 17.57%	Gold 15.37%	Nifty Midcap 150 TRI 3.92%	G-Sec* 2.68%
G-Sec* 5.46%	Nifty 100 TRI 12.85%	G-Sec* 8.04%	G-Sec* 2.41%	Gold -4.21%
Nifty Smallcap 250 TRI -5.03%	G-Sec* 10.06%	Silver 7.73%	Nifty Smallcap 250 TRI -2.64%	Silver -8.20%

Source: MFI Explorer

Diversification can help your portfolio



Spread your investments across various asset classes



When one asset class underperforms, another steps in to pick up the slack.



It can help reduce volatility in your portfolio over a period of time.



Diversification may also help bring some degree of stability over the long term.

Know More

An Investor Education & Awareness Initiative by HSBC Mutual Fund

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Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

^{*}Represented by NIFTY All Duration G-Sec Index. Returns in (%). Data as on November 30, 2025. Silver – Domestic Price of Silver. Gold – Domestic Price of Gold.