FALCONSTAR
PARTNERS
PRIVATE WEALTH MANAGEMENT

Q3 CY 2026 BRIEFING

for

WEALTH REPORT

MULTI-ASSET GLOBAL & INDIA EQUITY

Presented by :

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INVESTMENT LEADERSHIP THROUGH INSIGHT & FORESIGHT

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	0.3	65,870	***	1.51%	6.39%	6.82%	6.26%	6.23	0.1	AAA	A1+ - 78.68% , SOV - 12.31
2	HDFC Corporate Bond Fund	Corporate Bond	Anupam Joshi	0.63	30,286	***	-0.33%	3.77%	6.60%	5.90%	7.61	6.74	AAA	AAA - 76.68% , SOV - 19.98
3	ICICI Prudential Ultra Short Term Fund	Short Duration	Manish Banthia	0.53	21,047	****	1.29%	6.15%	7.26%	6.54%	7.37	1.3	AAA	AAA - 68.64% , SOV - 9.81
4	ICICI Pru Credit Risk Fund	Credit Risk	Manish Banthia	1.43	6,332	****	0.98%	6.77%	8.30%	7.25%	8.53	2.68	AA	AA - 51.56% , SOV - 13.77
5	ICICI Prudential Dynamic TermFund	Dynamic Bond Fund	Manish Banthia	1.32	13,162	**	-0.42%	4.14%	6.74%	6.20%	8.03	12.7	AA	AA - 34.51% , SOV - 53.76
6	HDFC Credit Risk Debt Fund	Credit Risk	Pravin Jain	1.01	7,665	***	1.11%	6.82%	8.13%	7.09%	8.76	3.3	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	2,610	Unrated	-1.03%	31.31%	37.99%		-3.14	28.42	1.44	1.2
2	SBI Gold Fund	Gold	Viral Chhadva	15,811	****	0.94%	25.10%	35.85%	24.71%	1.01	29.21	1.41	0.91

Dt: ~30th September,2026

WHITE LIST – BONDS & NCDs

SR. No.	INSTRUMENTS	MATURITY	PUT / CALL	INT. PAYMENT DATE	PRICE PER 100	YTC	YTM	QUANTUM	RATINGS
1	10.25% MUTHOOT FINCORP LIMITED 23/JAN/2031	23-Jan-31	NA	23-Jan	1 lacs	NA	10.18%	10 Lacs & Multiple	AA By CRISIL
2	7.79% BAJAJ FINANCE LIMITED 04/JUL/2036	04-Jul-36	NA	04-Jul	1 lacs	NA	7.74%	5 Lacs Multiple	AAA By CRISIL
3	9.25% MUTHOOT CAPITAL SERVICES LIMITED 24/AUG/2029	24-Aug-29	NA	24-Aug	10 Thousand	NA	8.97%	5 Lacs Multiple	AA By CRISIL
4	8.65% Tata Capital Limited 2029	13-Nov-29	NA	13-Nov	-	NA	8.55%	20 Lakh Only	AAA By CRISIL
5	8.57% L&T Finance Limited 2036	16-Oct-36	NA	16-Oct	-	NA	8.50%	10 Lacs & Multiple	AAA By CRISIL
6	7.23% Credila Financial Services Limited 2031	08-Feb-31	NA	08-Feb	-	NA	8.60%	10 Lacs	AA+ By CRISIL
7	8.50% Godrej Finance Limited 2036	28-Apr-36	NA	28-Apr	-	NA	8.80%	5 Lacs Multiple	CRISIL AA+

Dt: ~30th September,2026

WHITE LIST – FIXED DEPOSITS

BAJAJ FINSERV

Annual rate of interest valid for deposits up to Rs.3 crore (w.e.f October 07,2026)					
Tenure in Months	Cumulative	Non-Cumulative			
		Monthly	Quarterly	Half Yearly	Annual
12 -- 17	6.80%	6.60%	6.63%	6.69%	6.80%
18 -- 30	7.00%	6.79%	6.82%	6.88%	7.00%
31 -- 60	7.75%	7.49%	7.53%	7.61%	7.40%
Minimum Amount (₹) 15,000					
For Senior Citizen get upto 0.35% additional FD interest rate.					

ICICI Home Finance

ICICI HOME FINANCE FD RATES				
Annual rate of interest valid for deposits up to Rs.30.0 million (w.e.f Oct 19,2026)				
Tenure in Months	Cumulative	Non-Cumulative		
		Monthly	Quarterly	Yearly
18 Months	7.25%	7.00%	7.05%	7.25%
27 Months	7.35%	7.10%	7.15%	7.35%
>=48 to < 60	7.30%	7.05%	7.10%	7.30%
>=36 to < 48	7.20%	6.95%	7.00%	7.20%
>=24 to < 36	7.10%	6.85%	6.90%	7.10%
>=12 to < 24	7.05%	6.80%	6.85%	7.05%
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	1,05,142	*****	-4.10%	2.57%	14.96%	16.47%	1.81	10.97	0.58	0.86
2	ICICI Prudential Healthcare Fund	Flexi Cap	Amit Ganatra	6,454	*****	17.82%	8.84%	25.43%	15.70%	1.26	19.22	1.12	0.96
3	SBI Small Cap Fund	Small Cap	R. Srinivasan	39,954	**	-0.96%	3.96%	9.88%	11.70%	-0.73	7.4	0.33	0.78
4	HDFC Balanced Advantage Fund	Hybrid	Gopal Agrawal	1,07,765	****	-4.11%	-3.14%	9.66%	12.24%	6.63	0.12	0.38	1.17
5	HDFC Multi Cap Fund	Multi Cap	Amar Kalkundrikar	20,582	***	-5.62%	-4.75%	10.26%	-	2.18	5.97	0.35	0.97
6	Parag Parikh Flexi Cap Fund	Flexi Cap	Rajeev Thakkar	1,48,429	*****	-2.93%	-4.76%	11.78%	10.35%	3.15	9.71	0.57	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	24,189	***	-6.90%	-8.75%	5.67%	5.60%	-1.92	0.87	0.06	0.95
2	HDFC NIFTY Next 50 Index Fund	Index	Arun Agarwal	2,659	****	-4.09%	1.38%	15.63%		7.33	8.68	0.54	1.27

Dt: ~30th September,2026

HDFC CHILDREN'S GIFT FUND



HDFC MUTUAL 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 September,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 September,2026

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

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	Vangaurd 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

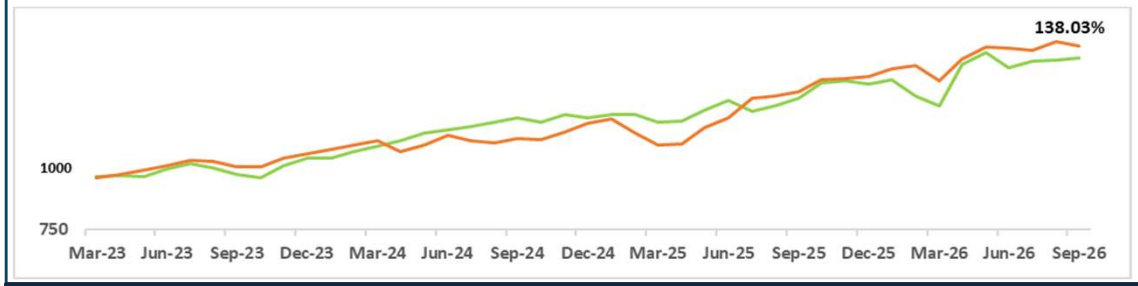
PGIM India Global Select Real Estate Securities FOF

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.

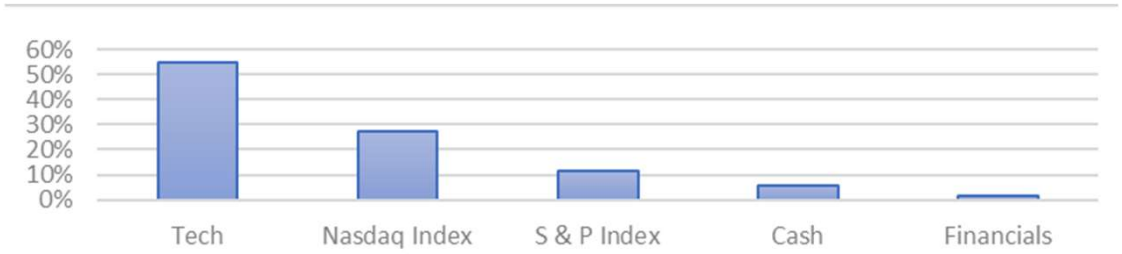
GEAR Cumulative Performance



Since Inception- Superior Risk Reward

Dt: ~30th Sept,2026

GEAR Sector Allocation



Dt: ~30th Sept,2026

GEAR Portfolio	
No. Of Stocks	7
Market Cap	Multi-cap
Benchmark	Global Index
Sector	Agnostic
Region	Global
Cash/Others	5.21%

Risk & Valuations	GEAR	Global Index
Beta	0.86	-
Std Dev	4.51	4.19
Alpha	0.01	-
Sharpe	0.73	0.82
Max Drawdown	25.52	20.53
XIRR	13%	-
P/E	21.97	27.0
ROE %	21.21%	24.7
EPS Growth %	21.54	21.9

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

INDIA EQUITY - GROWTH AT A REASONABLE PRICE (GARP)

Investment Thesis

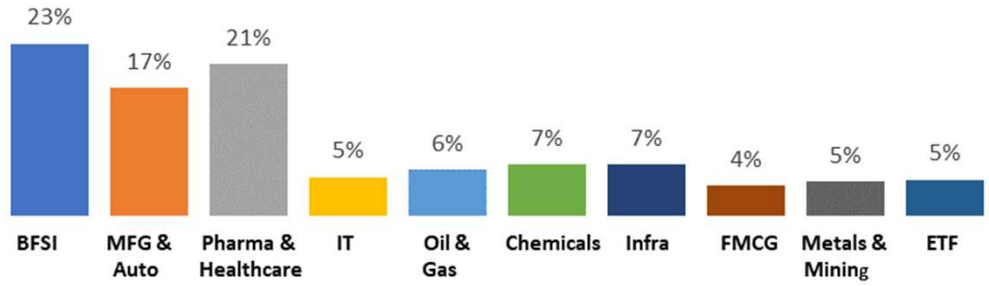
- ✓ From the lens of an International Investor, India is an emerging market with attractive demographics (educated, young, consuming population with infrastructure deficit) and GDP growth potential of 8-10% for the next 2 decades. There are several factors which prevent India from realizing its full-potential , nonetheless there are 40-50 consumer facing companies in India which reap rich dividends of having the right product for the right market at the right price, thus have a predictable secular growth rate of 20% for 10 years to come.
- ✓ GARP focuses on a 50 stock portfolio, which have been accumulated at a distress pricing. GARP is an ideal retirement oriented portfolio holding on high-quality, growth oriented companies bought at a reasonable price by taking advantage of market downturns. GARP endeavors to identify companies which are in good to great trajectory with 25 bagger potential over 25 years horizon using technical, fundamental & quantitative methods.

GARP Portfolio Allocation



Dt: ~30th Sept,2026

GARP Sector Allocation



Dt: ~30th Sept,2026

{GARP} Portfolio	
No of Stocks	~ 64
Market Cap:	Multi- Cap
Benchmark:	Nifty 500
Sector:	Agnostic
Region:	India
Cash / Other:	0%

Risk & Return	GARP	NIFTY 500
Beta	0.86	1.00
Std Dev	1.94	15.88
Alpha	0.79	-
Sharpe	-0.20	-
XIRR	8.62%	12.5%

Value	GARP	NIFTY 500
P/E	28.88	21.7
Avg 3yr ROE	17%	-
EPS Growth	13%	11.9%

Source: NSE, Bloomberg, Reuters, Screener.in , as of 30hh Sept, 2026

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 2.28 Tn (~ USD 621 Bn) with per capita GDP of ~$57K
- ✓ Population of 11 MM with projected Real GDP growth rates of -3.9% Contraction 2026
- ✓ Surplus Economy – with Zero Govt Debt & Sovereign Wealth Funds (SWF) assets
- ✓ Market Cap to GDP ratio at 171% 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	11.140	5.3	1.1	13.2%	Largest Real Estate Developer in DXB with 70% SoM
2	ADNOC Distribution	3.75	13.3	14.0	9.2%	Largest Gas Station Distribution Co in UAE
3	ADNIC	6.870	8.6	1.2	7.7%	Largest Insurance Player in UAE
4	DEWA	2.68	15.5	1.5	5.0%	Monopoly Dubai Electricity and Water Supplier
5	FAB	18.50	10.3	1.4	5.9%	Largest Banking & FinServ Co in UAE

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

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THANK YOU

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