



**Q3 CY 2023 BRIEFING**  
*for*  
**INVESTMENT RESEARCH**  
MULTI-ASSET

**Presented by :**

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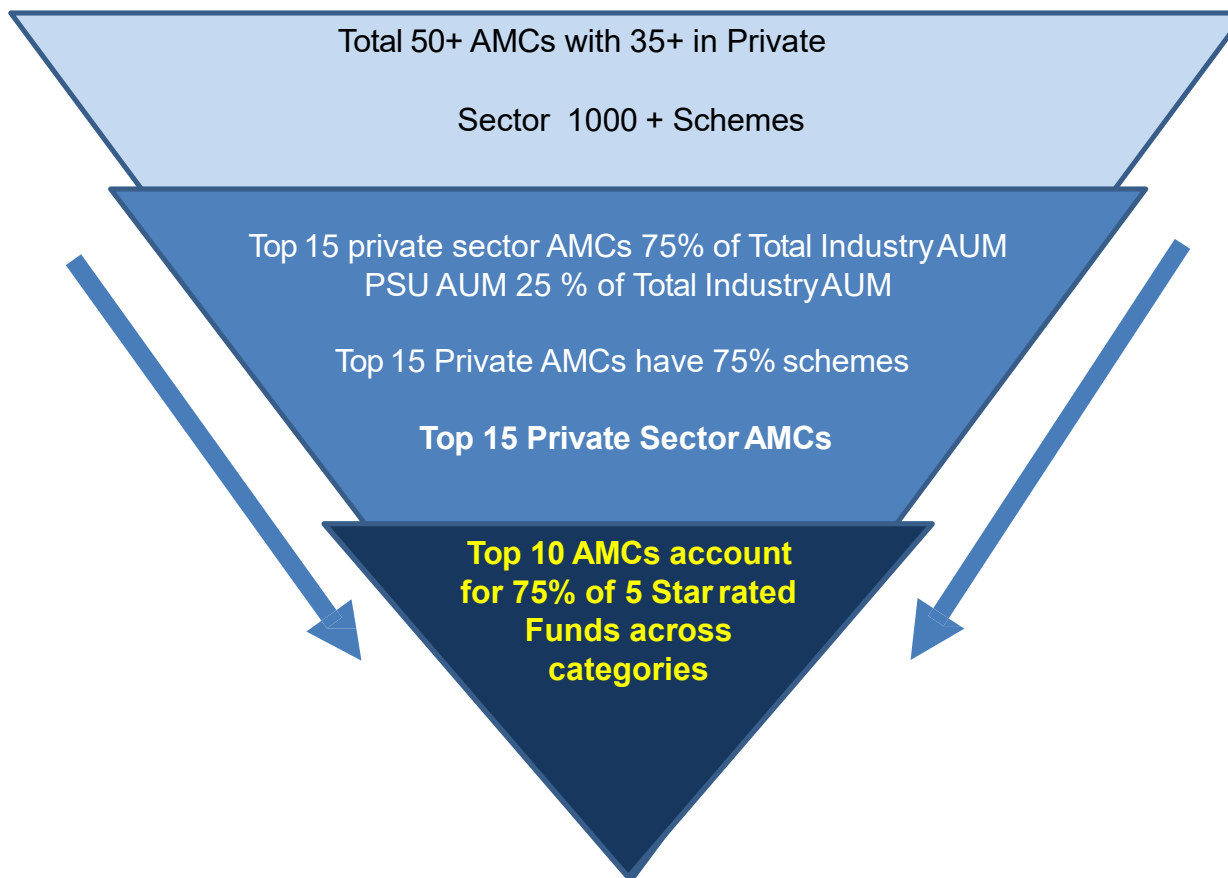
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**INVESTMENT LEADERSHIP THROUGH INSIGHT & FORESIGHT**

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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	YTM	Avg Maturity(yrs)	Avg Credit Rating	Holding %
1	HDFC Liquid Fund	Liquid	Anupam Joshi	56,547	***	1.69%	6.79%	4.64%	5.13%	7.02	0.11	AAA	A1+ - 71.99 , SOV - 25.79
2	HDFC Corporate Bond Fund	Corporate Bond	Anupam Joshi	26,782	***	1.78%	7.34%	5.22%	7.58%	7.7	2.71	AAA	AAA - 82.92 , SOV - 14.74
3	ICICI Prudential Ultra Short Term Fund	Short Duration	Manish Banthia	13,376	*	1.63%	6.81%	5.05%	6.20%	7.48	0.4	AAA	AAA - 52.68 , SOV - 40.31
4	HDFC Credit Risk Fund	Credit Risk	Shobhit Mehrotra	8,443	**	1.45%	6.60%	6.53%	7.58%	8.46	1.94		

## 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	HDFC Gold Fund	Gold	Arun Agarwal	1569.92	Unrated	-2.31%	12.03%	2.99%	11.55%	0.92	-0.05	-0.32	0.63

## WHITE LIST – BONDS & NCDs

SR. No.	INSTRUMENTS	MATURITY	PUT / CALL	INT. PAYMENT DATE	PRICE PER 100	YTC	YTM	QUANTUM	RATINGS
1	7.74% Hindustan Petroleum Corporation Limited	02-Mar-28 (M)	NA	Annually	10 Lacs	NA	7.24%	10 Lacs Only	AAA By ICRA,AAA By CRISIL
2	8.54% Rural Electrification Corporation Limited	15-Nov-28 (M)	NA	HalfYearly	10 Lacs	NA	7.34%	5 Cr & Multiple	AAA By IND,AAA By CRISIL,AAA By ICRA,AAA By CARE
3	7.58% Bharat Petroleum Corporation Limited	17-Mar-26 (M)	NA	Annually	10 Lacs	NA	7.38%	10 Lacs Only	AAA By CRISIL,AAA By CARE
4	8.75% LIC Housing Finance Limited	08-Dec-28 (M)	NA	Annually	10 Lacs	NA	7.60%	10 Lacs Multiple	AAA By CARE,AAA By CRISIL
5	Cholamandalam Inv and Fin Co Ltd	04-May-28	NA	04th May Annually	10 Lacs	NA	8.20%	2 Lac multiples	AA+
6	HDB Financial Services Ltd	07-Sep-28	NA	7th September Annually	10 Lacs	NA	8.15%	10 Lacs Multiple	AAA
7	HDFC Credila Financial Services Ltd	27-Jan-25	NA	27th January Annually	10 Lacs	NA	8.20%	10 Lacs Multiple	AAA
8	L&T Finance Ltd	28-Mar-25	NA	30th March Annually	1 Lacs	NA	7.90%	10 Lacs Only	AAA
9	Mahindra & Mahindra Financial Services Ltd	31-Jan-25	NA	2nd February Annually	10 Lacs	NA	8.00%	10 Lacs Multiple	AAA
10	Tata Capital Financial Services Ltd	NA	16-Jul-25	16th July Annually	10 Lacs	NA	8.15%	10 Lacs Multiple	AA+

## WHITE LIST – FIXED DEPOSITS



We understand your world

Applicable from 29th May, 2023

REGULAR DEPOSITS (Fixed & Variable Rates) Deposits upto ₹2 crore (p.a.)		
Period	Annual Income Plan	**Senior Citizen Rates (per annum)
1 year to < 15 months	6.60%	7.10%
15 months to < 18 months	7.10%	7.60%
18 months to < 35 months	7.00%	7.50%
35 Months	7.20%	7.70%
35 months 1 day < 55 months	7.00%	7.50%
55 months	7.25%	7.75%
55 months 1 day <= 60 months	7.00%	7.50%
5 years 1 day- 10 years	7.00%	7.75%*



Tenure in Months	Cumulative	Non-Cumulative			
		Monthly	Quarterly	Half Yearly	Annual
12 -- 14	7.40%	7.16%	7.20%	7.27%	7.40%
>15 -- 23	7.50%	7.25%	7.30%	7.36%	7.50%
24	7.55%	7.30%	7.35%	7.41%	7.55%
25 -- 35	7.35%	7.11%	7.16%	7.22%	7.35%
36 -- 60	8.05%	7.77%	7.82%	7.89%	8.05%
Minimum Amount (₹) 15,000					

## 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	Beta
1	Quant Mid Cap Fund	Mid Cap	Ankit A Pande	2,789	****	14.73%	29.65%	37.65%	24.13%	3.91	0.28	1.7	0.97
2	Kotak Emerging Equity Fund	Mid Cap	Pankaj Tibrewal	33,091	****	9.24%	22.16%	30.45%	21.04%	1.96	0.26	1.74	0.80
3	HDFC Mid-Cap Opportunities Fund	Mid Cap	Chirag Setalvad	47,236	*****	11.37%	37.01%	34.09%	20.80%	2.81	0.27	1.80	0.89
4	HDFC Index Fund Nifty 50 Plan	Index	Arun Agarwal	9,446	***	1.31%	16.34%	20.44%	13.17%	-0.4	0.14	1.03	1
5	HDFC NIFTY Next 50 Index Fund	Index	Arun Agarwal	369	Unrated	2.82%	8.72%	-	-	-	-	-	-
6	SBI Small Cap Fund	Small Cap	R. Srinivasan	20,912	**	9.14%	18.08%	31.81%	22.07%	4.17	0.31	1.92	0.69
7	Quant Small Cap Fund	Small Cap	Ankit A Pande	8,075	*****	13.37%	40.74%	45.12%	29.60%	6.53	0.32	1.9	1.03
8	ICICI Prudential Technology Fund	Sectoral-Technology	Vaibhav Dusad	11,159	***	10.99%	20.04%	23.34%	19.79%	5.08	0.17	0.99	0.92
9	ICICI Prudential Pharma Healthcare And Diagnostics (P.H.D) Fund	Sectoral-Pharma	Dharmesh Kakkad	3,174	Unrated	12.72%	28.13%	15.20%	18.45%	2.02	0.09	0.66	0.86
10	HDFC Balanced Advantage Fund	Hybrid	Gopal Agrawal	61,599	****	7.38%	10.30%	17.52%	11.44%	13.78	0.2	2.06	0.98
11	HDFC Multi Cap Fund	Multi Cap	Gopal Agarwal	8,263	Unrated	9.11%	31.83%	-	-	-	-	-	-
12	Quant Active Fund	Multi Cap	Ankit A Pande	5,688	***	8.78%	19.48%	31.35%	23.71%	2.2	0.21	1.46	1.06
13	HDFC Flexi cap Fund	Flexi Cap	Roshi Jain	38,668	*****	5.59%	25.75%	32.91%	16.71%	8.29	0.24	1.78	0.96



## 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	Kotak Tax saver Fund	ELSS	Harsha Upadhyaya	4,089	****	7.39%	22.00%	24.83%	16.56%
2	HDFC Tax Saver Fund	ELSS	Roshi Jain	11,286	*****	7.72%	24.63%	28.01%	15.74%
3	Mirae Asset Tax Saver	ELSS	Neelesh Surana	17,631	***	6.67%	21.21%	23.70%	17.13%

## 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**



**HDFC**  
**Life**  
*Sar utha ke jiyo!*

**Click 2 Protect 3D Plus**



**ICICI PRUDENTIAL**  
LIFE INSURANCE

**iProtect Smart**



**BAJAJ | Allianz**

*Jiyo Befikar*

**Smart Protect Goal**

**HEALTH INSURANCE**



**HDFC**  
**ERGO**

**Optima Restore**



**BAJAJ | Allianz**

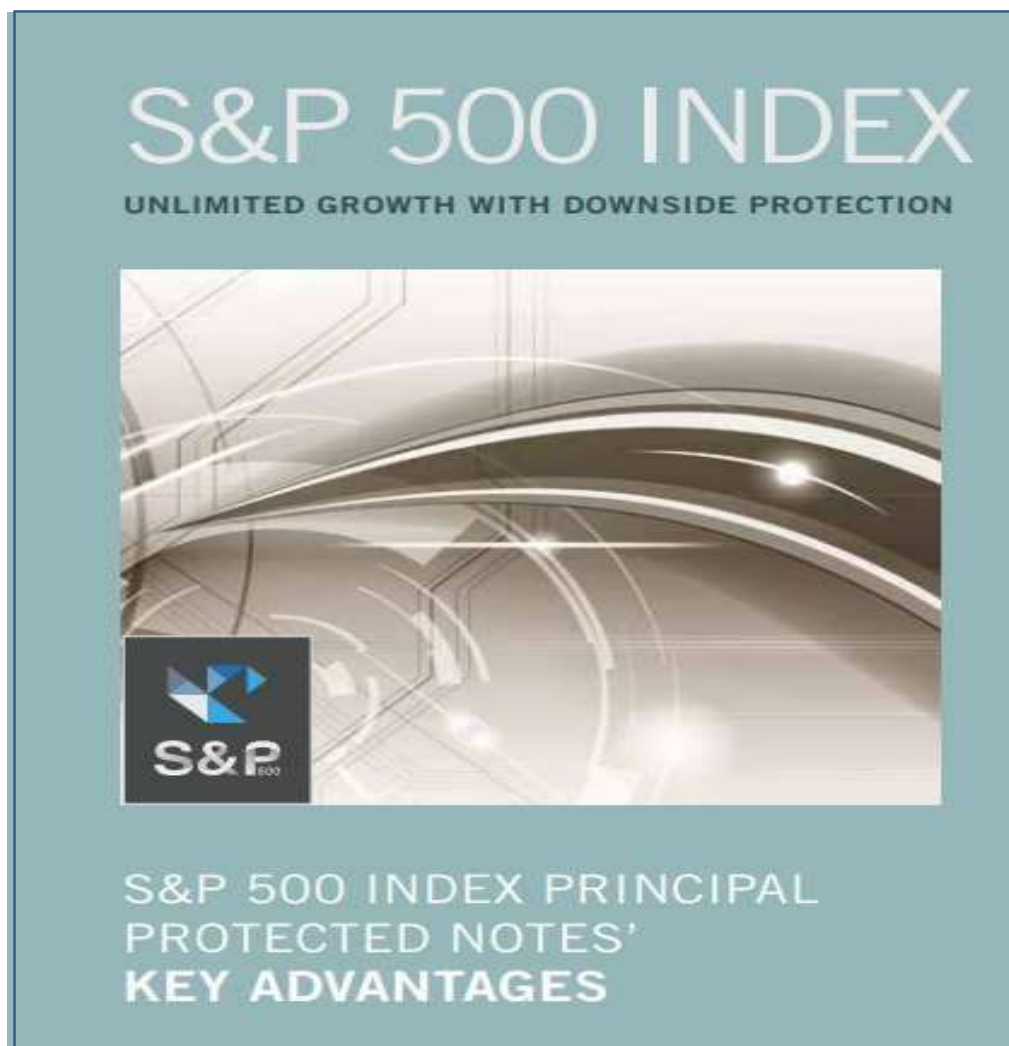
Relationship Beyond Insurance

**Health Guard Policy**




**SECTION III**  
**GLOBAL INVESTMENTS**

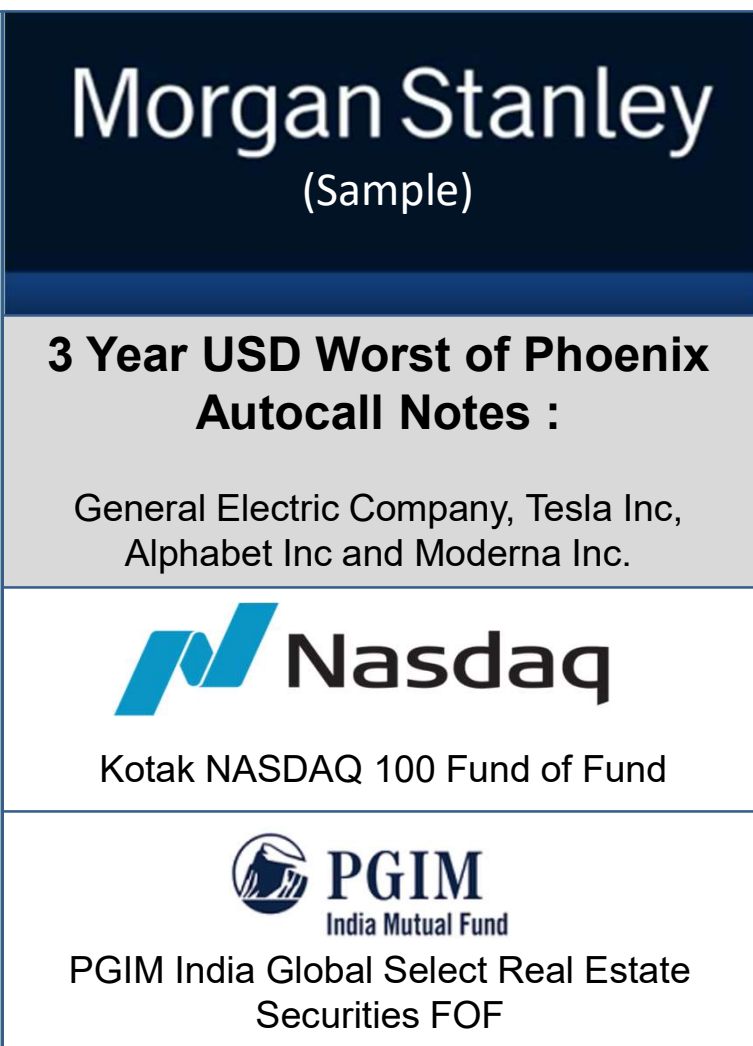
**PRINCIPAL PROTECTED STRUCTURED NOTES**



**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.



Kotak NASDAQ 100 Fund of 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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