PRUDENT EQUITY

GIVE WINGS TO YOUR INVESTMENTS™

WHO WE ARE

Prudent Equity is an asset management company that has been serving family offices, HNIs and retail investors since 2012.

Our professionally certified team brings with it expertise and experience from various investment backgrounds. Our Chief Investing Officer brings with him over 28 years of full-time investing experience.

We believe that an intensive & elaborate research effort can generate exceptional investment returns.

We buy those securities that meet our strict proprietary investment criteria.

PRUDENT EQUITY

THE FOUNDER

SIDDHARTH OBEROI

Founder & Chief Investment Officer

- Our aim is to deliver returns which are substantially higher than the benchmarked index.
- We believe that our disciplined and opportunistic investment approach offers the most sensible and rational approach to building wealth.
- The goal is to curate a portfolio that increases capital at high rates over long periods while employing less risk.

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Investment Philosophy

Prudent Equity follows a bottom-up value investing approach to identify companies trading below their intrinsic value that provides significant upside potential with limited downside risk.
Although our core principle remains towards capital protection, our strategy has proved to deliver outsized gains.

Our strategy places focus on the unique strengths of the company, such as its overall financial strength, management, and its capital allocation policies.

Investment Criteria

Value Oriented Growth Companies

Companies growing at high rates.

Corporate Governance

Forensic Accounting, Capital Allocation, Treating minority at par.

Margin Of Safety

Buying at a significant discount to estimated intrinsic value.

Optimal Capital Structure

Highly leveraged companies, frequent equity dilution etc. are some of the traits which are avoided.

"While estimating the intrinsic value, an investor should estimate what a sensible private owner is willing to pay to own it. It's like a private owner mindset"

GCP MODEL

G — **GROWTH**

COMPANIES GROWING AT HIGH RATES

C — **CHEAP**

AVAILABLE AT CHEAP VALUATIONS

P — **PRICE**

ENTRY AT THE RIGHT PRICE

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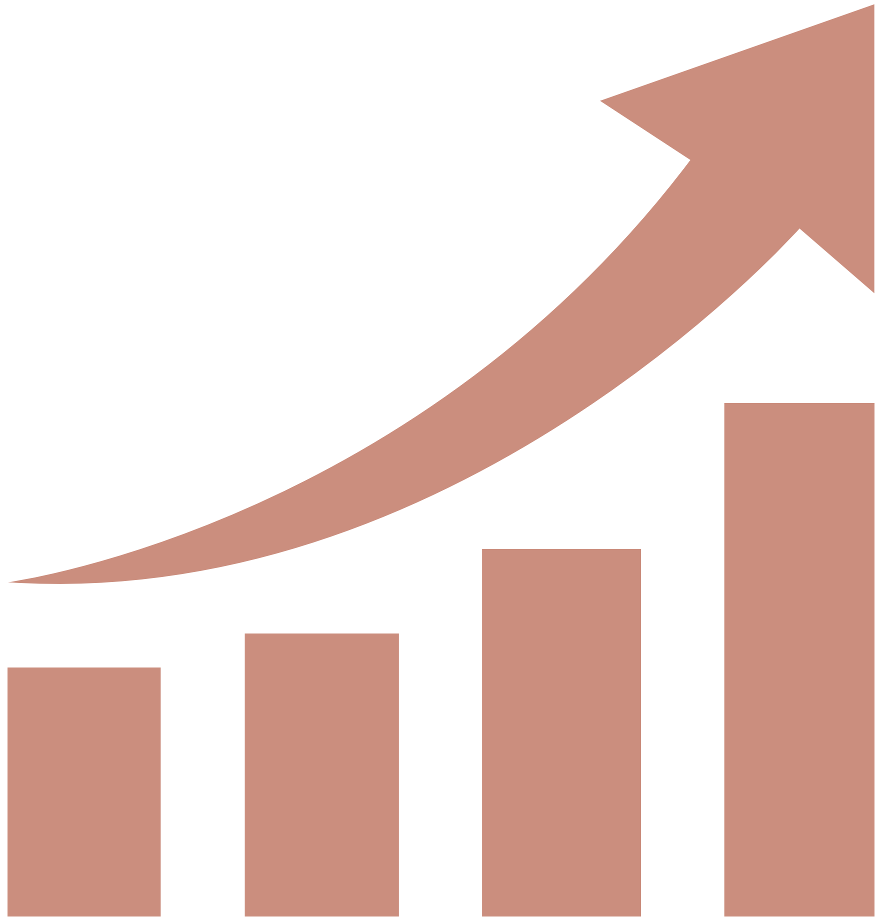
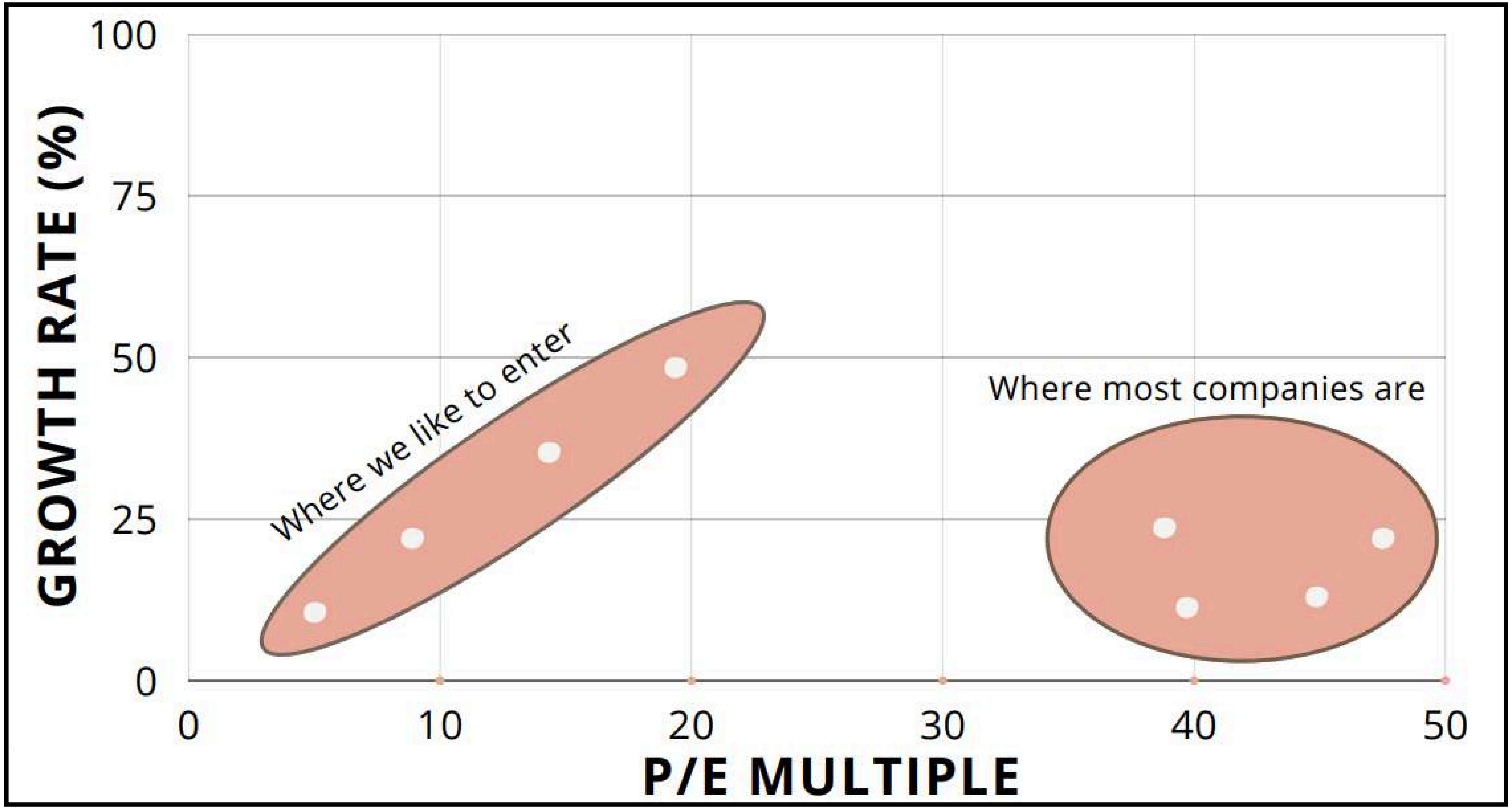


WEALTH CREATION

PRUDENT EQUITY

OUR STRATEGY

VALUE INVESTING IS NOT BUYING AT LOW P/E. INSTEAD, BUYING AT A DISCOUNT TO THE INTRINSIC VALUE



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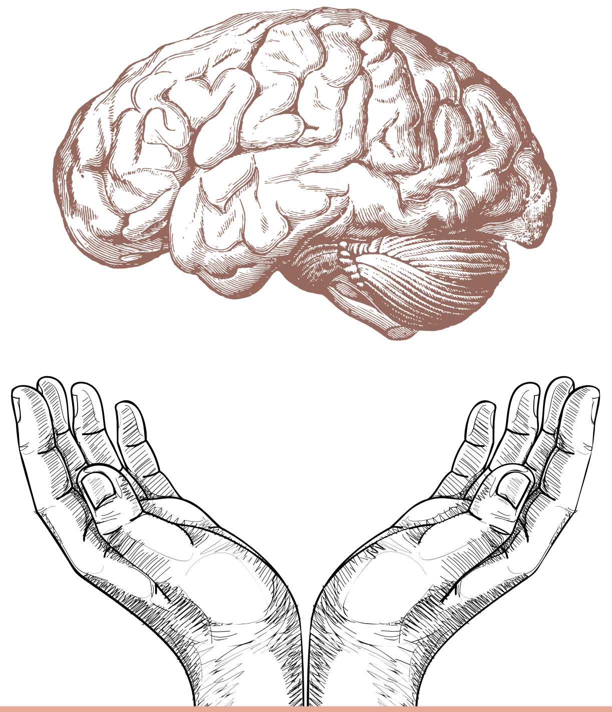
COGNITIVE FRAMEWORK

1. GROWTH
2. CORPORATE GOVERNANCE
3. CAPITAL ALLOCATION
4. SPECIAL SITUATION
5. OPERATING LEVERAGE
6. DELEVERAGING
7. CORPORATE ACTION



PMS STRUCTURE

Taxation

AT INVESTOR LEVEL

The gains are taxed at investor level.

Exit Load

No exit load after 1 year

Exit load of 3% will be applicable if the redemption is made within a year.

Lock-In

NO LOCK-IN

There is no Lock-in period in the PMS.

Fee Structure

VARIABLE

The fee is a combination of performance and management fees.

Individual Demat A/C

REQUIRED

The PM will open Demat account for the investors.

Minimum Investment

50 Lakhs

As per SEBI regulations, the PMS will accept funds from investors with a minimum commitment of Rs.50 Lakhs.

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PMS STRUCTURE

Invesment Approach	Prudent Equity Growth Strategy
Investment Team	Siddharth Oberoi (CIO), Diwakar Rana (Fund Manager)
Investment Universe	Market Cap & Sector Agnostic (Flexi)
Minimum Investment	INR 50 Lakhs
Mode of Invesment	Cash
Benchmark	S&P BSE 500 TRI
Reporting	Daily NAV (Online)
Inception Date	2nd July 2024

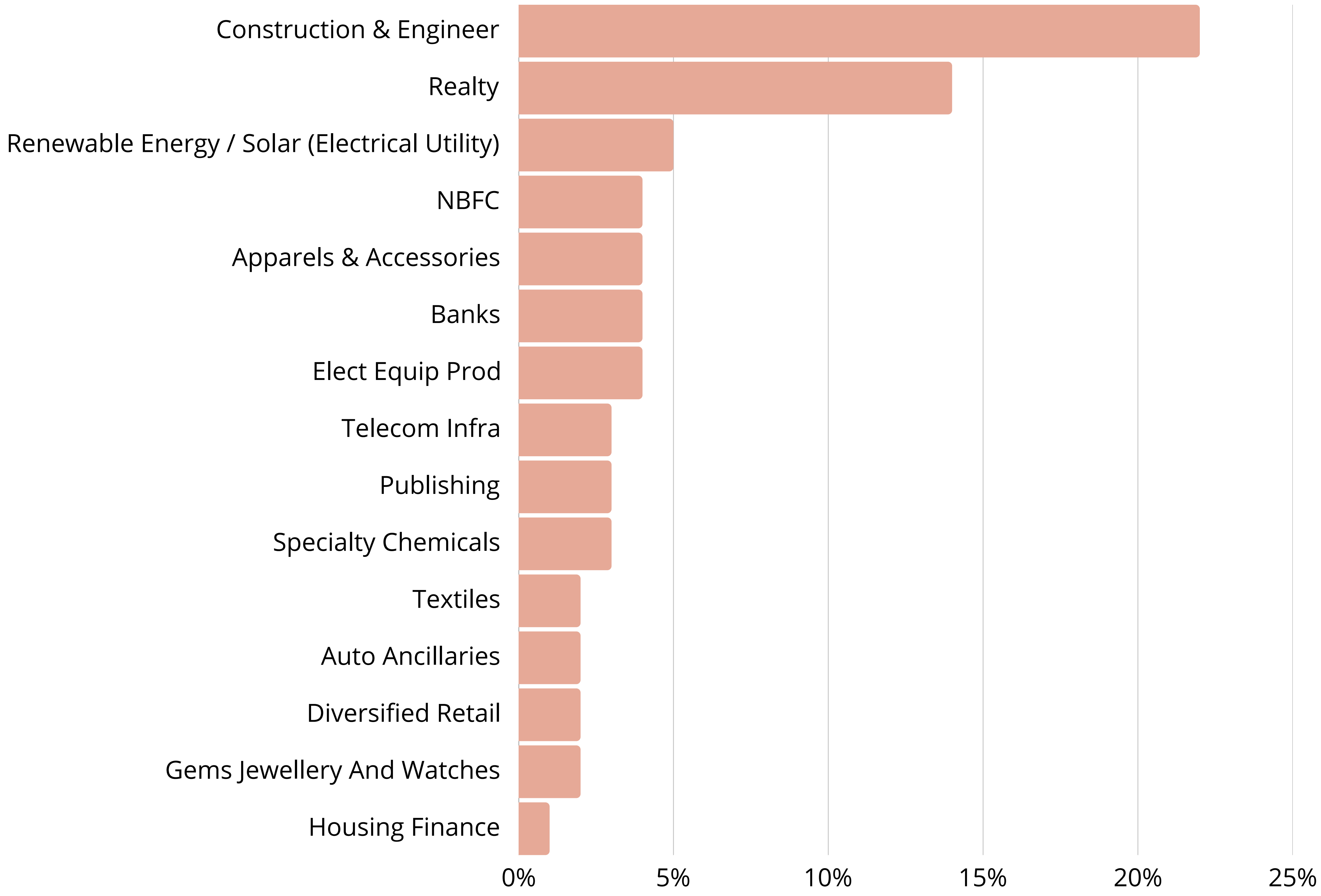
Fee Type (Management + Performance)	
Management Fee*	1%
Performance Fee**	15%

*1% of daily average AUM per annum, billed monthly

**Charged annually on profits with high watermark

Plus operating expenses, brokerage costs, GST and all statutory fees/charges levied at actuals.
For more details refer disclosure document.

PORTFOLIO STRUCTURE



By Size	**Allocation (%)**
Large Cap	0%
Mid Cap	0%
Small Cap	75%
INVESTED	75%
CASH	25%

As on 30th April, 2026

PRUDENT EQUITY

PMS PERFORMANCE

Period	YTD	3 Months	6 Months	1 Year	Since Inception
Prudent Equity Growth Strategy	3.08%	6.75%	-0.28%	6.71%	-0.43%
S&P BSE 500 TRI	-5.01%	-1.73%	-4.33%	3.64%	0.41%

As on 30th April, 2026

The above performance is on the investment approach level. Please note that the performance of investor's portfolios may vary from the above and that of other investors. The returns are based on TWRR **net of all expenses and fees**. Returns over one year are annualized. The Performance herein is not verified by SEBI. The inception date of the investment approach is 2nd July 2024.

FAQ'S

Q. What is Portfolio Management Service?
Portfolio Management Services refer to professional services offered by portfolio managers or investment firms to manage investment portfolios on behalf of clients.

Q. Who are eligible for PMS investment?
Resident Individuals, Non-Resident Indians (NRI), Hindu Undivided Families (HUF), Body Corporates, Trusts and Partnership Firms are eligible to make investment in PMS.

Q. What is mode of Investment?
We accept the investment commitment through NEFT/RTGS, cheque and UPI

Q. How can I onboard?
We provide both online and offline onboarding options to the investors.

Q. Is SIP option available for the investors?
After initial capital commitment of Rs.50 Lakhs. The investors can invest in multiple of Rs.1 lakh and above through SIP route.

Q. Is Partial withdrawal of Portfolio permitted?
The investors may withdraw partial funds from their portfolio. However, the value of investment in the portfolio after such withdrawal shall not be less than Rs.50 Lakhs.

Q. Does the PMS have a Lock in period?
There is no lock-in of investor's funds. Investor is free to redeem part or whole investment, subject to Rs.50 lakhs committed.

Q. Is there any exit load?
3% of exit load is applicable if the withdrawal is made in less than a year.

Q. What is my tax liability?
The tax liability of a PMS investor is the same as that of an investor who accesses the capital markets by himself.

Note : Clients have the option to invest in our products and investment approaches directly, without the need for intermediaries involved in distribution services. You can directly write us at-pms@prudentequity.com

MEDIA

Importance of valuation in investment returns

Siddharth Oberoi
Founder, Chief Investment Officer
Prudent Equity

> Have the purchase price be so attractive that even a mediocre sale gives good results

THANK YOU

CONTACT US

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