



Q2 CY 2026 BRIEFING
for
WEALTH & EQUITY REPORT
MULTI-ASSET GLOBAL & INDIA EQUITY

Presented by :

Falconstar Partners LLP

Phone: (M) +971-55-8796-185

(M) + 91-9023661660

Email : 'wealth@falconstarinvestments.com'

Website : 'www.falconstarinvestments.com'

INVESTMENT LEADERSHIP THROUGH INSIGHT & FORESIGHT

STRATEGY FOR INVESTMENTS

	Investment Strategy I	Investment Strategy II	Investment Strategy III	Investment Strategy IV
Description	Market falls Monthly >5%	Market falls Daily >1.5% along with 52 week bottom quartile fall in the same Month	3 Month Market Fall >9%	Monthly SIP
Invested Amt	1,180,000	1,050,000	830,000	1,820,000
Start Date	2/01/2019	2/01/2019	2/01/2019	2/01/2019
End Date	31/07/2026	31/07/2026	31/07/2026	31/07/2026
Approx Years	7 Yrs	7 Yrs	7 Yrs	7 Yrs
Average Nifty	16,256.43	13,362.80	12,601.35	17,503.97
Current Nifty	24,383.60	24,383.60	24,383.60	24,383.60
Market Value	2,040,665	2,247,240	1,849,171	2,698,115
XIRR	13.30%	16.10%	16.60%	10.30%
ABS	1.73	2.14	2.23	1.48
No. of Instance	118	21	83	91
Recommendation		Satelite Strategy 5x on signal	Satelite Strategy 5x on signal	Core Strategy

Dt: ~30st June, 2026

WHITE LIST – MUTUAL FUNDS (DEBT)

Sr. No.	Scheme Name	Fund Category	Fund Manager	Expense Ratio	AUM	Rating	3 M	1 Y	3 Y	5 Y	YTM	Avg Maturity (yrs)	Avg Credit Rating	Holding %
1	HDFC Liquid Fund	Liquid	Anupam Joshi	0.31	67,850	***	1.48%	6.12%	6.86%	5.88%	6.44	0.14	AAA	A1+ - 78.68% , SOV - 12.31
2	HDFC Corporate Bond Fund	Corporate Bond	Anupam Joshi	0.62	33,200	***	-0.27%	4.61%	7.04%	5.98%	7.24	7.5	AAA	AAA - 76.68% , SOV - 19.98
3	ICICI Prudential Ultra Short Term Fund	Short Duration	Manish Banthia	0.77	16,816	****	1.32%	6.52%	7.03%	6.06%	7.11	0.54	AAA	AAA - 68.64% , SOV - 9.81
4	ICICI Pru Credit Risk Fund	Credit Risk	Manish Banthia	1.38	5,946	****	0.75%	8.03%	8.10%	7.23%	8.41	3.65	AA	AA - 51.56% , SOV - 13.77
5	ICICI Prudential All Season Bond Fund	Dynamic Bond Fund	Manish Banthia	1.32	13,746	**	4.12%	5.57%	7.46%	6.65%	8.22	13.66	AA	AA - 34.51% , SOV - 53.76
6	HDFC Credit Risk Debt Fund	Credit Risk	Pravin Jain	1.62	6,891	***	0.87%	6.78%	7.39%	6.62%	8.31	3.77	AA+	AA - 42.39% , SOV - 9.89

WHITE LIST – MUTUAL FUNDS (GOLD)

Sr. No.	Scheme Name	Fund Category	Fund Manager	AUM	Rating	3-M	1-Y	3-Y	5-Y	Alpha	Treynor Ratio	Sharpe Ratio	Beta
1	Motilal Oswal Gold & Silver Fund	Gold	Swapnil P. Mayekar	2,863	Unrated	-5.87%	57.70%	35.78%		-3.14	28.42	1.44	1.2
2	SBI Gold Fund	Gold	Viral Chhadva	16,533	****	-6.48%	42.49%	32.83%	23.22%	0.93	27.12	1.34	0.91

Dt: ~30th June, 2026

WHITE LIST – BONDS & NCDs

SR. No.	INSTRUMENTS	MATURITY	PUT / CALL	INT. PAYMENT DATE	PRICE PER 100	YTC	YTM	QUANTUM	RATINGS
1	8.05% HDFC BANK LTD 2029	22-Oct-29	NA	22-Oct	10 Lacs	NA	7.75%	10 Lacs Only	AAA By CRISIL
2	7.95% AXIS FINANCE 2028 (Secured)	26-May-28	NA	26-May	10 Lacs	NA	7.74%	10 Lacs & Multiple	AAA By CRISIL
3	8.00% BAJAJ FINANCE LTD 2031	12-May-31	NA	12-May	10 Lacs	NA	7.59%	10 Lacs & Multiple	AAA By CRISIL
4	8.65% Muthoot Finance 2031	12-Jun-31	NA	12-Jun	10 Lacs	NA	8.29%	10 Lacs & Multiple	CRISIL AA+

 Dt: ~30th June, 2026

WHITE LIST – FIXED DEPOSITS



Annual rate of interest valid for deposits up to Rs.3 crore (w.e.f May 01,2026)					
Tenure in Months	Cumulative	Non-Cumulative			
		Monthly	Quarterly	Half Yearly	Annual
12 -- 17	6.60%	6.41%	6.44%	6.49%	6.60%
18 -- 30	6.85%	6.64%	6.68%	6.74%	6.85%
31 -- 60	7.40%	7.16%	7.20%	7.27%	7.40%
Minimum Amount (₹) 15,000					
For Senior Citizen get upto 0.35% additional FD interest rate.					



ICICI HOME FINANCE FD RATES				
Annual rate of interest valid for deposits up to Rs.30.0 million (w.e.f July 06,2026)				
Tenure in Months	Cumulative	Non-Cumulative		
		Monthly	Quarterly	Yearly
45 Months	7.35%	7.35%	7.15%	7.10%
39 Months	7.30%	7.30%	7.10%	7.05%
>=48 to < 60	7.20%	7.20%	7.00%	6.95%
>=36 to < 48	7.10%	7.10%	6.90%	6.85%
>=24 to < 36	6.95%	6.95%	6.75%	6.70%
>=12 to < 24	6.85%	6.85%	6.65%	6.60%
Minimum Amount (₹) 10,000				
0.35% for senior citizen for Public deposits				

WHITE LIST – MUTUAL FUNDS (ACTIVE FUNDS)

Sr. No.	Scheme Name	Fund Category	Fund Manager	AUM	Rating	3-M	1-Y	3-Y	5-Y	Alpha	Treynor Ratio	Sharpe Ratio	Beta
1	HDFC Mid-Cap Fund	Mid Cap	Chirag Setalvad	94,350	*****	11.89%	4.23%	19.86%	19.89%	2.19	16.21	0.88	0.84
2	ICICI Prudential Pharma Healthcare And Diagnostics (P.H.D) Fund	Flexi Cap	Amit Ganatra	1,01,822	*****	9.26%	0.83%	17.08%	17.88%	4.8	13.06	0.82	0.82
3	SBI Small Cap Fund	Small Cap	R. Srinivasan	37,395	**	18.58%	2.27%	13.31%	14.24%	-1.61	10.87	0.48	0.76
4	HDFC Balanced Advantage Fund	Hybrid	Gopal Agrawal	1,04,016	****	6.54%	-0.63%	13.96%	15.14%	6.63	0.12	0.73	1.17
5	HDFC Multi Cap Fund	Multi Cap	Amar Kalkundrikar	19,581	***	11.39%	-2.15%	15.40%	-	1.52	10.03	0.6	0.97
6	Parag Parikh Flexi Cap Fund	Flexi Cap	Rajeev Thakkar	1,41,447	*****	4.43%	-3.18%	14.02%	13.83%	3.38	12.82	0.78	0.6

WHITE LIST – MUTUAL FUNDS (PASSIVE FUNDS)

Sr. No.	Scheme Name	Fund Category	Fund Manager	AUM	Rating	3-M	1-Y	3-Y	5-Y	Alpha	Treynor Ratio	Sharpe Ratio	Beta
1	HDFC Nifty 50 Index Fund	Index	Arun Agarwal	23,155	***	6.25%	-5.33%	8.56%	9.68%	-1.73	3.35	0.23	0.95
2	HDFC NIFTY Next 50 Index Fund	Index	Arun Agarwal	2,476	****	16.40%	4.81%	17.93%		5.93	9.77	0.63	1.29

Dt: ~30th June, 2026

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	HDFC ELSS Tax Saver Fund	ELSS	Amar Kalkundrikar	15,367	*****	7.59%	-3.78%	15.19%	16.08%
2	PPFAS ELSS Tax Saver Fund	ELSS	Rajeev Thakkar	5,540	****	4.87%	-8.76%	10.92%	12.81%
3	SBI ELSS Tax Saver Fund	ELSS	Milind Agrawal	30,955	*****	10.19%	-1.23%	17.74%	16.72%

Dt: ~30th June, 2026

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

Dt: ~30th June, 2026

LIFE INSURANCE



Click 2 Protect 3D Plus



iProtect Smart



Smart Protect Goal

HEALTH INSURANCE



Optima Restore



Relationship Beyond Insurance

Health Guard Policy

PRINCIPAL PROTECTED STRUCTURED NOTES

Auto call Trigger - Large cap Income

Tenor	24 Months
Underlying	Tesla, MSFT, AAPL
Coupon	12%
Auto call Trigger	125%
Redemption Amount	100%

Growth Participation - Technology

Tenor	24 Months
Underlying	MSFT, AAPL, FB
Cap Guarantee	75%
Upside Participation	200%
Strike Price	87.50%

Growth Participation - Healthcare

Tenor	24 Months
Underlying	Merc, Novartis, Abbvie
Cap Guarantee	90%
Upside Participation	200%
Strike Price	95%

Real Estate Linked

Tenor	24 Months
Underlying	Vanguard Real, Simon Property
Barrier	80%
Upside Participation	180%
Minimum Redemption	200%

iShares®
by BLACKROCK®

iShares U.S. Real Estate ETF

Vanguard®

Vanguard Real Estate ETF

PRINCIPAL PROTECTED STRUCTURED NOTES

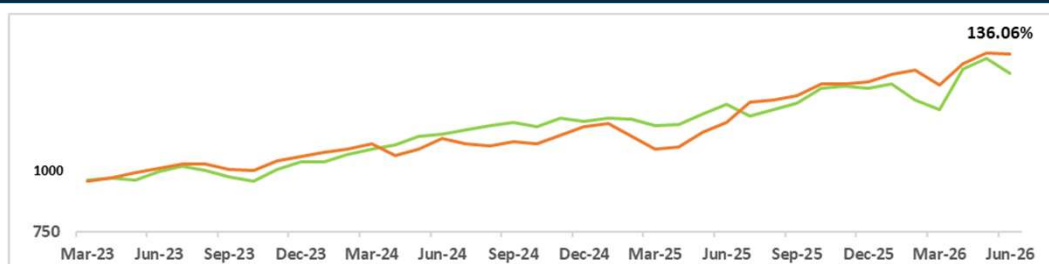
S&P 500 INDEX UNLIMITED GROWTH WITH DOWNSIDE PROTECTION  S&P 500 INDEX PRINCIPAL PROTECTED NOTES' KEY ADVANTAGES	Morgan Stanley (Sample) 3 Year USD Worst of Phoenix Autocall Notes : General Electric Company, Tesla Inc, Alphabet Inc and Moderna Inc.  Nasdaq Kotak NASDAQ 100 Fund of Fund  PGIM India Mutual Fund PGIM India Global Select Real Estate Securities FOF
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GLOBAL EQUITY ABSOLUTE RETURN (GEAR)

Investment Thesis

- ✓ GEAR is a geography agnostic, multi-asset portfolio which invests predominantly in global equity. It is focused on capturing global market investment opportunities in companies with undisputed leadership and attractive financial metrics at price points of downturn distress.
- ✓ GEAR is 30-35 holdings portfolio which follows a holistic process of stock screening using quantitative financial metrics combined with individual stock picking using fundamental analysis and timing using technical indicators.
- ✓ GEAR is an ideal 10+ years horizon wealth creation portfolio of companies which are in “good to great” – “mid-to-mega” trajectory with 25 X 25 potential accumulated using technical, fundamental & quantitative methods.
- ✓ GEAR opportunistically buys Alternatives through ETFs and REITs to diversify across geographies, currencies and countries based on new world order opportunities.

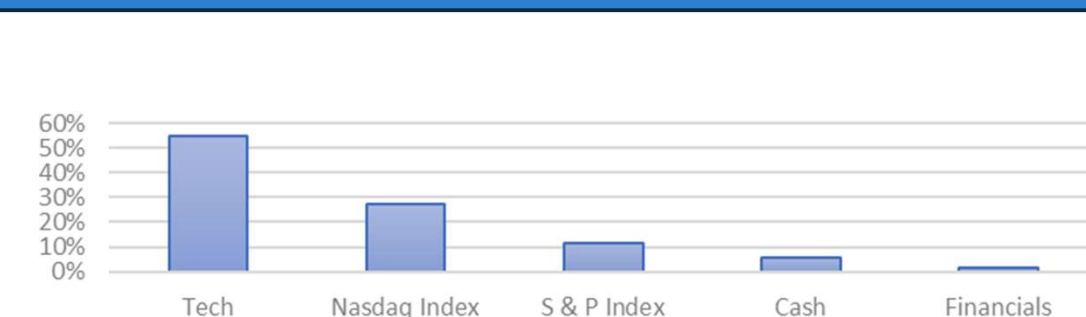
GEAR Cumulative Performance



Since Inception-Superior Risk Reward

Dt: ~30th June, 2026

GEAR Sector Allocation



Dt: ~30th June, 2026

GEAR Portfolio

No. Of Stocks	7
Market Cap	Multi-cap
Benchmark	Global Index
Sector	Agnostic
Region	Global
Cash/Others	5.41%

Risk & Valuations	GEAR	Global Index
Beta	0.86	-
Std Dev	4.60	4.25
Alpha	0.01	-
Sharpe	0.70	0.83
Max Drawdown	20.53	25.52
XIRR	12%	-
P/E	25.76	27.0
ROE %	17.42%	24.7
EPS Growth %	9.58	21.9

Source: Interactive Brokers, Bloomberg, Reuters, Finviz.com, Nasdaq.com, S&P, Morningstar, Global Index VT

UAE EQUITY INVESTMENTS



(An Undiscovered Asset Class)

There is nothing more powerful than an Idea whose time has come

Economic & Market Snapshot:

- ✓ GDP of AED 415 Bn (~ USD 115 Bn) with per capita GDP of ~\$50K
- ✓ Population of 10 MM with projected Real GDP growth rates of 3.5% for 2023
- ✓ Surplus Economy – with Zero Govt Debt & Sovereign Wealth Funds (SWF) assets
- ✓ Market Cap to GDP ratio at 130% reflecting a fairly mature and inclusive economy market co-relation

Stock Opportunities in Focus:

Sr No.	Stock Name	Price	P/E	P/B	Div %	Investment Thesis
1	Emaar	11.560	5.4	1.1	9.0%	Largest Real Estate Developer in DXB with 70% SoM
2	ADNOC Distribution	3.97	17.0	18.6	6.5%	Largest Gas Station Distribution Co in UAE
3	ADNIC	7.050	9.0	1.3	6.6%	Largest Insurance Player in UAE
4	DEWA	2.71	15.8	1.6	4.7%	Monopoly Dubai Electricity and Water Supplier
5	FAB	17.64	9.6	1.4	4.5%	Largest Banking & FinServ Co in UAE

United Arab Emirates (U.A.E) confederation of 7 Emirates - Abu Dhabi, Dubai , Sharjah, Ajman, RAK, UAQ

CONTACT US:

'wealth@falconstarinvestments.com'

India: +91-90236-61660

'www.falconstarinvestments.com'

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Overseas: +971-55-8796-185

THANK YOU

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