



**Q1 CY 2022 BRIEFING**  
*for*  
**INVESTMENT RESEARCH**  
MULTI-ASSET

**Presented by :**

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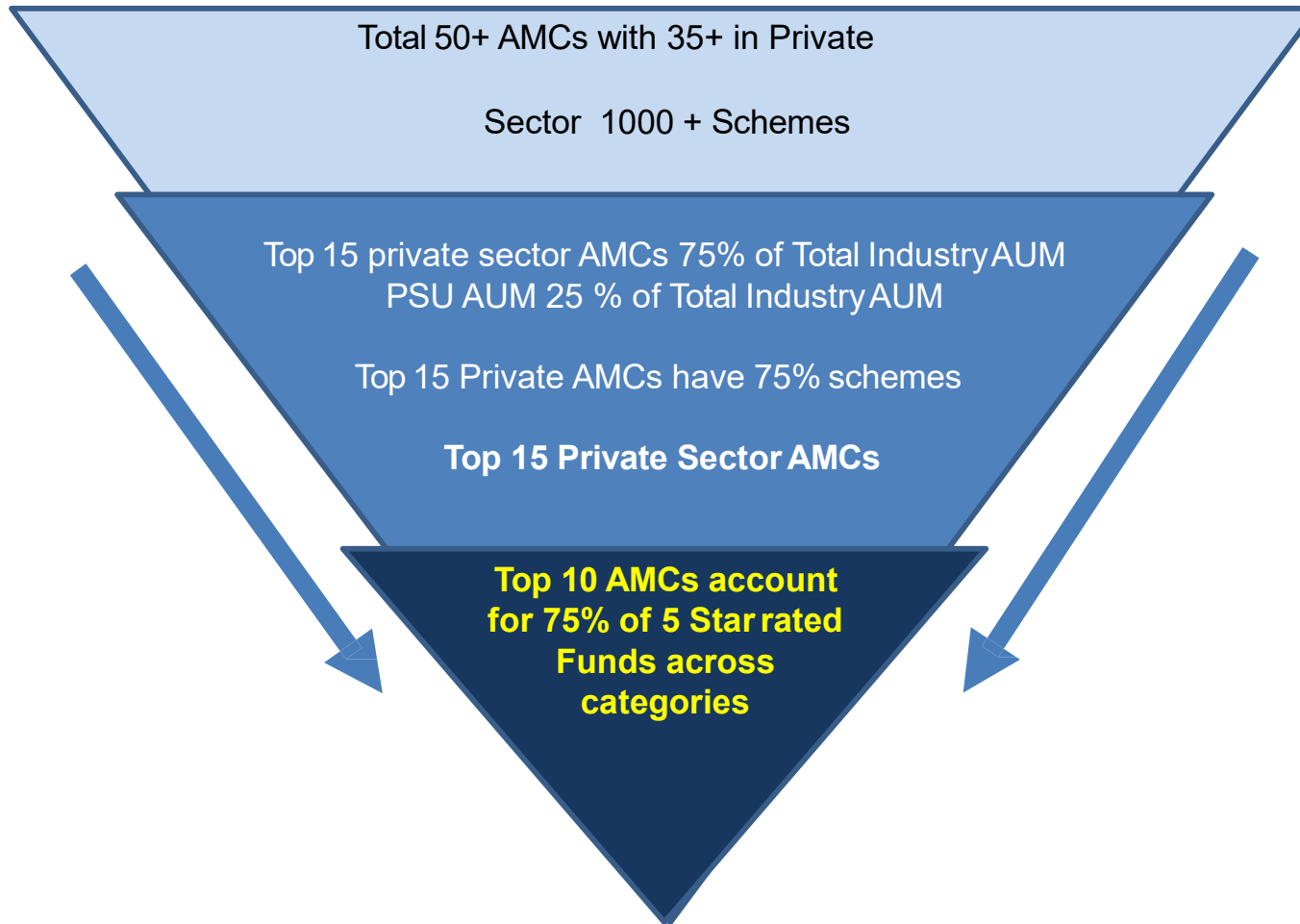
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**INVESTMENT LEADERSHIP THROUGH INSIGHT & FORESIGHT**

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**APPROVED AMCs & TERMS OF BUSINESS WITH FALCONSTAR WEALTH**





**SECTION II**  
**INDIA INVESTMENTS &  
INSURANCE**

## WHITE LIST – MUTUAL FUNDS (DEBT)

| Sr. No. | Scheme Name                            | Fund Category  | Fund Manager         | AUM    | Rating | 3 M   | 1 Y   | 3 Y   | 5 Y   |
|---------|--|----------------|----------------------|--------|--------|-------|-------|-------|-------|
| 1       | Kotak Liquid Fund                      | Liquid         | Deepak Agrawal       | 31,498 | ***    | 0.85% | 3.34% | 4.34% | 5.42% |
| 2       | HDFC Liquid Fund                       | Liquid         | Anupam Joshi         | 55,604 | **     | 0.86% | 3.33% | 4.35% | 5.37% |
| 3       | Axis Money Market Fund                 | Money Market   | Aditya Pagaria       | 5,349  | ****   | 0.99% | 3.90% | -     | -     |
| 4       | HDFC Corporate Bond Fund               | Corporate Bond | Anupam Joshi         | 25,999 | ****   | 0.28% | 5.56% | 7.99% | 7.67% |
| 5       | HDFC Short Term Debt Fund              | Short Duration | Anil Bamboli         | 15,345 | ****   | 0.42% | 5.08% | 7.64% | 7.41% |
| 6       | ICICI Prudential Ultra Short Term Fund | Short Duration | Manish Banthia       | 11,898 | *****  | 0.92% | 4.03% | 5.97% | 6.51% |
| 7       | SBI Magnum Low Duration                | Low Duration   | Rajeev Radhakrishnan | 11,264 | ***    | 0.81% | 3.55% | 5.67% | 6.29% |



## WHITE LIST – BONDS & NCDs

| Sr. No | INSTRUMENT                                  | MATURITY  | PUT / CALL | INT. PAYMENT DATE | PRICE PER 100 | YTC | YTM   | QUANTUM            | RATINGS                                 |
|--------|---|-----------|------------|-------------------|---------------|-----|-------|--------------------|---|
| 1      | National Insurance Company Ltd              | 26-Mar-27 | NA         | 26-Mar            | 100.58        | NA  | 8.20% | 10 Lacs Multiple   | AA/Negative by CRISIL & A+ by ICRA      |
| 2      | Power Finance Corporation Ltd               | 10-Aug-35 | NA         | 10-Aug            | 102.85        | NA  | 7.01% | 10 Lacs & Multiple | AAA/Stable by CRISIL, ICRA and Care     |
| 3      | Rural Electrification Corporation Ltd       | 10-Dec-27 | NA         | 10-Dec            | 103.1         | NA  | 7.01% | 10 Lacs & Multiple | AAA/Stable by CRISIL, CARE, ICRA & IRRL |
| 4      | Mahindra & Mahindra Financial Services 2029 | 18-Jan-29 | NA         | 18-Jan            | 110.86        | NA  | 7.41% | 10 Lacs & Multiple | AAA CARE/stable & IND                   |
| 5      | L&t Finance Ltd                             | 28-Mar-25 | NA         | 28-Mar            | 106.98        | NA  | 7.28% | 10 Lacs & Multiple | A crisil & A+ icra                      |
| 6      | HDFC Credila Financial Services Pvt Ltd     | 06-Jun-29 | NA         | 06-Jun            | 110.06        | NA  | 7.27% | 10 Lacs & Multiple | AAA CRISIL & ICRA                       |

## WHITE LIST – FIXED DEPOSITS



| REGULAR DEPOSITS (Fixed & Variable Rates) Deposits upto ₹2 crore (p.a) |                     |                  |                    |                    |                   |
|--|---------------------|------------------|--------------------|--------------------|-------------------|
| Period   | Monthly Income Plan | Quarterly Option | Half-Yearly Option | Annual Income Plan | Cumulative Option |
| 12-23 Months   | 5.35%               | 5.40%            | 5.45%              | -                  | 5.55%             |
| 24-35 Months   | 5.75%               | 5.80%            | 5.85%              | 5.95%              | 5.95%             |
| 36-59 Months   | 6.00%               | 6.05%            | 6.10%              | 6.20%              | 6.20%             |
| 60-83 Months   | 6.30%               | 6.35%            | 6.40%              | 6.50%              | 6.50%             |
| 84-120 Months  | 6.50%               | 6.55%            | 6.60%              | 6.70%              | 6.70%             |
| Minimum Amount (₹)   | ₹ 40,000            | ₹ 20,000         | ₹ 20,000           | ₹ 20,000           | ₹ 20,000          |
| SPECIAL DEPOSITS (Fixed Rates) Deposits upto ₹2 crore (p.a)            |                     |                  |                    |                    |                   |
| Period   | Monthly Income Plan | Quarterly Option | Half-Yearly Option | Annual Income Plan | Cumulative Option |
| 33 Months  | 6.15%               | 6.20%            | 6.25%              | 6.35%              | 6.35%             |



| Annual rate of interest valid for deposits up to ₹5 Crore (w.e.f. 01 Dec 2021) |            |                |           |             |        |
|--|------------|----------------|-----------|-------------|--------|
| Tenure in Months   | Cumulative | Non-Cumulative |           |             |        |
|  |            | Monthly        | Quarterly | Half Yearly | Annual |
| 12-23 Months   | 5.65%      | 5.51%          | 5.53%     | 5.57%       | 5.65%  |
| 24-35 Months   | 6.40%      | 6.22%          | 6.25%     | 6.30%       | 6.40%  |
| 36-60 Months   | 6.80%      | 6.60%          | 6.63%     | 6.69%       | 6.80%  |
| Minimum Amount (₹) 25,000  |            |                |           |             |        |

## WHITE LIST – MUTUAL FUNDS (EQUITY)

| Sr. No | Scheme Name   | Fund Category    | Fund Manager                    | AUM    | Rating  | 3-M    | 1-Y    | 3-Y    | 5-Y    | Alpha | Treynor Ratio | Sharpe Ratio |
|--------|---|------------------|---------------------------------|--------|---------|--------|--------|--------|--------|-------|---------------|--------------|
| 1      | Axis Bluechip Fund  | Largecap Fund    | Sherayas Devalkar               | 34,069 | *****   | -4.33% | 11.58% | 16.35% | 16.39% | 3.07  | 1.4           | 0.97         |
| 2      | Axis Nifty 100 Index Fund                                       | Large Cap        | Ashish Naik                     | 708    | Unrated | -1.96% | 14.38% | -      | -      | -     | 0.19          | -            |
| 3      | HDFC Index Fund Nifty 50 Plan                                   | Large Cap        | Arun Agarwal/Krishan Kumar Daga | 4,812  | ****    | 1.89%  | 18.22% | 15.39% | 14.33% | -0.68 | 1.25          | 0.65         |
| 4      | Kotak Flexicap Fund   | Flexi Cap        | Harsha Upadhyaya                | 35,811 | ***     | -0.25% | 14.09% | 13.72% | 12.41% | -2.08 | 0.13          | 0.62         |
| 5      | HDFC Flexi cap Fund   | Flexi Cap        | Prashant Jain                   | 26,270 | **      | 4.02%  | 23.48% | 14.72% | 13.22% | -2.44 | -             | 0.59         |
| 6      | HDFC Multi Cap Fund   | Multi Cap        | Gopal Agarwal                   | 4,453  | Unrated | 0.01   | -      | -      | -      | -     | 1.4           | -            |
| 7      | Axis Multicap Fund  | Multi Cap        | Anupam Tiwari                   | 5,079  | Unrated | -      | -      | -      | -      | -     | -             | -            |
| 8      | Axis Midcap Fund  | Mid Cap          | Shreyas Devalkar                | 16,518 | *****   | -6.04% | 17.98% | 22.10% | 19.46% | 4.15  | 0.25          | 1.02         |
| 9      | Kotak Emerging Equity Fund                                      | Mid Cap          | Pankaj Tibrewal                 | 17,380 | ****    | -1.48% | 24.38% | 22.59% | 15.67% | 1.25  | 0.23          | 0.88         |
| 10     | SBI Small Cap Fund  | Small Cap        | R. Srinivasan                   | 10,962 | ****    | -2.26% | 27.13% | 25.42% | 20.33% | 7.88  | -             | 1.02         |
| 11     | Mirae Asset Emerging Bluechip Fund                              | Large & MidCap   | Ankit Jain                      | 21,084 | *****   | -2.41% | 19.67% | 21.50% | 17.80% | 4.53  | 0.8           | 0.91         |
| 12     | ICICI Prudential Technology Fund                                | Sectoral-Banking | Vaibhav Dusad                   | 8,184  | Unrated | -3.55% | 46.30% | 39.59% | 31.47% | 3.87  | 0.34          | 1.25         |
| 13     | ICICI Prudential Pharma Healthcare And Diagnostics (P.H.D) Fund | Sectoral-Pharma  | Dharmesh Kakkad                 | 2,747  | Unrated | -0.46% | 15.58% | 24.59% | -      | 3.95  | 0.22          | 0.94         |
| 14     | Mirae Asset Healthcare Fund                                     | Sectoral-Pharma  | Vrijesh Kasera                  | 1,736  | Unrated | -0.33% | 22.82% | 28.39% | -      | 7.27  | -             | 1.1          |
| 15     | Invesco India Contra Fund                                       | Value Oriented   | Dhimant Kothari/Taher Badshah   | 8,203  | ****    | -0.96% | 17.74% | 15.74% | 14.94% | 0.61  | 0.16          | 0.69         |



## HDFC CHILDREN'S GIFT FUND



## EQUITY LINKED SAVING SCHEME (ELSS)

| Sr. No. | Scheme Name                | Fund Category | Fund Manager     | AUM    | Rating | 3-M   | 1-Y   | 3-Y   | 5-Y   |
|---------|----------------------------|---------------|------------------|--------|--------|-------|-------|-------|-------|
| 1       | Mirae Asset Tax Saver Fund | ELSS          | Neelesh Surana   | 10,802 | *****  | -1.46 | 19.01 | 20.24 | 17.92 |
| 2       | HDFC Tax saver Fund        | ELSS          | Roshi Jain       | 8,864  | *      | 0.54  | 24.71 | 11.91 | 9.61  |
| 3       | Kotak Tax Saver Fund       | ELSS          | Harsha Upadhyaya | 2,415  | ****   | 1.14  | 21.79 | 18.04 | 14.04 |
| 4       | Axis Long Term Equity Fund | ELSS          | Jinesh Gopani    | 31,208 | ****   | -5.16 | 11.67 | 16.47 | 15.05 |
| 5       | Invesco India Tax Plan     | ELSS          | Amit Nigam       | 1,797  | ****   | -3.69 | 17.38 | 16.33 | 14.33 |

## PUBLIC PROVIDENT FUND (PPF)

|                   |  |
|-------------------|--|
| Tenure            | 15 years (Can be renewed in blocks of 5 years) |
| Interest rate     | 7.10%  |
| Investment Amount | Minimum Rs.500, Maximum Rs.1.5 lakh p.a.       |
| Maturity Amount   | Depends on the investment tenure               |

## LIFE INSURANCE



**Click 2 Protect 3D Plus**



**iProtect Smart**



**Smart Protect Goal**

## HEALTH INSURANCE



**Optima Restore**



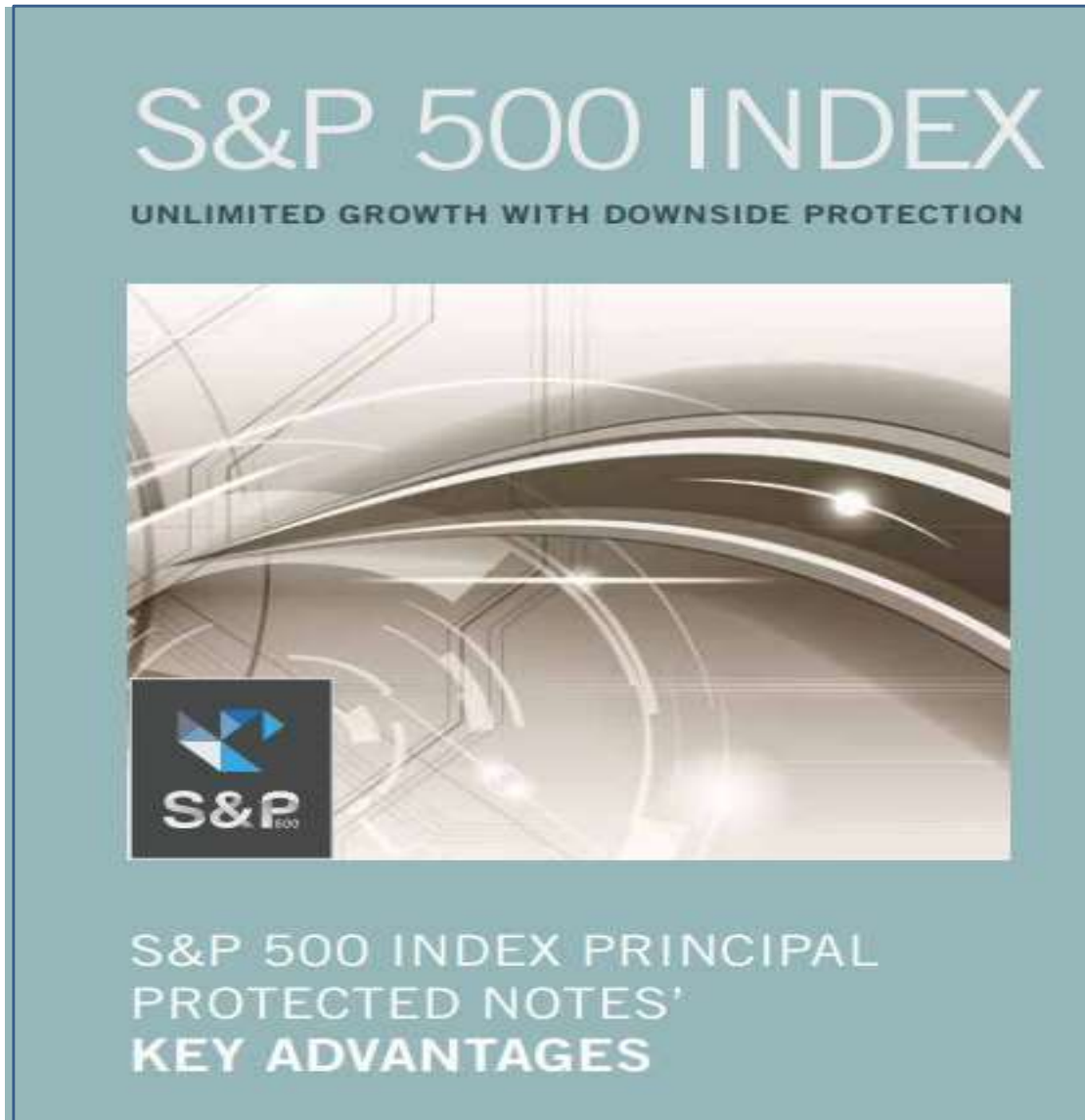
**Health Guard Policy**




**SECTION III**

**GLOBAL INVESTMENTS**

**PRINCIPAL PROTECTED STRUCTURED NOTES**



**S&P 500 INDEX**  
UNLIMITED GROWTH WITH DOWNSIDE PROTECTION



**S&P 500 INDEX PRINCIPAL  
PROTECTED NOTES'  
KEY ADVANTAGES**

**Morgan Stanley**  
(Sample)

**3 Year USD Worst of Phoenix Autocall Notes :**

General Electric Company, Tesla Inc, Alphabet Inc and Moderna Inc.



**Nasdaq**

Kotak NASDAQ 100 Fund of Fund



**PGIM**  
India Mutual Fund

PGIM India Global Select Real Estate Securities FOF

**PRINCIPAL PROTECTED STRUCTURED NOTES**

| <b>Auto call Trigger - Large cap Income</b> |                   |
|---|-------------------|
| Tenor                                       | 24 Months         |
| Underlying                                  | Tesla, MSFT, AAPL |
| Coupon                                      | 12%               |
| Auto call Trigger                           | 125%              |
| Redemption Amount                           | 100%              |

| <b>Growth Participation - Technology</b> |                |
|--|----------------|
| Tenor                                    | 24 Months      |
| Underlying                               | MSFT, AAPL, FB |
| Cap Guarantee                            | 75%            |
| Upside Participation                     | 200%           |
| Strike Price                             | 87.50%         |

| <b>Growth Participation - Healthcare</b> |                        |
|--|------------------------|
| Tenor                                    | 24 Months              |
| Underlying                               | Merc, Novartis, Abbvie |
| Cap Guarantee                            | 90%                    |
| Upside Participation                     | 200%                   |
| Strike Price                             | 95%                    |

| <b>Real Estate Linked</b> |                               |
|---------------------------|-------------------------------|
| Tenor                     | 24 Months                     |
| Underlying                | Vanguard Real, Simon Property |
| Barrier                   | 80%                           |
| Upside Participation      | 180%                          |
| Minimum Redemption        | 200%                          |



**iShares U.S. Real Estate ETF**



**Vanguard Real Estate ETF**

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### THANK YOU.

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