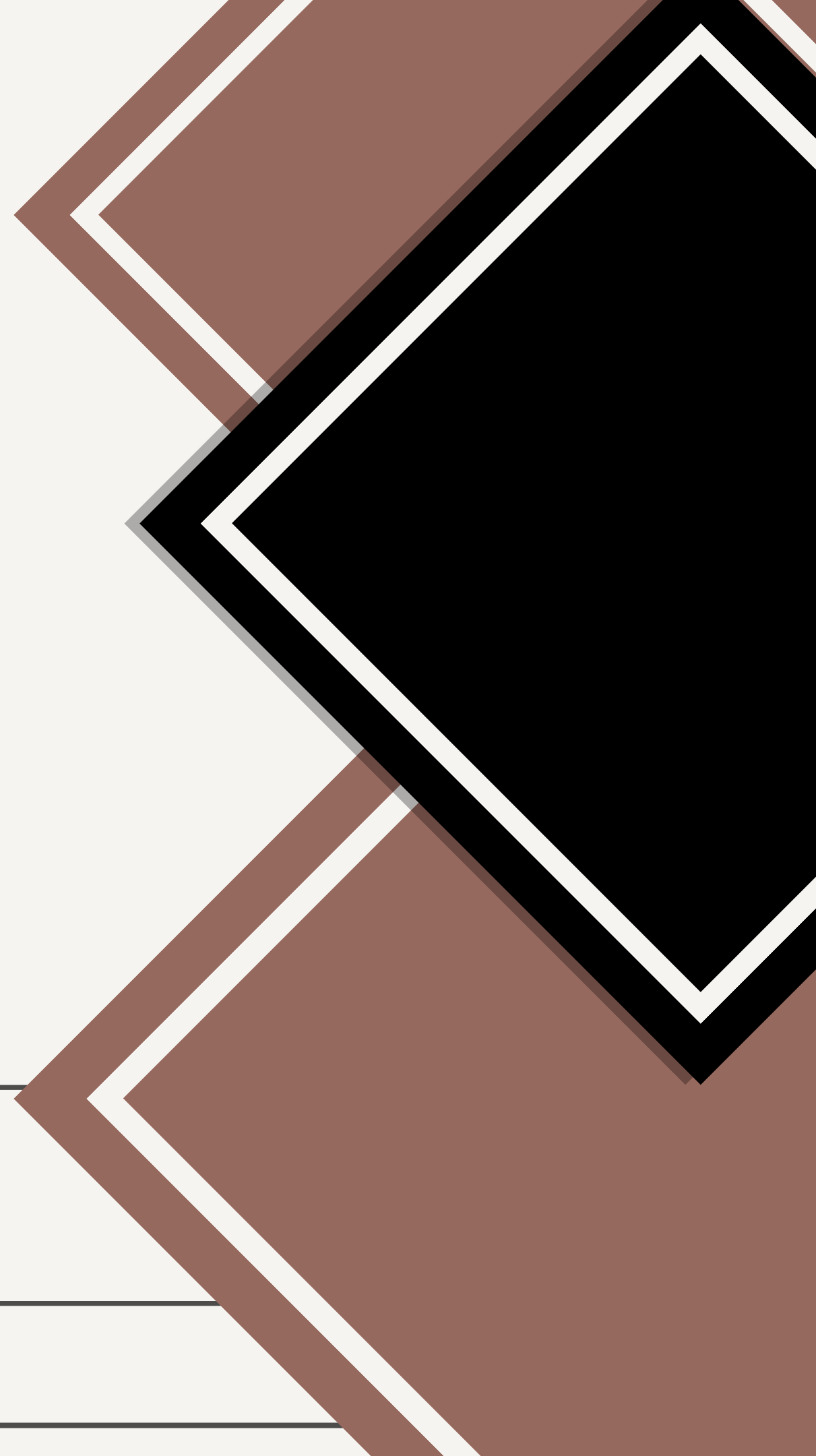
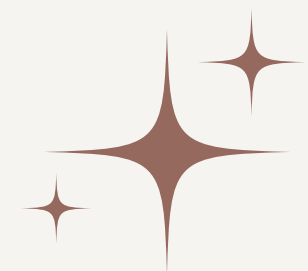
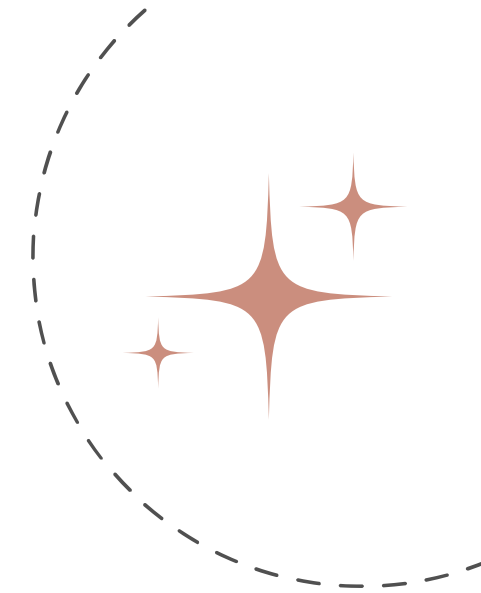




PRUDENT EQUITY<sup>®</sup>

# GIVE WINGS TO YOUR INVESTMENTS<sup>™</sup>



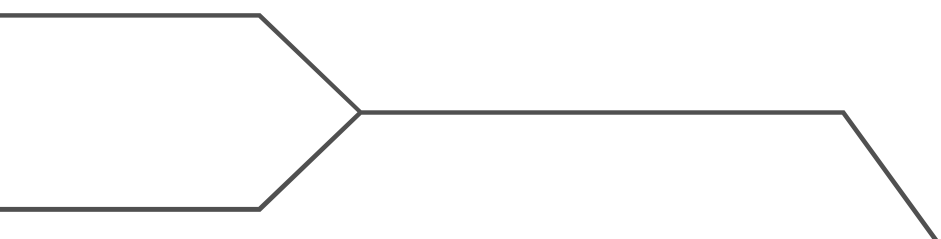


# WHO WE ARE?

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 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.



# THE FOUNDER



**SIDDHARTH OBEROI**

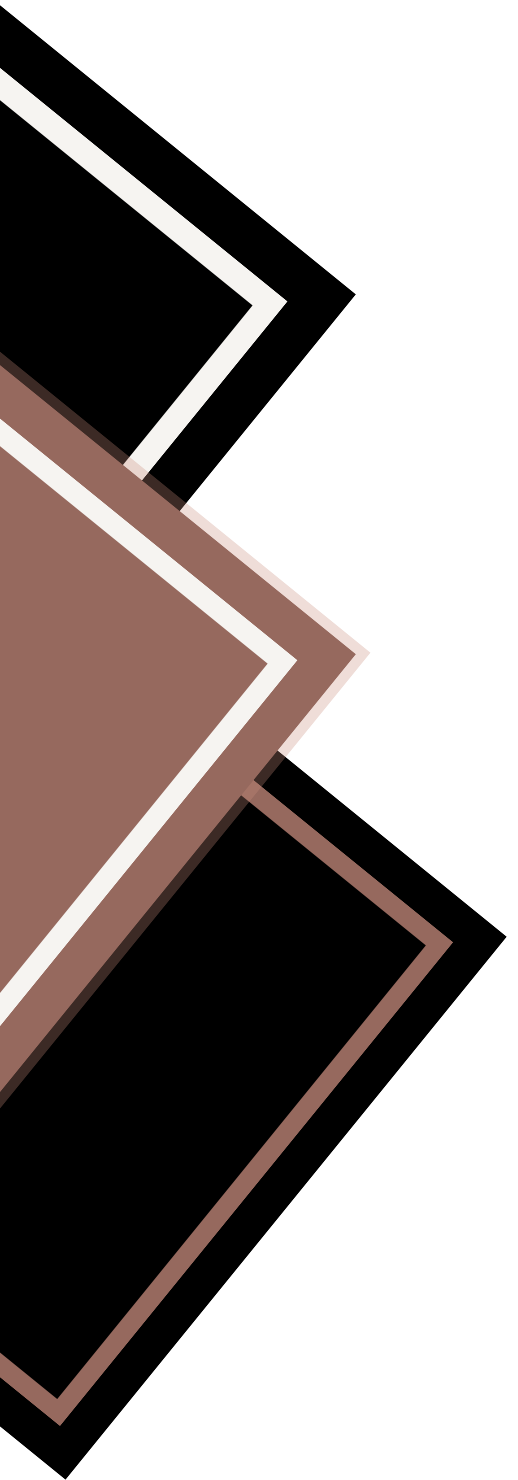
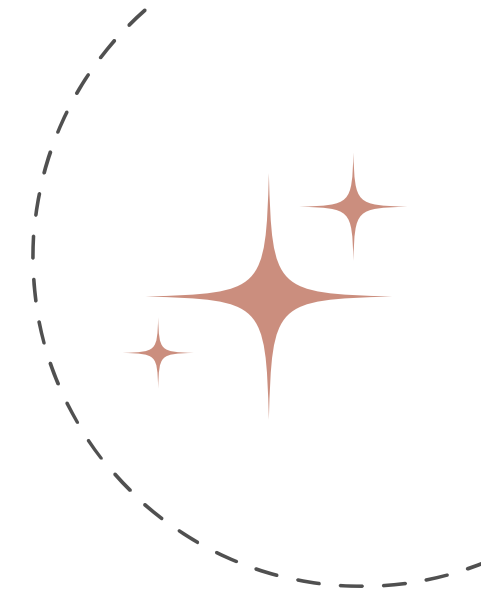
Founder & Chief Investment Officer

- 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.

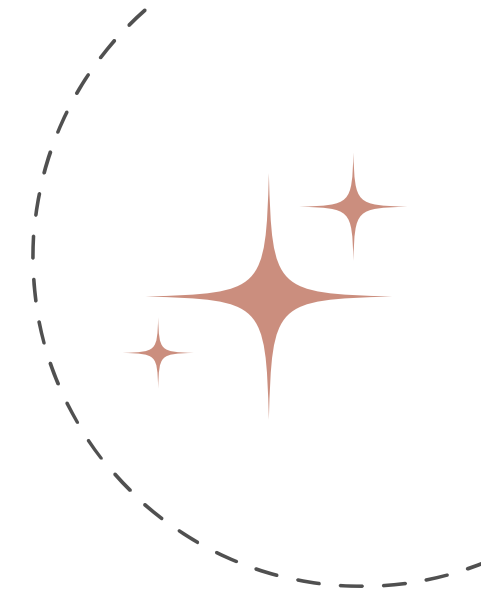
# INVESTMENT PHILOSOPHY

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

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Companies growing at high rates.

## MARGIN OF SAFETY

---

Buying at a significant discount to estimated intrinsic value.

## CORPORATE GOVERNANCE

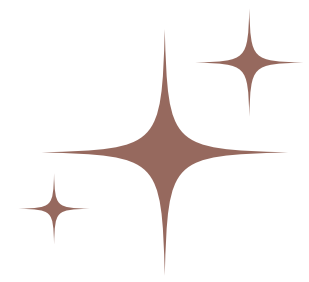
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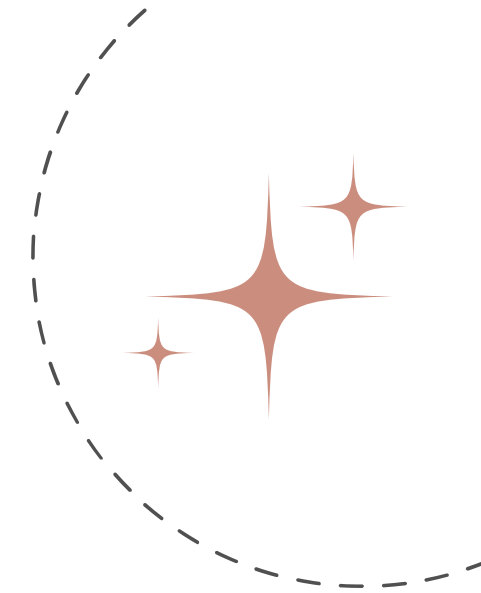
Forensic Accounting, Capital Allocation, Treating minority at par.

## OPTIMAL CAPITAL STRUCTURE

---

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





# WHY WE ARE DIFFERENT

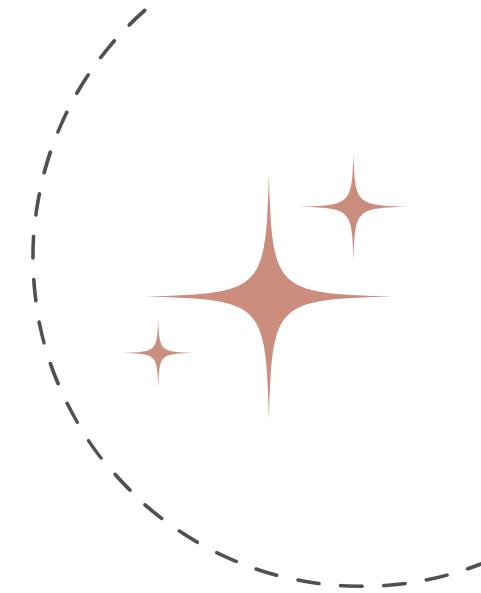
- ✓ To us, long term is a series of several short terms.
- ✓ Focus towards multiplying capital not specifically multibagger stocks.
- ✓ Our proprietary method to calculate the intrinsic value of a well studied stock has proven to be highly accurate over several decades of practice.





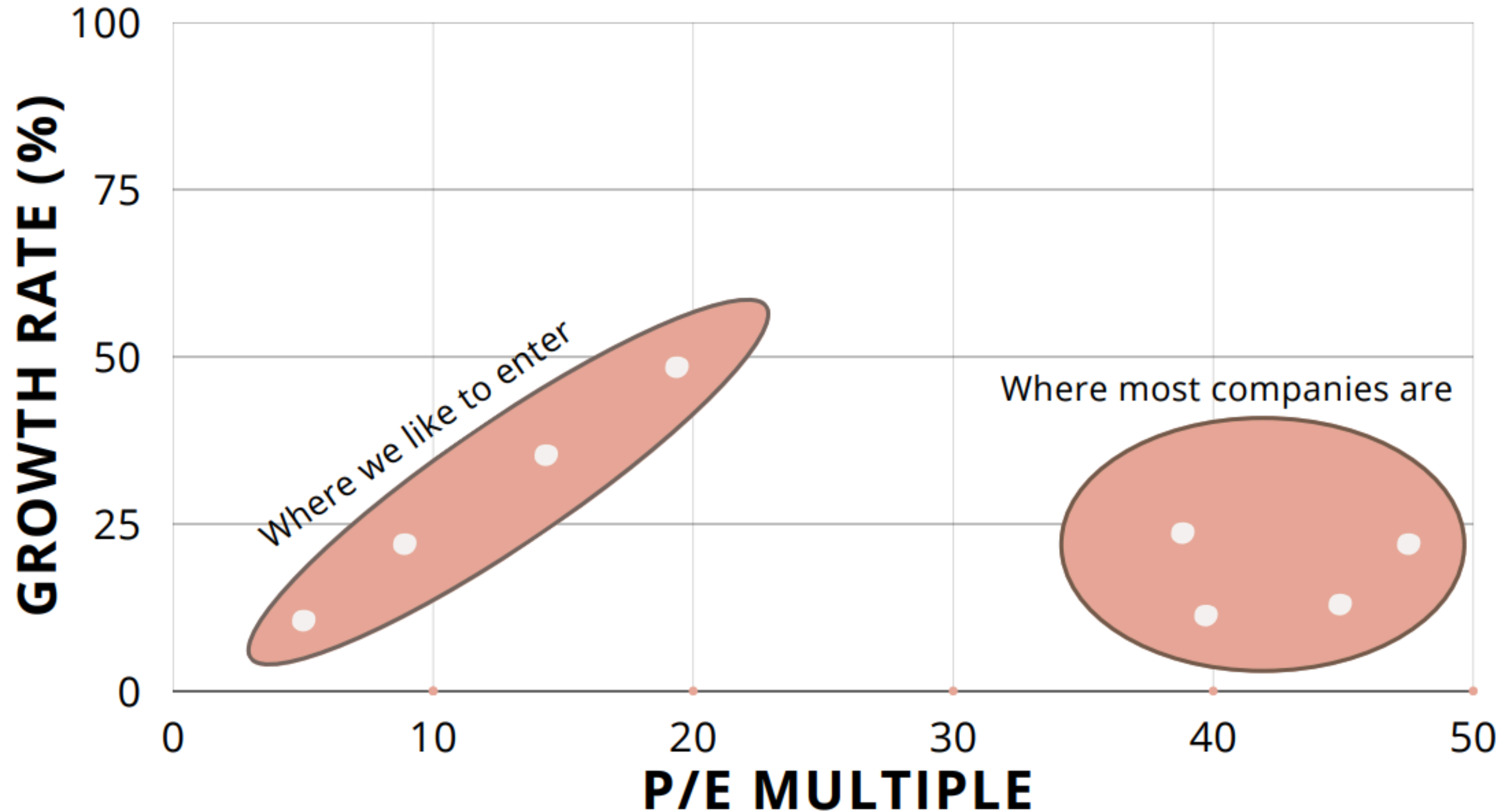
PRUDENT EQUITY®

# SERVING CLIENTS ACROSS THE GLOBE

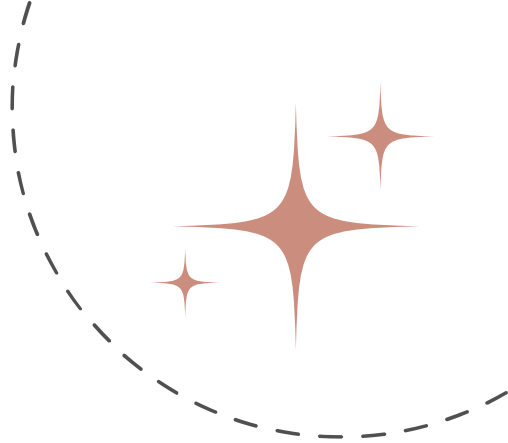


# OUR STRATEGY

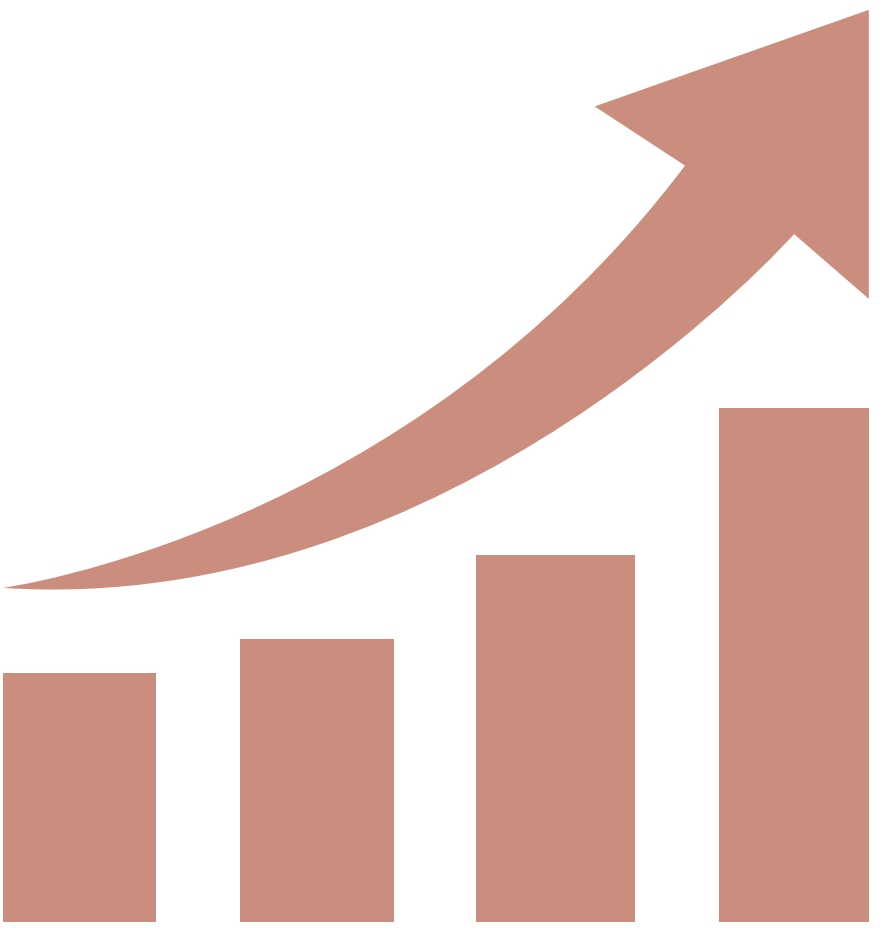
VALUE INVESTING IS NOT BUYING AT LOW P/E. INSTEAD, BUYING AT A DISCOUNT TO THE INTRINSIC VALUE



# GCP MODEL



=



**GROWTH**

**CHEAP**

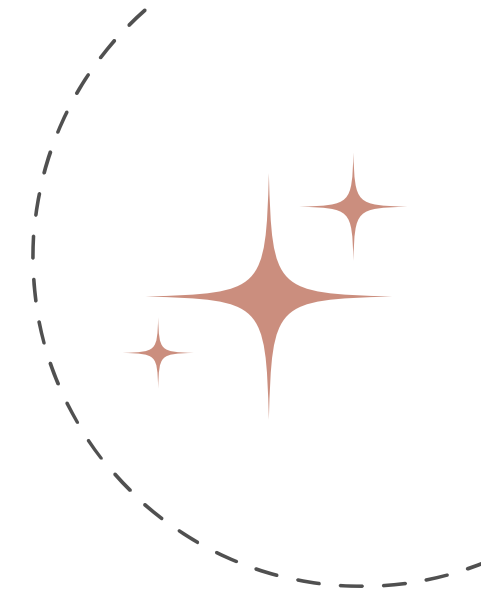
**PRICE**

**COMPANIES  
GROWING  
AT HIGH RATES**

**AVAILABLE AT  
CHEAP  
VALUATIONS**

**ENTRY AT  
THE  
RIGHT PRICE**

**WEALTH  
CREATION**



# **COGNITIVE FRAMEWORK**

**1**

**GROWTH**

**5**

**CAPITAL ALLOCATION**

**4**

**CORPORATE GOVERNANCE**

**2**

**SPECIAL SITUATION**

**6**

**OPERATING LEVERAGE**

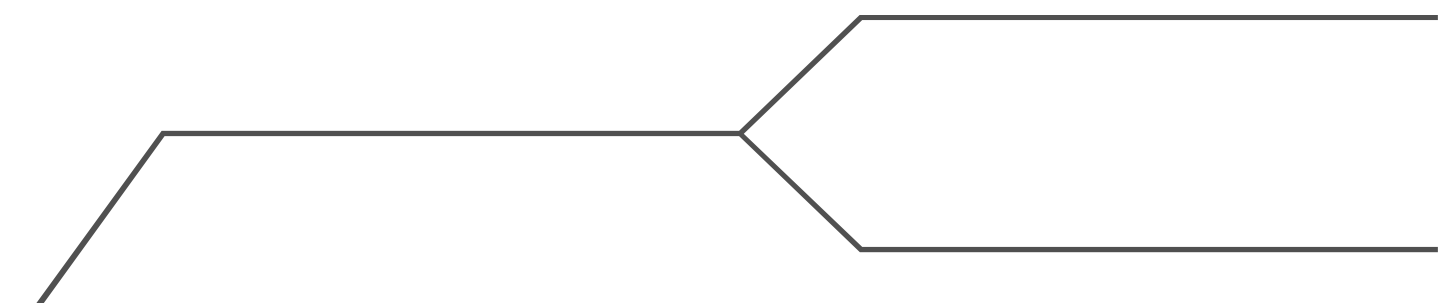
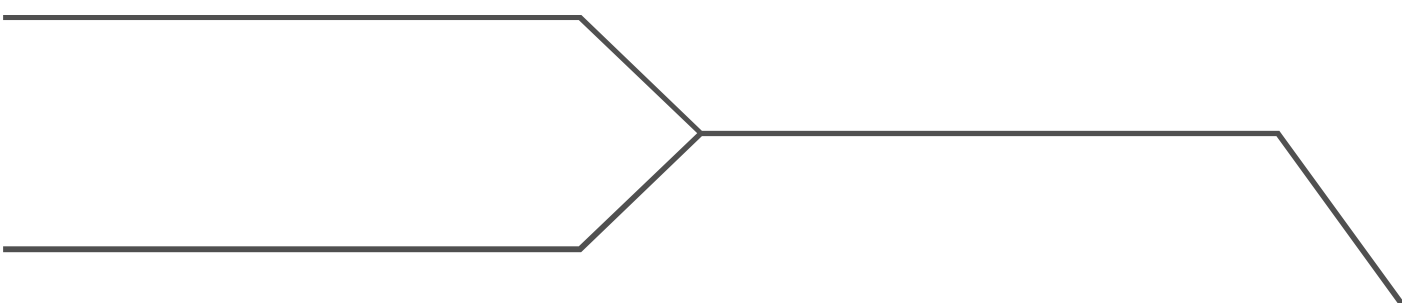
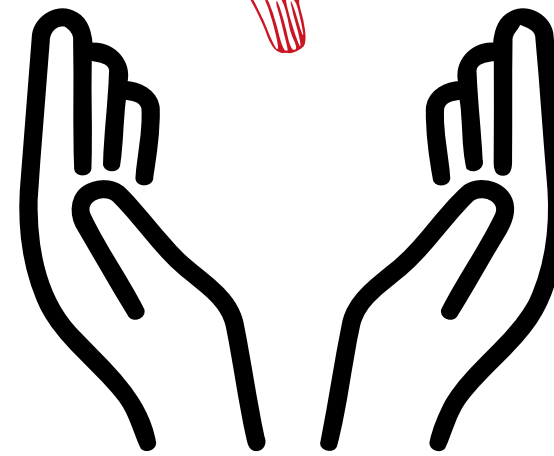
**3**

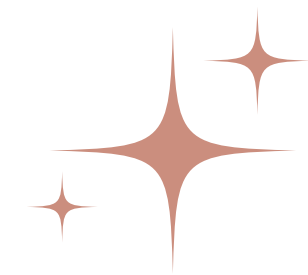
**DELEVERAGING**



**7**

**CORPORATE ACTION**





# AIF PORTFOLIO RETURNS

	YTD	3 Months	6 Months	1 Year	2 Years	3 Years	Since Inception
Prudent Equity ACE Fund	-1.0%	0.4%	-8.9%	-11.1%	10.7%	28.3%	27.9%
S&P BSE 500	-0.2%	4.8%	1.1%	6.4%	10.4%	15.0%	14.0%

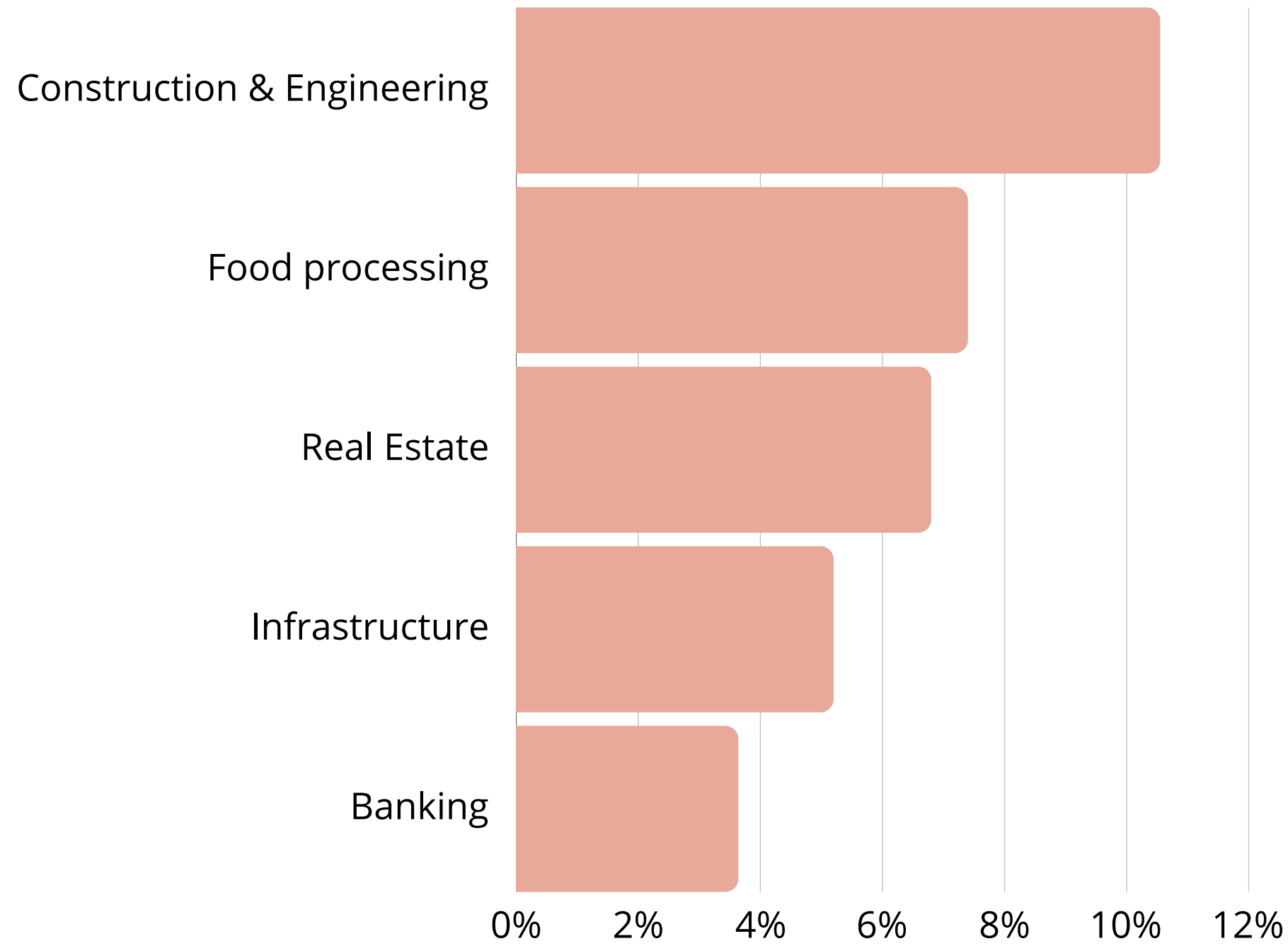
As on 31st Dec 2025

**₹1 crore invested in Prudent Equity ACE Fund at the time of inception in December 2022 is worth ₹2.11 crore**

Fund level performance based on gross TWRR. Investor returns may vary due to the respective class and fee structure. Returns over 1 year are annualized.



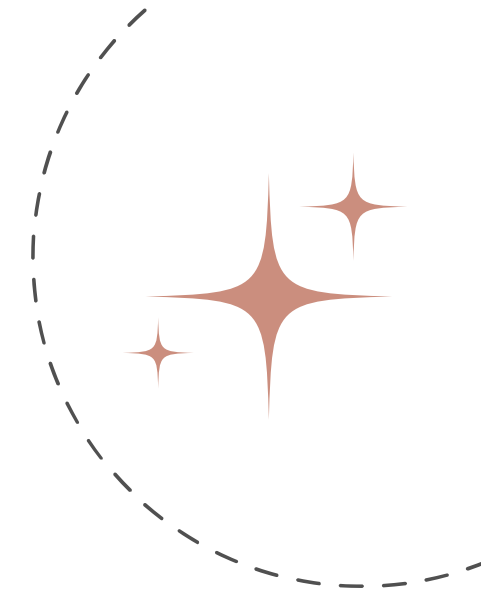
# AIF SECTOR ALLOCATION



Asset	Allocation
Equity	34%
Cash	66%

As on 31st Dec 2025





# AIF STRUCTURE

## Taxation

### AT FUND LEVEL

The gains are taxed at fund level. Redemption will be tax exempt in the hands of investor.

## Fee Structure

### VARIABLE OR FIXED

The fee is charged based on the slabs which are categorized on the basis of initial investment.

## Skin in the Game

### COMPULSORY

The Investment Manager is mandated to invest in his own scheme.

## Withdrawal

### Semi-Annually

The investor has the option to redeem funds on a semi-annual basis.

## Lock-In

### NO PERMANENT LOCK-IN

Complete freedom to withdraw funds after 1 year.

## Minimum Investment

### ONE CRORE

As per SEBI regulations, the fund will accept funds from investors with a minimum commitment of Rs.1 crore.



# AIF FEE STRUCTURE

Variable Fee Structure		
Capital Commitment	Management Fees*	Performance Fees**
Rs.1cr-3cr.	1%	15%
Rs.3cr-10cr.	1%	12.5%
Rs.10cr-25cr.	1%	10%
Rs.25cr. and above	1%	8%

Fixed Fee Structure	
Capital Commitment	Management Fees*
Rs.1cr-3cr.	3.75%
Rs.3cr-10cr.	3.5%
Rs.10cr-25cr.	3%
Rs.25cr. and above	2.5%

\*Charged Annually on NAV/AUM.

\*\*Charged Annually on profits at the end of calendar year with high watermark principle followed.

Statutory taxes as applicable.

Plus operating expenses, brokerage costs, GST and all statutory fees/charges levied at actuals, capped at 0.50% of AUM

For more details refer contribution agreement

# IN THE NEWS



Importance of valuation  
in investment returns



Siddharth Oberoi  
Founder, Chief Investment Officer  
Prudent Equity

live**mint**



ET Markets | AIF & PMS EXPERTS INDIA  
PROCESS-DRIVEN RETURNS

Present  
India's Largest Online Summit  
**AIF & PMS Conclave 2.0**  
Bharat Ka Amrut Kaal

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

**THANK YOU**  
**PRUDENT EQUITY PVT LTD**  
**CONTACT US**

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Website : www.prudentequity.com