



Q4 CY 2023 BRIEFING
for
INVESTMENT RESEARCH
MULTI-ASSET

Presented by :

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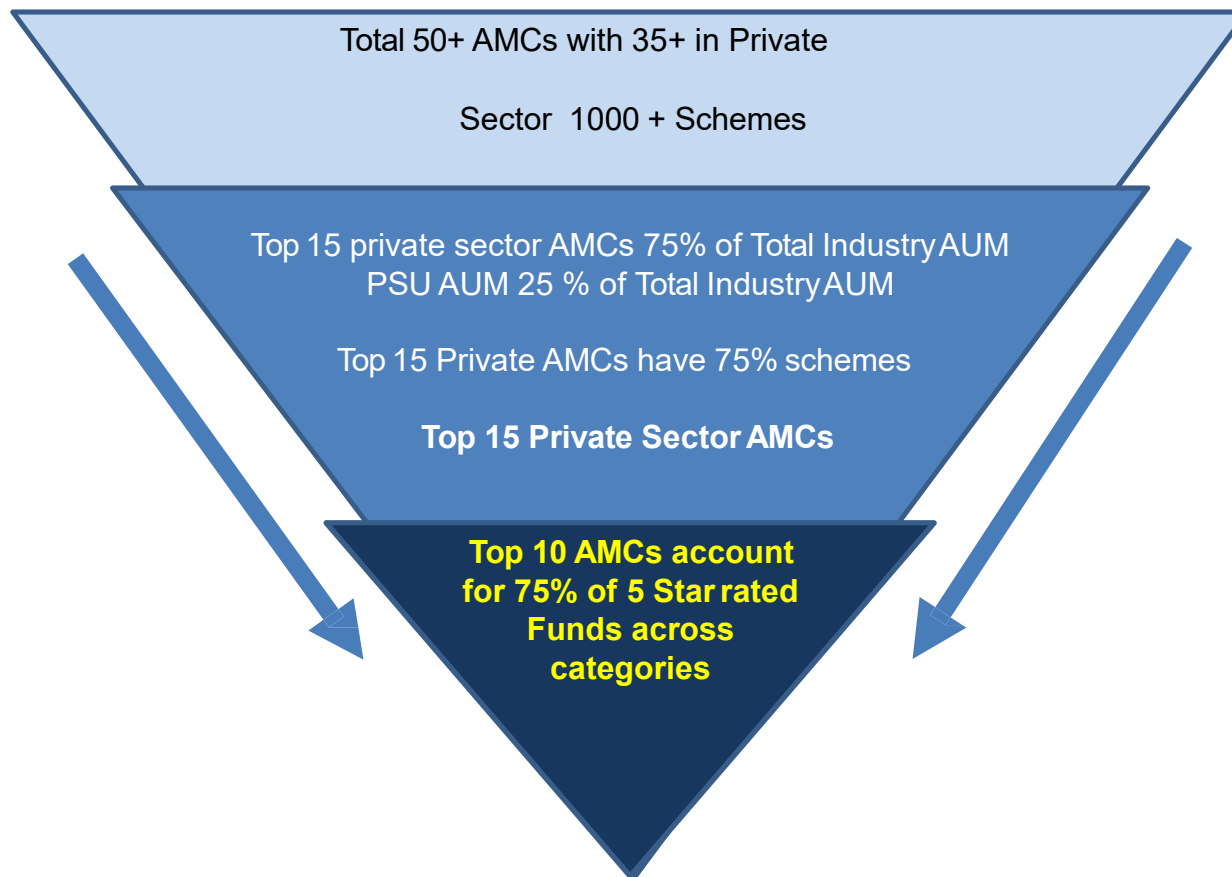
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INVESTMENT LEADERSHIP THROUGH INSIGHT & FORESIGHT

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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 | 48,966 | *** | 1.75% | 6.96% | 4.98% | 5.10% | 7.26 | 0.1 | AAA | A1+ - 71.99 , SOV - 25.79 |
| 2 | HDFC Corporate Bond Fund | Corporate Bond | Anupam Joshi | 26,901 | *** | 1.49% | 7.21% | 4.77% | 7.26% | 7.84 | 2.74 | AAA | AAA - 82.92 , SOV - 14.74 |
| 3 | ICICI Prudential Ultra Short Term Fund | Short Duration | Manish Banthia | 13,530 | ** | 1.66% | 6.94% | 5.17% | 6.07% | 7.79 | 0.36 | AAA | AAA - 52.68 , SOV - 40.31 |
| 4 | ICICI Pru Credit Risk Fund | Credit Risk | Manish Banthia | 7,410 | *** | 2.17% | 7.33% | 6.20% | 7.56% | 8.69 | 2.15 | AA | AA-48.01 , SOV -11.42, AAA-10.67 |
| 5 | HDFC Credit Risk Debt Fund | Credit Risk | Shobhit Mehrotra | 8,282 | ** | 1.71% | 6.70% | 5.80% | 7.37% | 8.56 | 1.86 | | |

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 | 1678.65 | Unrated | 10.44% | 12.09% | 6.64% | 13.21% | 1.83 | 0.01 | 0.06 | 0.6 |

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



Annual rate of interest valid for deposits up to Rs.5 crore (w.e.f 10th May 2023)

| 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



We understand your world

Applicable from 1st Oct, 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 | 7.15% | 7.65% |
| 35 months 1 day < 55 months | 7.00% | 7.50% |
| 55 months | 7.20% | 7.70% |
| 55 months 1 day <= 60 months | 7.00% | 7.50% |
| 5 years 1 day- 10 years | 7.00% | 7.75%* |

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 | Mirae Asset Midcap Fund | Mid Cap | Ankit Jain | 12,823 | **** | 11.16% | 34.42% | 27.65% | - | 0.43 | 0.21 | 1.25 | 0.87 |
| 2 | Quant Mid Cap Fund | Mid Cap | Ankit A Pande | 3,781 | **** | 13.34% | 33.71% | 33.24% | 27.42% | 5.2 | 0.26 | 1.42 | 0.98 |
| 3 | HDFC Mid-Cap Opportunities Fund | Mid Cap | Chirag Setalvad | 52,138 | ***** | 11.70% | 42.85% | 30.92% | 22.98% | 2.53 | 0.23 | 1.39 | 0.90 |
| 4 | HDFC Dividend Yield Fund | Equity | Gopal Agarwal | 3,996 | Unrated | 13.31% | 36.61% | 27.73% | - | 5.64 | 0.19 | 1.23 | 0.87 |
| 5 | HDFC Index Fund Nifty 50 Plan | Index | Arun Agarwal | 10,614 | *** | 10.25% | 18.76% | 16.15% | 15.78% | -0.41 | 0.1 | 0.65 | 0.99 |
| 6 | HDFC NIFTY Next 50 Index Fund | Index | Arun Agarwal | 390 | Unrated | 18.70% | 26.14% | - | - | - | - | - | - |
| 7 | SBI Small Cap Fund | Small Cap | R. Srinivasan | 22,895 | ** | 6.57% | 25.61% | 25.71% | 23.43% | 2.25 | 0.26 | 1.42 | 0.7 |
| 8 | HDFC Small Cap Fund | Small Cap | Chirag Setalvad | 25,409 | **** | 9.35% | 43.31% | 35.46% | 22.35% | 5.67 | 0.30 | 1.64 | 0.88 |
| 9 | HDFC Balanced Advantage Fund | Hybrid | Gopal Agrawal | 68,387 | **** | 7.38% | 10.30% | 17.52% | 11.44% | 10.98 | 0.13 | 1.51 | 1.3 |
| 10 | HDFC Multi Cap Fund | Multi Cap | Gopal Agarwal | 10,000 | Unrated | 12.72% | 38.84% | - | - | - | - | - | - |
| 11 | Quant Active Fund | Multi Cap | Ankit A Pande | 6,681 | * | 12.62% | 23.50% | 28.68% | 26.54% | 3.75 | 0.2 | 1.2 | 1.07 |
| 12 | HDFC Flexi cap Fund | Flexi Cap | Roshi Jain | 42,271 | ***** | 12.94% | 29.24% | 27.73% | 19.32% | 7.6 | 0.2 | 1.32 | 0.96 |
| 13 | Nippon India Multi Cap Fund | Multi Cap | Ashutosh Bhargava | 22,695 | ***** | 10.07% | 38.14% | 32.73% | 19.72% | 7.37 | 0.24 | 1.52 | 0.99 |
| 14 | ICICI Pru Multi Cap Fund | Multi Cap | Anand Sharma Shankaran Naren | 9,515 | **** | 13.94% | 35.05% | 24.47% | 18.02% | 1.4 | 0.18 | 1.15 | 0.91 |
| 15 | Motilal Oswal Nasdaq 100 FOF | Global | Ashish Agarwal | 4,235 | Unrated | 12.35% | 48.44% | 12.40% | 24.73% | 4.9 | 0.14 | 0.33 | 0.53 |
| 16 | ICICI Pru Value Discovery Fund | Value | Sankaran Naren | 35089.33 | **** | 13.82 | 32.40% | 27.19% | 21.47 | 8.68 | 0.23 | 1.44 | 0.83 |

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 Tax Saver Fund | ELSS | Roshi Jain | 12,197 | ***** | 14.64% | 31.96% | 25.55% | 17.29% |
| 2 | PPFAS Tax | ELSS | Raunak Onkar | 2,334 | **** | 10.13% | 26.70% | 22.07% | |
| 3 | Quant Tax Plan | ELSS | Sanjeev Sharma | 5,615 | **** | 17.16% | 28.94% | 32.39% | 29.07% |

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!

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ICICI PRUDENTIAL
LIFE INSURANCE

iProtect Smart



BAJAJ | Allianz

Jiyo Befikar

Smart Protect Goal

HEALTH INSURANCE



HDFC
ERGO

Optima Restore



BAJAJ | Allianz

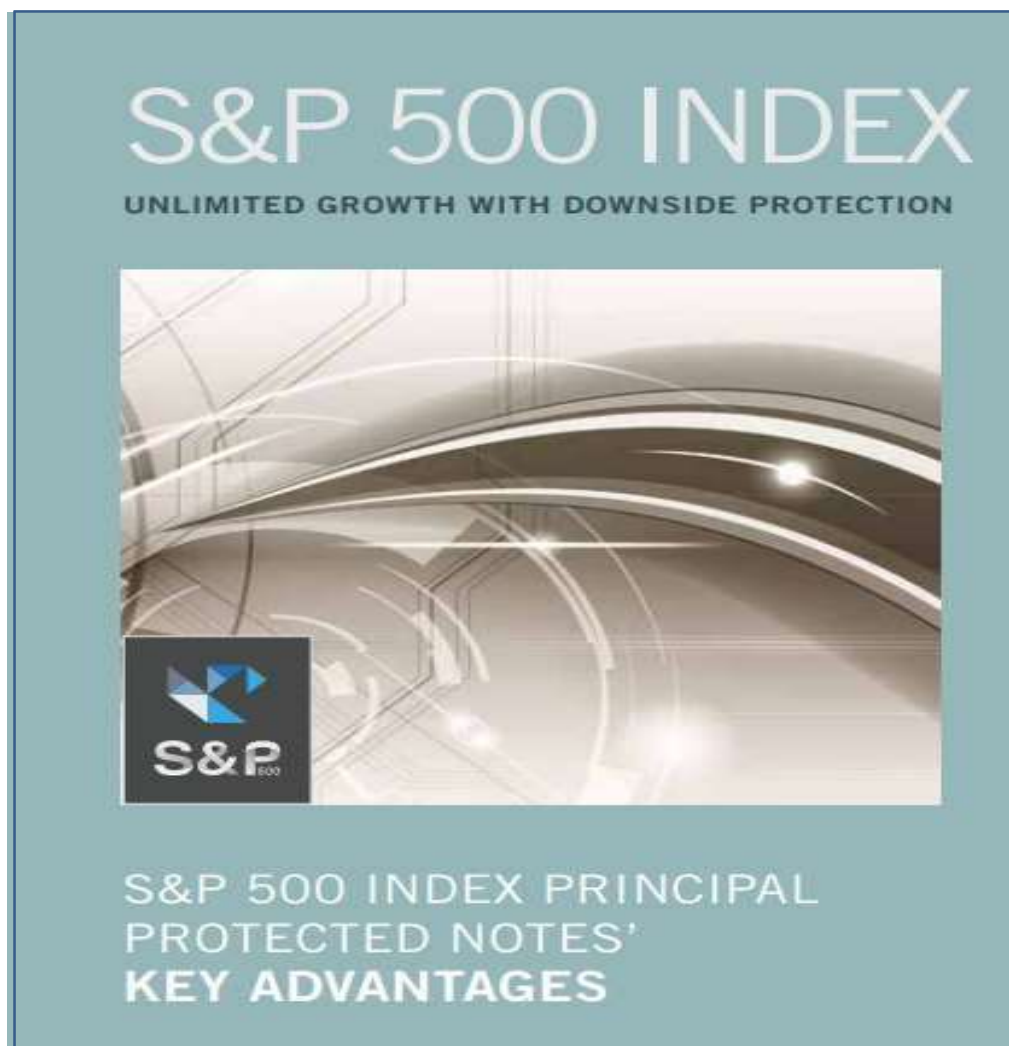
Relationship Beyond Insurance

Health Guard Policy




SECTION III
GLOBAL INVESTMENTS

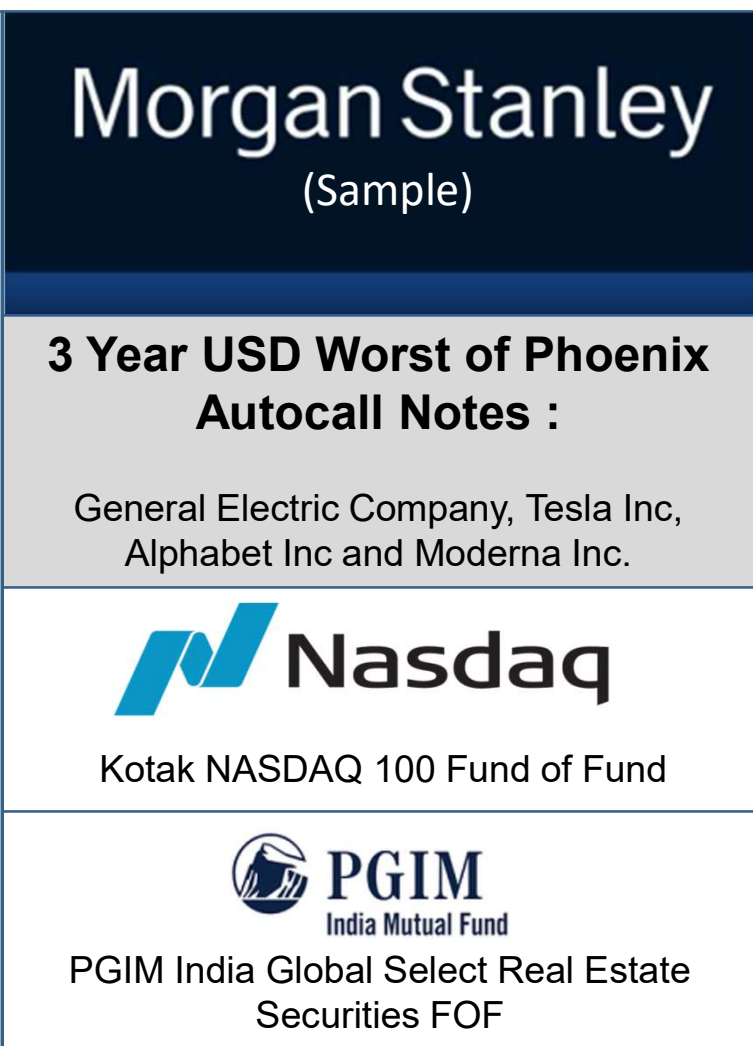
PRINCIPAL PROTECTED STRUCTURED NOTES



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.



Nasdaq

Kotak NASDAQ 100 Fund of Fund



PGIM
India Mutual Fund

PGIM India Global Select Real Estate Securities FOF

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 U.S. Real Estate ETF



Vanguard Real Estate ETF

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THANK YOU

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