PRUDENT EQUITY

PRUDENT EQUITY GROWTH STRATEGY

PORTFOLIO MANAGEMENT SERVICE

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Details

Name of the Approch	Prudent Equity Growth Strategy
Investment Objective	The investment objective of the scheme is to invest in companies that increase the client's capital at high rates over a long-term period while employing less risk. The fund will also look to invest in debt instruments in accordance with the regulations
Mode of Investment	Cash Only
Reporting	Daily (Online)
Exit Load	3% within 12 months, NIL thereafter
Investment Universe	Market Cap & Sector Agnostic Flexi Cap
Date of Launch	2nd July 2024
Investment Team	Siddharth Oberoi (CIO), Diwakar Rana (Fund Manager)
Benchmark	S&P BSE 500 TRI
Minimum Investment	₹ 50 lakhs

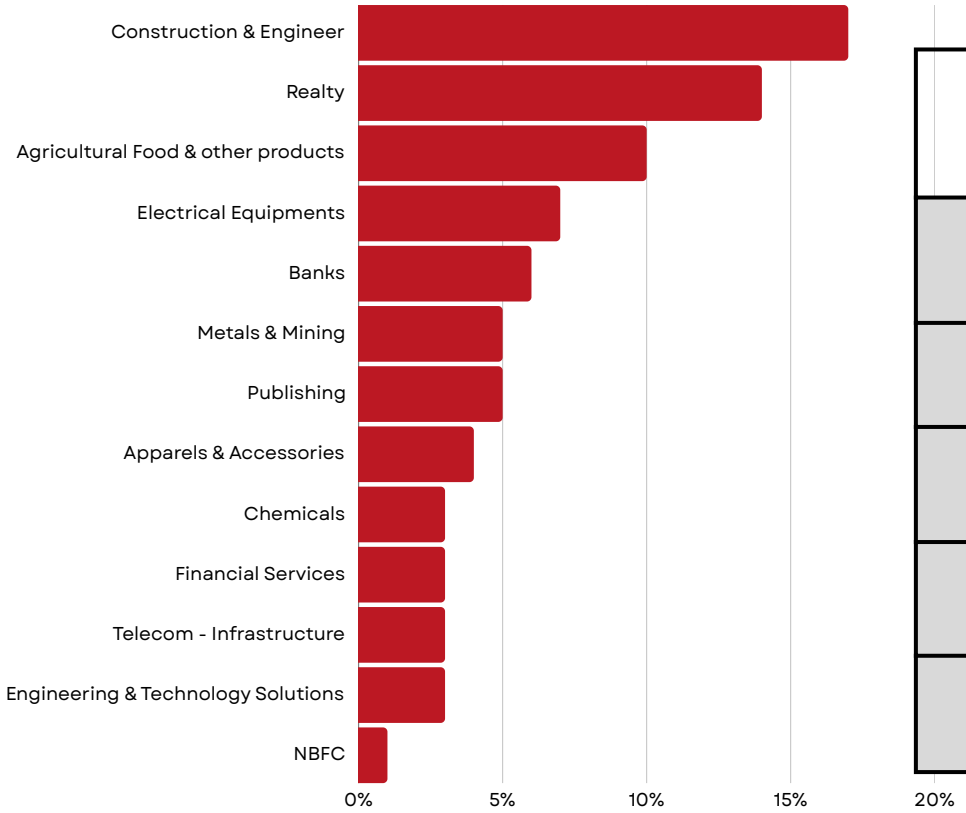
PRUDENT EQUITY

Portfolio Returns

	YTD	3 Months	6 Months	1 Year	2 Year	Since Inception
Prudent Equity Growth Strategy	-0.23%	-5.24%	13.59%	-0.11%	-3.43%	-1.78%
S&P BSE 500 TRI	-7%	-3.59%	8.07%	-2.33%	-3.93%	-0.61%

As on 30th September, 2026

Portfolio Structure



By Size	Allocation (%)
Large Cap	3%
Mid Cap	9%
Small Cap	68%
Invested	**80%**
Cash	20%

As on 30th September, 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.

PMS Structure

Taxation

AT INVESTOR LEVEL

The gains are taxed at investor level.

Individual Demat A/C

REQUIRED

The PM will open Demat account for the investors.

Fee Structure

VARIABLE

The fee is a combination of performance and management fees.

Minimum Investment

50 Lakhs

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

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.

PMS Pricing

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.

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 & 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

About Us

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 27 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.

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.

Why we are different

- To us, long term is a series of several short terms.
- Focus towards multiplying capital not specifically multibagger stocks.
- Our proprietary method to calculate the intrinsic value of a well-studied stock has proven to be highly accurate over several decades of practice.

About the Chief Investment Officer

"Our effort is to deliver above average investment returns for our investors.
We believe that our disciplined and opportunistic investment approach offers the most sensible and rational approach to building wealth.
The goal is to buy those stocks that increases capital at high rates over long periods while employing less risk"

Siddharth Oberoi
Founder & Chief Investment Officer

Importance of Valuation while Investing

In the News

Contact Us

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Disclosure

Disclaimer

The views expressed herein are the personal views and constitute only the opinions and do not constitute any guidelines or recommendation on any course of action to be followed by the readers This information is meant for general reading purpose only and is not meant to serve as a professional guide for the readers This document has been prepared on the basis of publicly available information, internally developed data and other sources believed to be reliable The Sponsor, Prudent Equity Private Limited (or any of their respective directors, employees, affiliates or representatives do not assume any responsibility for, or warrant the accuracy, completeness, adequacy and reliability of such information Whilst no action has been solicited based upon the information provided herein, due care has been taken to ensure that the facts are accurate and opinions given fair and reasonable This information is not intended to be an offer or solicitation for the purchase or sale of any financial product or instrument Recipients of this information should rely on information/data arising out of their own investigations Readers are advised to seek independent professional advice and
arrive at an informed investment decision before making any investments.

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Risk factors: Investments in securities are subject to market risks There are no assurances or guarantees that the objectives of any of the Products will be achieved The investments may not be suited to all categories of investors The value of the Portfolios can go up or down depending on various market factors Past performance of the Investment Manager does not indicate the future performance of the Products or any other future Products of the Investment Manager Investors are not being offered any guaranteed or indicative returns through any of the Products The names of the Products do not in any manner indicate their prospects or returns The performance of the Products may be adversely affected by the performance of individual companies, changes in the market conditions, micro and macro factors and forces affecting capital markets in particular like interest rate risk, credit risk, liquidity risk and reinvestment risk The Investment Manager is not responsible or liable for any loss resulting from the operations of the Products/Portfolios.