

Date: 30.07.2025

To,
The National Stock Exchange of India
Ltd,
Exchange Plaza,
Bandra – Kurla Complex,
Bandra (E), Mumbai – 400 051
NSE EQUITY SYMBOL: **PRUDENT**

To,
BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai- 400 001
SCRIPT CODE: **543527**

ISIN: **INE00F201020**

Sub.: Investor Presentation on Un-Audited Financial Results (Standalone & Consolidated) for the quarter ended June 30, 2025.

Dear Sir/Madam,

Pursuant to SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing herewith a copy of Investor Presentation on Un-Audited Standalone & Consolidated Financial Results and other highlights of the Company for the quarter ended June 30, 2025.

The same will also be available on the website of the Company at www.prudentcorporate.com.

Please take the same into your records and do the needful.

Thanking you,

Yours Faithfully,

For, Prudent Corporate Advisory Services Limited

Kunal Chauhan
Company Secretary
Membership No: FCS-13492

Encl.: As Stated



Prudent

— Money through wisdom —

A diversified play in wealth management

Investor Presentation

Q1 FY2026

25

CELEBRATING
25 YEARS OF
WEALTH CREATION

Great
Place
To
Work®

Certified
DEC 2023 – DEC 2024
INDIA™

DISCLAIMER

The data mentioned in the presentation provided for general information purpose only. The information contained in the presentation is accurate only as of the date it was originally issued. The figures mentioned in the data are rounded off. Prudent Corporate Advisory Services Ltd(“Prudent” or the Company) strictly denies the responsibilities of any obligation to update the information contained in such presentations after the date of their issuance.

This presentation and the following discussion may contain “forward looking statements” by Prudent that are not historical in nature. These forward-looking statements, which may include statements relating to future results of operations, financial condition, business prospects, plans and objectives, are based on the current beliefs, assumptions, expectations, estimates, and projections of the management of Prudent about the business, industry and markets in which Prudent operates.

These statements are not guarantees of future performance, and are subject to known and unknown risks, uncertainties, and other factors, some of which are beyond Prudent’s control and difficult to predict, that could cause actual results, performance or achievements to differ materially from those in the forward-looking statements. Such statements are not, and should not be construed, as a representation as to future performance or achievements of Prudent.

In particular, such statements should not be regarded as a projection of future performance of Prudent. It should be noted that the actual performance or achievements of Prudent may vary significantly from such statements.

About Prudent Corporate Advisory Services

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Founded in 2003 & headquartered in Ahmedabad, Prudent Corporate Advisory Services is one of India's fastest-growing financial services group.

Today, with a team strength of 1486 highly skilled professionals and 34,232 well-trained and qualified channel partners, we are among the top mutual fund distributors in terms of assets under management and commission received.

With our unique business-to-business-to-consumer (B2B2C) business model and through our technology-enabled investment and financial services platform, we provide end-to-end solutions critical for financial products distribution.

We work through 138 locations over 21 states and have a robust digital presence. We have evolved into a leading and respected distributor of mutual funds, insurance products, stockbroking, national pension schemes, unlisted securities, bonds, fixed deposits, portfolio management schemes, alternative investment funds & Smallcase.



Vision

To be the most preferred group in financial services catering to the masses with the help of technology.



Mission

To build a strong organization based on our core values of:

- ◆ Client First
- ◆ Dignity & Respect for each stakeholder
- ◆ Focused Approach
- ◆ Teamwork
- ◆ Fairness
- ◆ Integrity & Honesty



Purpose

We mean to play a meaningful role in catalysing greater financial inclusion within India, by helping all sections of society to conveniently channelise a portion of their savings through retail financial products. By doing this, we are here to create value for our investors, the Indian economy, and our stakeholders.

Key Management Leadership Team

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Sanjay Shah

Chairman & Managing Director

Chartered Accountant with more than two decades of experience in wealth management. Holds a degree of BBA from Sardar Patel University & is admitted as a fellow member of the Institute of Chartered Accountants of India



Shirish Patel

CEO & Whole-time Director

MBA in Finance & diploma in Computer Applications, with 24 years of experience in wealth management. Previously worked with ICICI Bank, Citi Bank. Joined the firm in 2005 & has been instrumental in the growth of the company



Chirag Shah

Non-Executive Director

Fellow member of Institute of Chartered Accountants of India with 19 years of experience in insurance & compliance sector. Previously been associated with NSDL, joined Prudent in 2004 & has been instrumental in the growth of the insurance vertical.



Chirag Kothari

Chief Financial Officer

Qualified company secretary and a fellow member of the Institute of Company Secretaries of India with 16 years of experience in the finance sector & is associated with Prudent since 2006.

Key Management Board Members



Karan Kailash Datta
(Independent Director)

With 10 years of experience in asset management has been associated with Goldman Sachs Securities, Goldman Sachs Asset Management & Axis Asset Management



Shilpi Thapar
(Independent Director)

Holds a bachelor's in law & commerce, registered with Insolvency & Bankruptcy Board of India as an insolvency professional. With 19 years of industrial experience, she is a qualified Company Secretary & fellow member of Institute of Company Secretaries of India



Aniket Talati
(Independent Director)

Qualified CA & fellow member of Institute of Chartered Accountants of India, was elected to the 24th Council of the Institute of Chartered Accountants of India in 2018. He has served as a president of ICAI.

Our Journey so far

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First ₹ **100** bn in 16 years

Next ₹ **900** bn in around 9 years

2000 - 2006

- 2000 – Started offering Financial services as “Prudent Fund Manager”
- 2003 – Incorporation and obtained ARN

The Early Years

2007 - 2016

- AUM – ₹ 100 bn
- 2006 – Launched partner network
- 2010 – Launched Property Advisory
- 2016 – Obtained SEBI RIA License and launched Fundzbazar

Partnership & Penetration

2017 - 2019

- AUM – ₹ 200 bn
- 2017 – Launched NPS on Fundzbazar
- 2018 – Launched Policyworld
- 2018 – Launched Fundzbot

Expansion into other financial products

2020 - 2021

- AUM – ₹ 300 bn
- 2019 – Launched Prudent Private Wealth
- 2019 – Launched Fixed Income Investments on Fundzbazar
- 2020 – Launched Creditbasket and WiseBasket
- 2021 – Launched Stock Broking on Fundzbazar
- 2021 – Acquired MF Assets of Karvy Stock Broking Limited

2022 - 2025

- AUM – Crossed ₹ 1000 bn
- Listed on BSE & NSE
- Launched Smallcase, Insurance & Bank Fixed Deposit on Fundzbazar.
- Launched Mutual Fund in Demat Form
- Launched Margin Trading Facility in FB Broking.
- Launched Paperless Loan Against Mutual Fund
- Merged Prudent Broking Services Pvt. Ltd. with PCAS Ltd.

Ecosystem Growth



Prudent

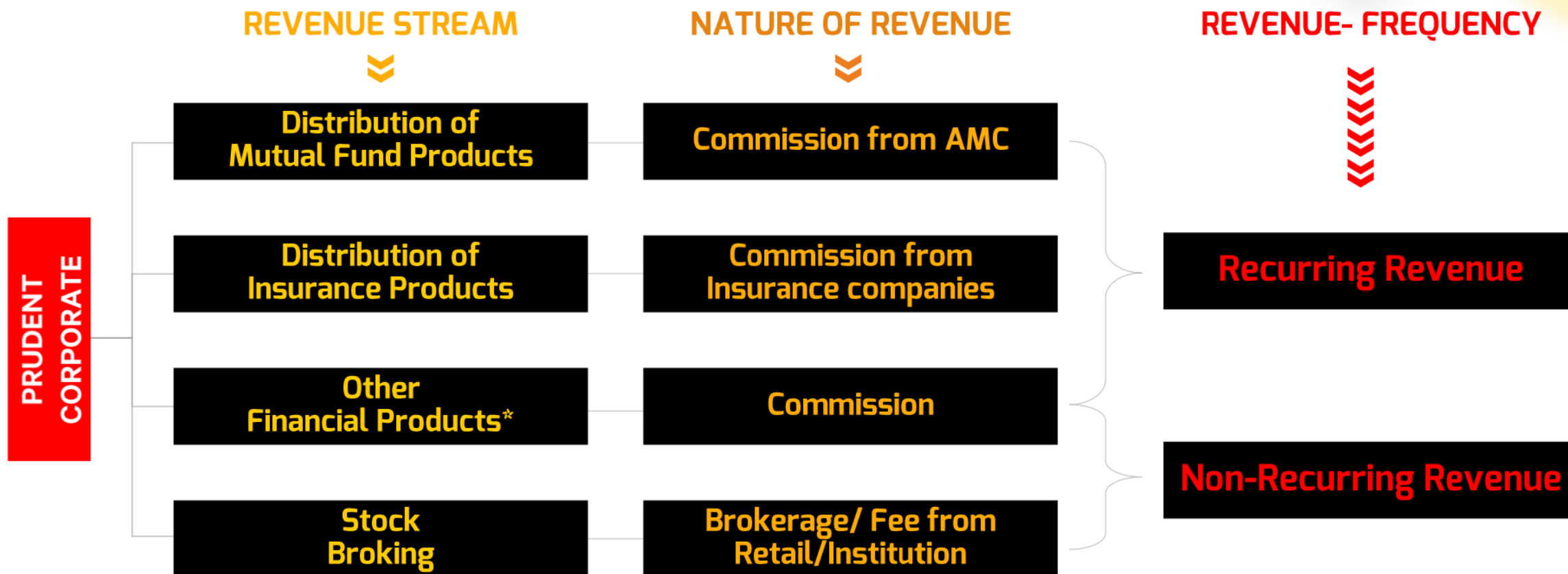


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Business Overview

Play on distribution of diverse Financial Products

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* Other Financial Products includes certain FDs, Unlisted Securities & Bonds which are transactional in nature i.e., non-recurring revenue

Mutual Fund Distribution- A Dominant Pie of the Services



Mutual Funds Distribution

The company follows an “open-source” distribution model, under which it distributes mutual funds of AMCs irrespective of their affiliation or size thus providing their MFDs/Clients with a large spectrum to choose from.

It provides its MFDs/Clients with an array of analytical tools to enable them to make informed investment decisions.



Vision

To be the most preferred group in financial services catering to the masses with the help of technology.

CAMS Ranking as of June 2025

4th

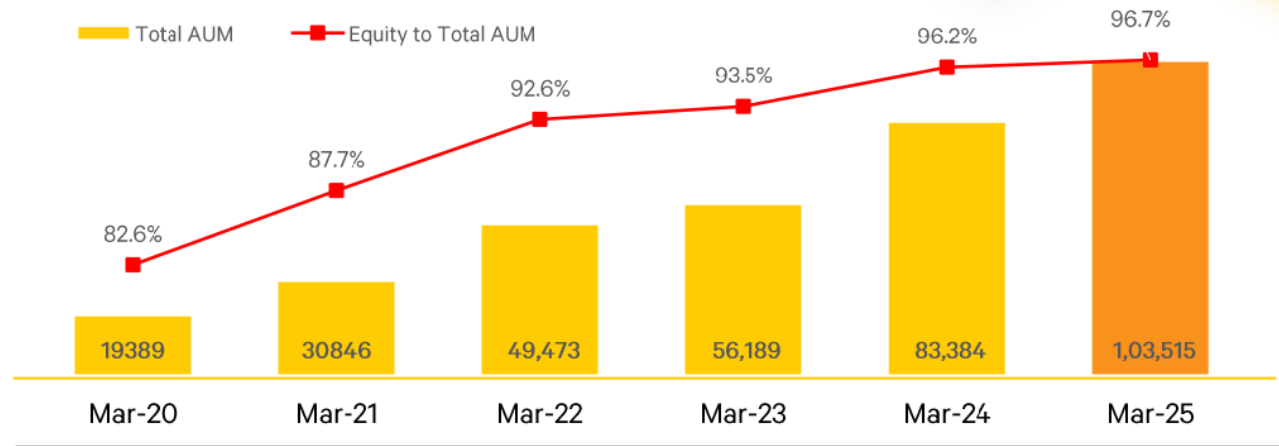
**Total
AUM
in Retail**

5th

**Net
Sales
in Retail**

AUM Growth CAGR of 40% FY20-25

In ₹ Crs



AUM:
₹1,17,897 Cr.

No. of Investors:
19,58,026

No. of MFDs:
34,232

Monthly MF SIP Flow:
₹996 Cr.

AUM per Investor:
₹6,02,124

AUM per MFD:
₹3.44 Cr.

As on 30th June 2025

Other Financial Products- Insurance Leads the pack

Insurance Distribution

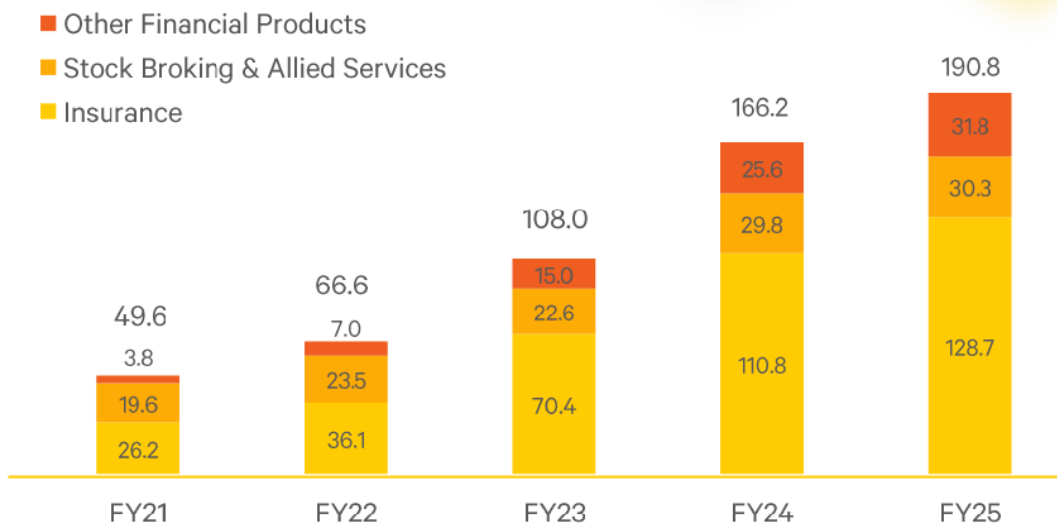
- ◆ Gennext- a wholly owned subsidiary is registered as an insurance broker for life and general insurance with IRDAI. It distributes insurance products offered by various life and general insurance companies in India.
- ◆ Prudent corporate has now become licensed corporate agent.
- ◆ Within life insurance, we focus on retail products like term insurance & traditional products like par, non-par & annuity plans. Retail Health insurance is the primary focus within general insurance.

Other Financial Products

- ◆ **Stock Broking :**
Company's brokerage business primarily consists of stock broking and allied services that they offer to retail customers for trading in equities, equity derivatives & currency.
- ◆ **Other Financial Products :**
Company offers a wide range of other financial products such as PMS, AIF, Bonds, Corporate and Bank Fixed Deposits, Smallcase, NPS, Unlisted Securities & LAS.

Revenue growth CAGR of 40% FY21-25

₹ in crore



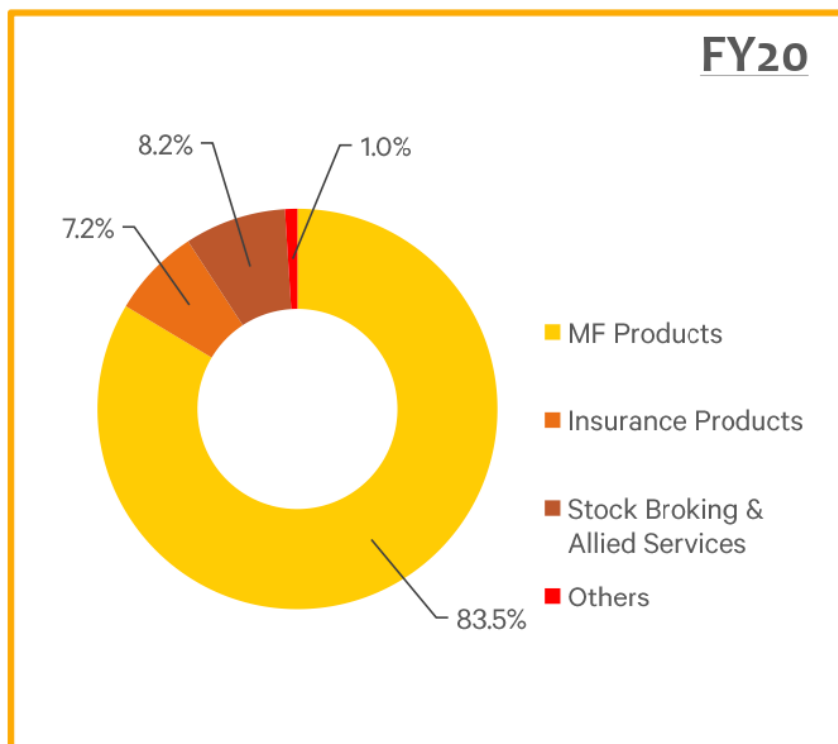
Premium:
₹143.2 Cr.

No. of policies:
42,850

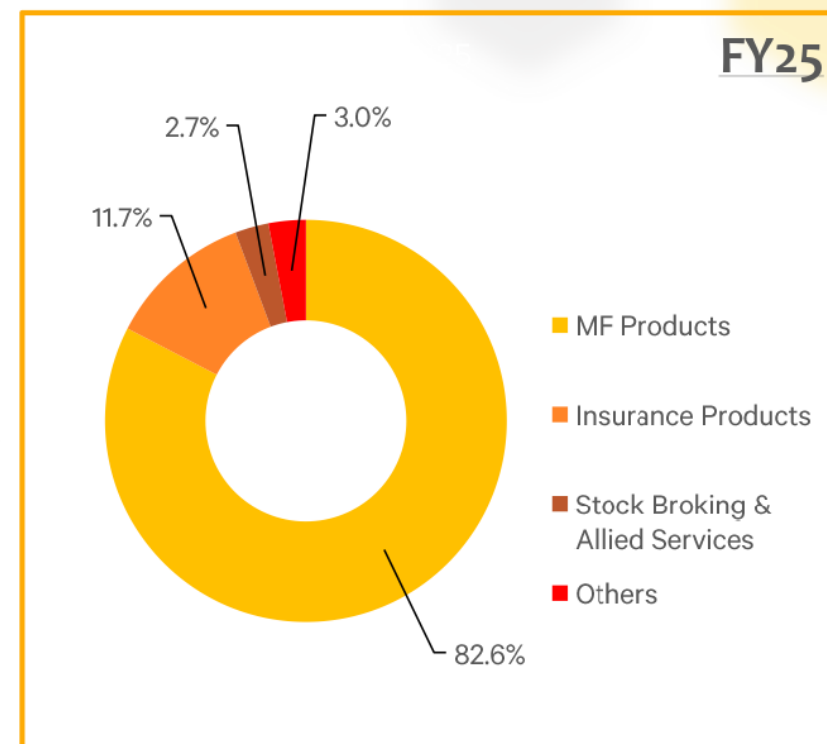
Average premium per policy:
₹ 33,419

For Q1 FY26

Diversification: “Creating a Second Pillar of Growth”



Increasing share of Insurance products from **7.2% in FY20** to **11.7% in FY25**



Diversification has led to:

1. De-risking portfolio concentration from one product offering to multiple product offering
2. Creating multiple pillars of growth which would lead to next growth chapter
3. Cross Offerings help in maximising margin profile



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Rationale & Strategy

Delivering Sustained Performance

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A complete ecosystem of Financial Products makes "PRUDENT corporate" a prudent choice for MFDs & Client's

A Strong Platform

+

A complete Eco System

=

A sustainable roadmap

Unique B2B2C business model bridging the gap between AMC's, MFDs and retail customers


A growing & underpenetrated MF industry


25 years of experience in retail wealth management

+


Long Lasting relationship with MFD's


Technology Embedded Approach


Geographical penetration


SIP's keeps the AUM growth robust

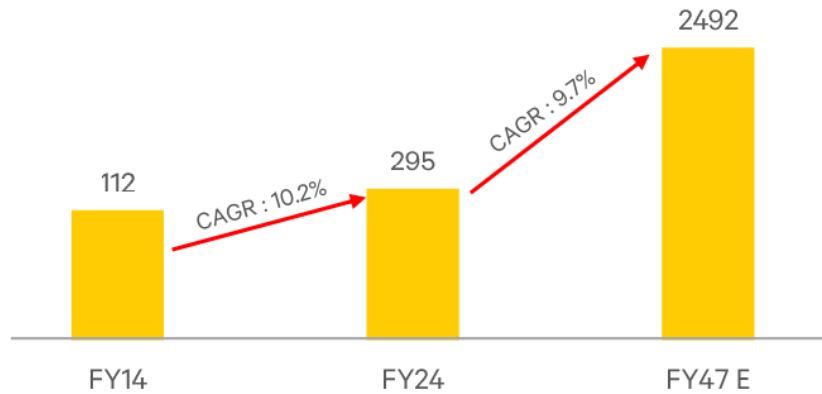
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Consistent growth in profits and free Cash Flows

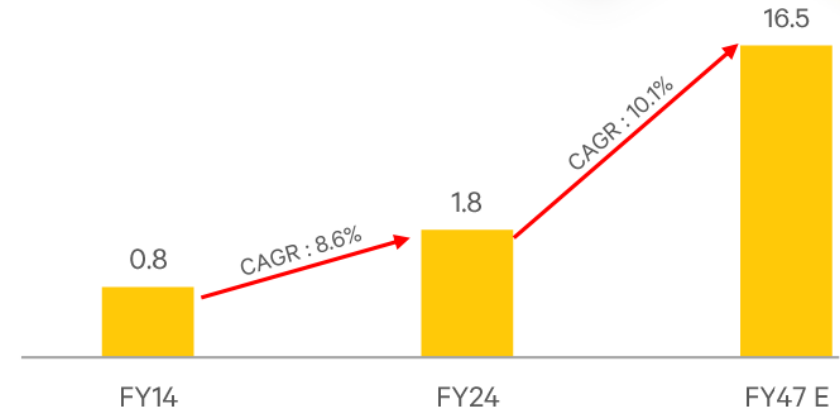
A diversified play in wealth management

The Mutual Fund Route to Viksit Bharat @2047

Gross Domestic Product (in ₹ trillion)



Per Capita Income (in ₹ Lakh)

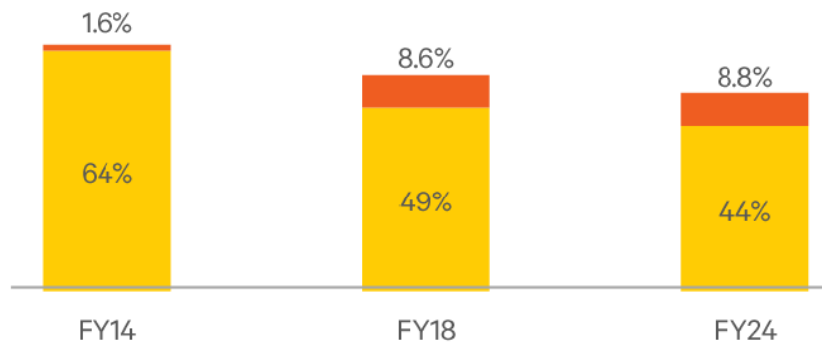


Viksit Bharat @2047 is being shaped by the shift from traditional savings to market-based investments.

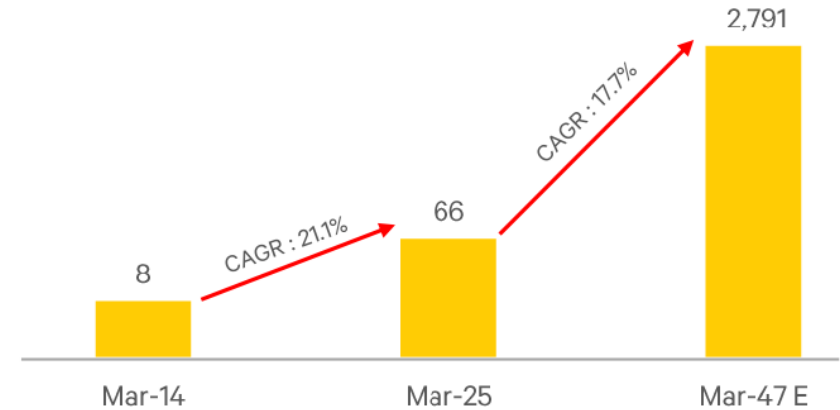
Mutual funds will lead this shift. Their affordability, accessibility, and transparency make them ideal tools for long-term wealth creation.



Equity + MF as a % to Gross Household Financial Savings

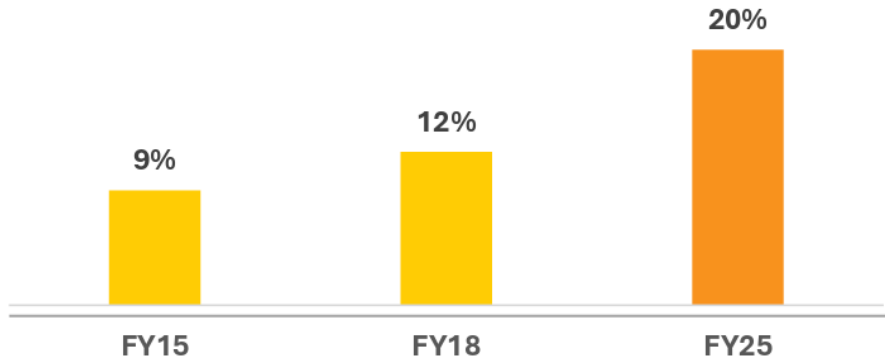


Mutual Fund AUM (in trillion)

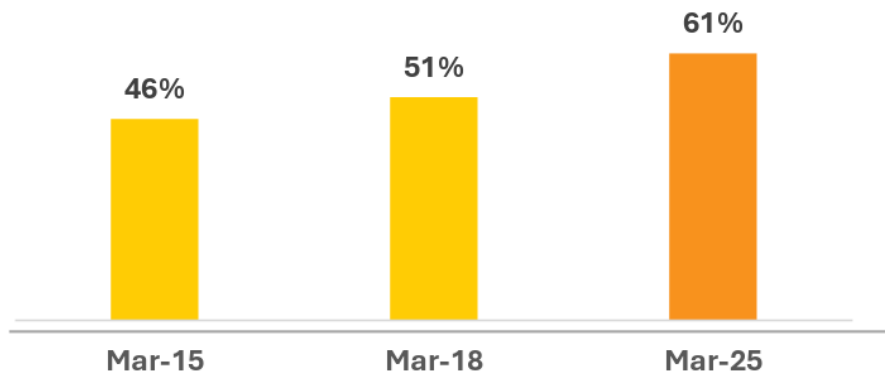


Industry on an Upturn... But Long Runway Left

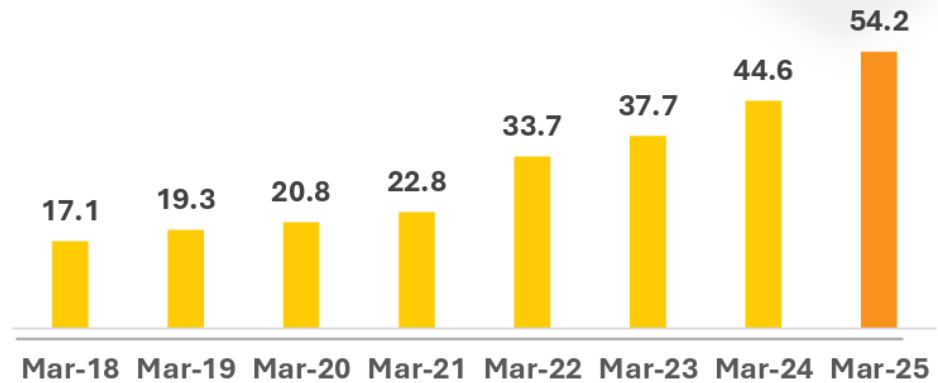
Mutual Fund AUM as a % to GDP



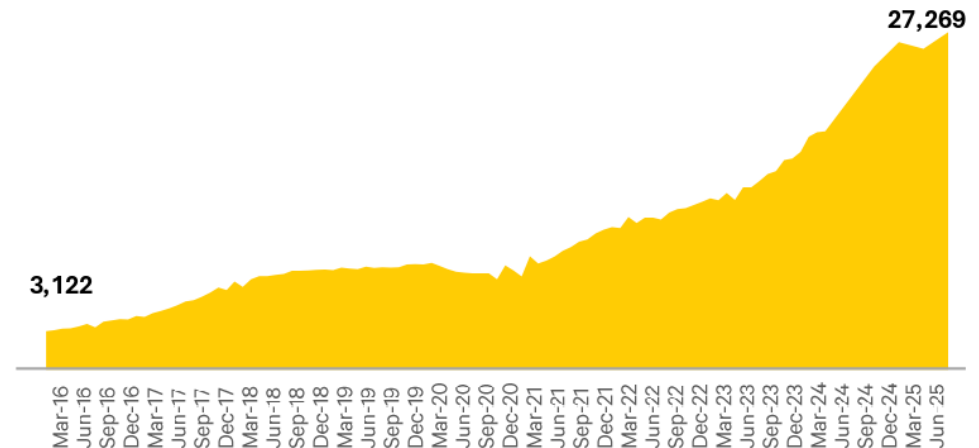
Retail + HNI Assets in Overall MF AUM



Unique Investors in MF Industry (in millions)



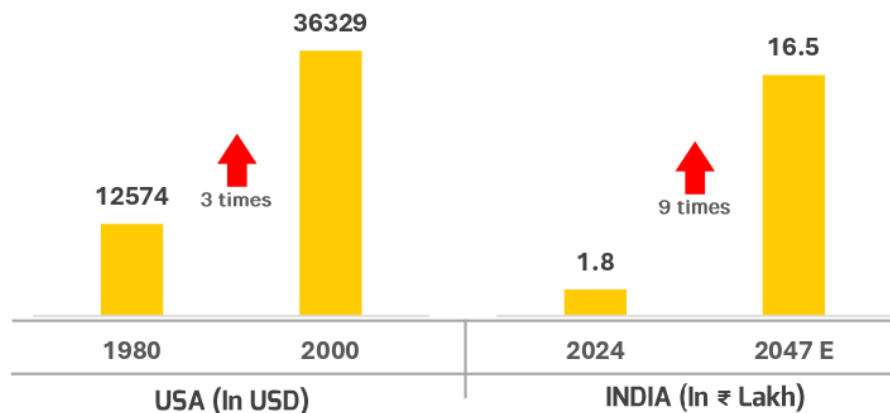
Flows through Systematic Investment Plan (in crores)



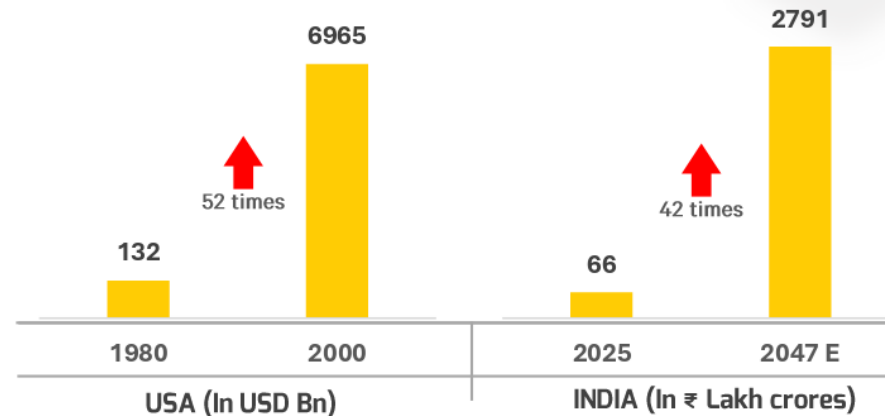
India's Mutual Fund Story

Same Road, Different Time

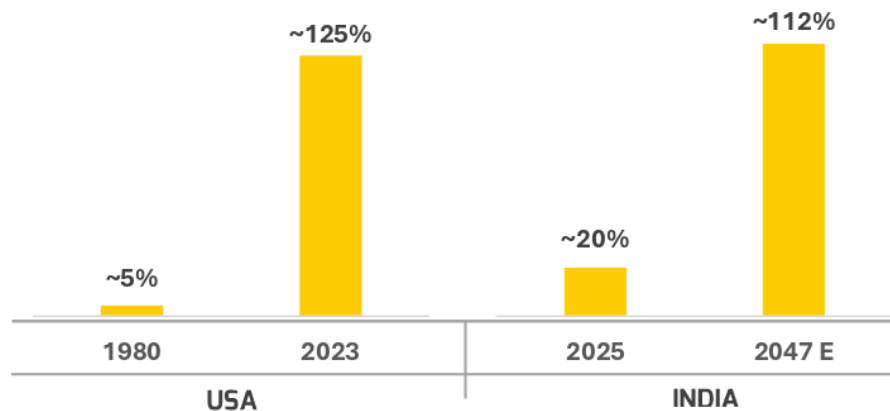
Per Capita GDP



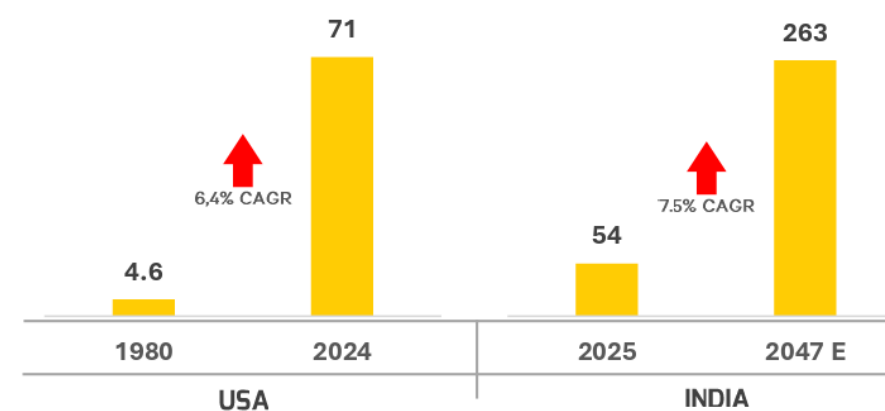
Mutual Fund AUM



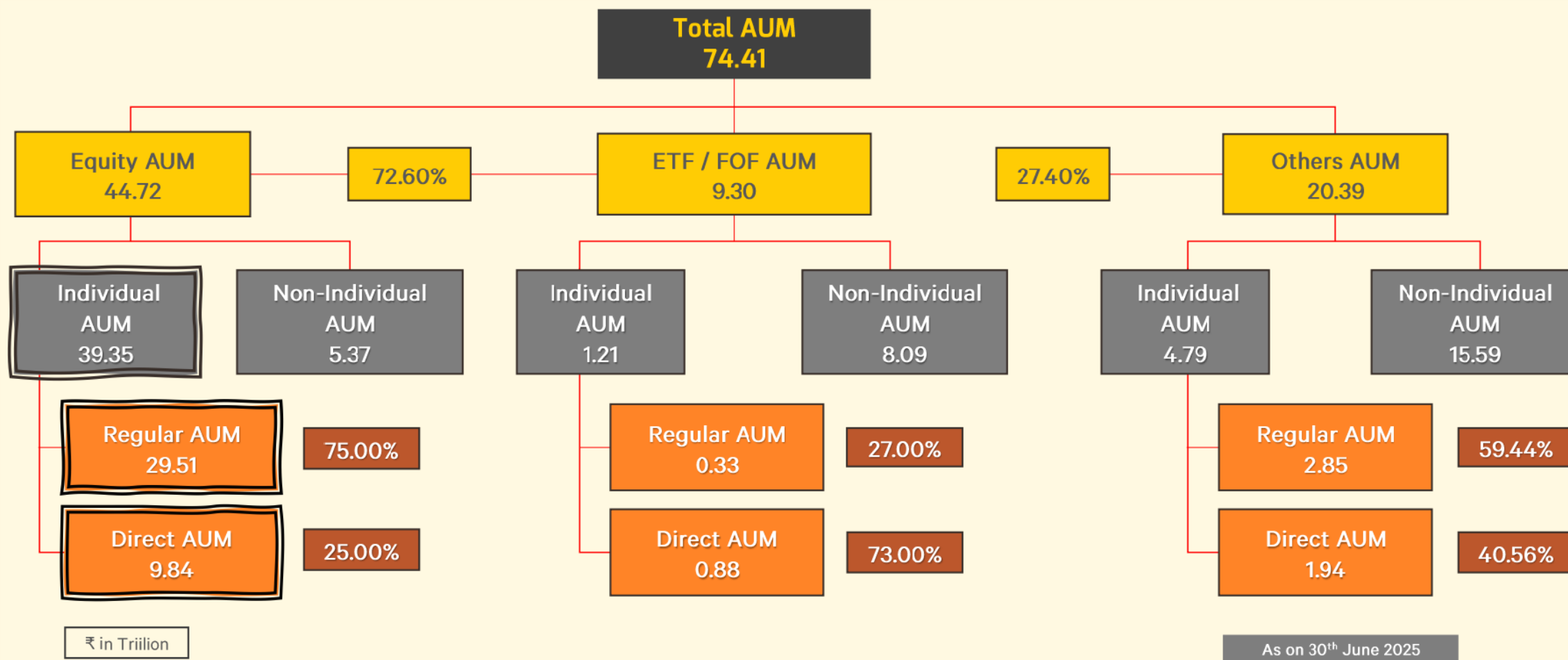
AUM as % of GDP



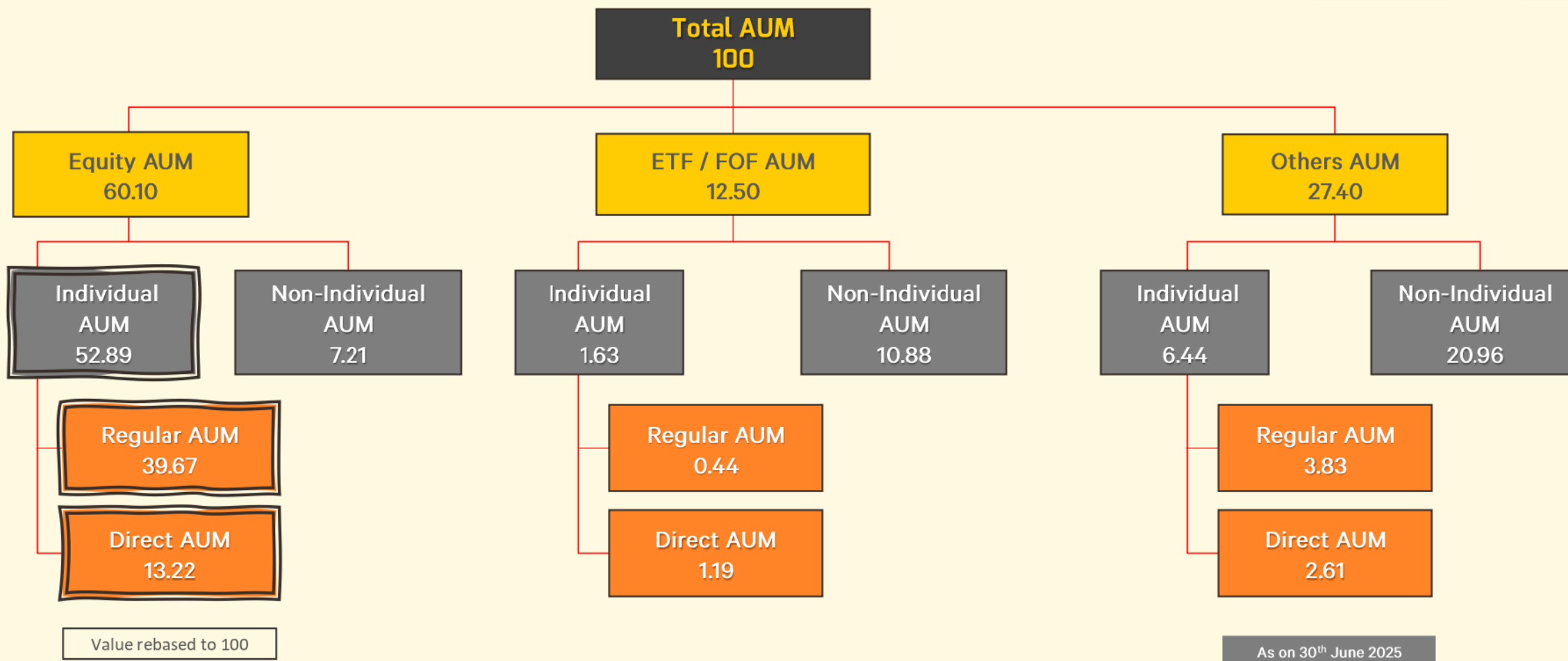
No. of Investor (In Millions)



Individual Equity AUM: A Focus Area for Prudent

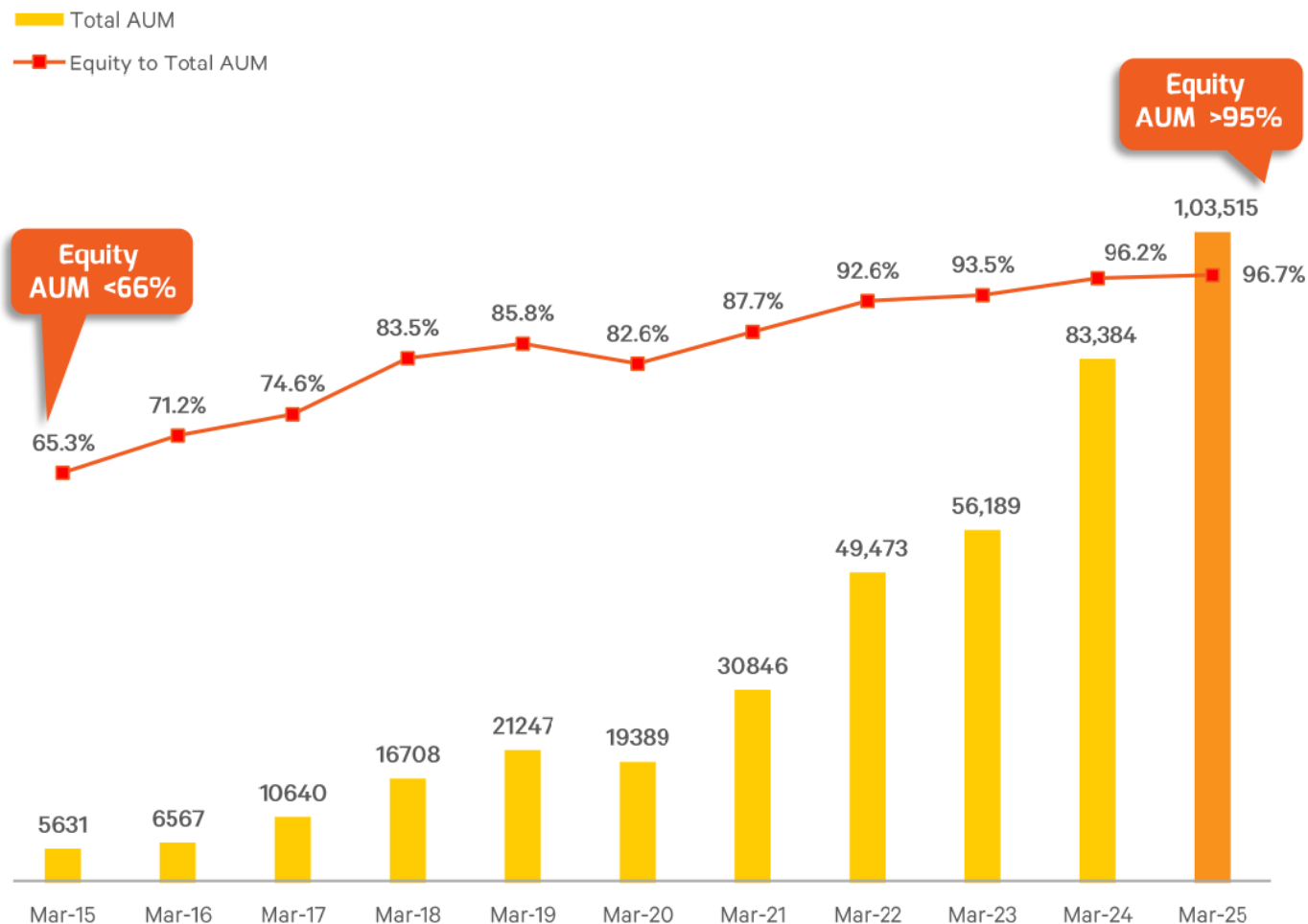


Individual Equity AUM: A Focus Area for Prudent



AUM Journey

A structural Growth story



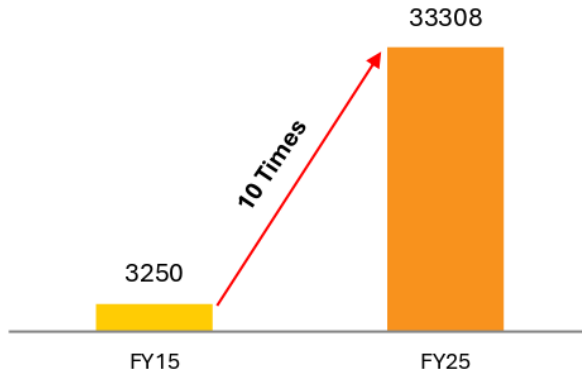
“ Prudent’s AUM grew at CAGR of 34%, versus Industry’s 20% from 2015-2025 ”

“ Prudent’s Equity AUM grew at CAGR of 40%, versus Industry’s 26% from 2015-2025 ”

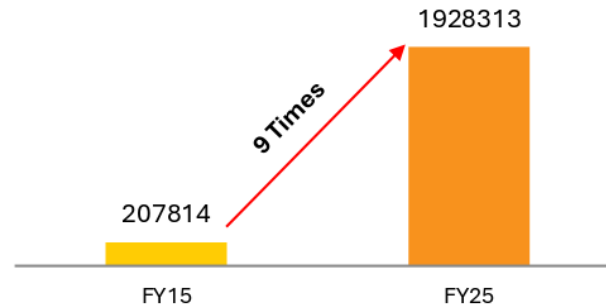
“ From 2.08 lacs clients in March 2015 to 19.28 lacs clients in March 2025 ”

Decadal Growth

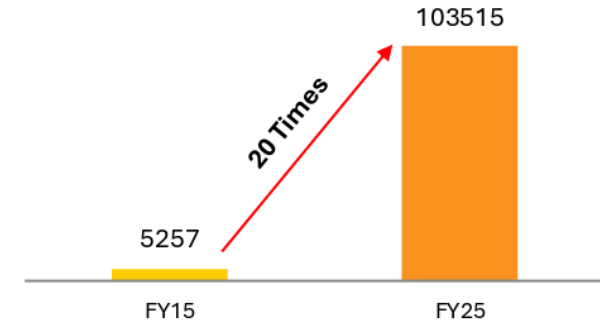
Partners



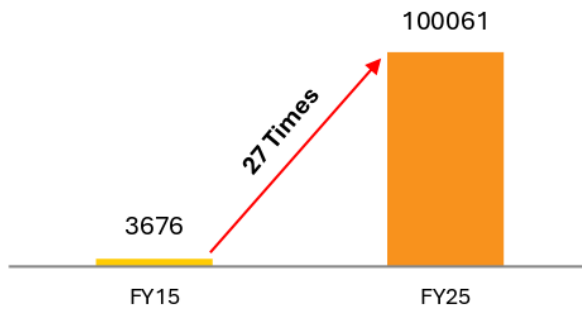
Customers



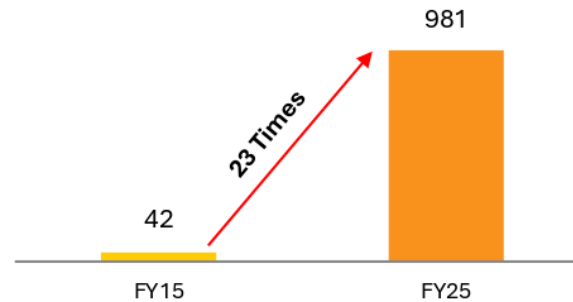
Total AUM (₹ cr)



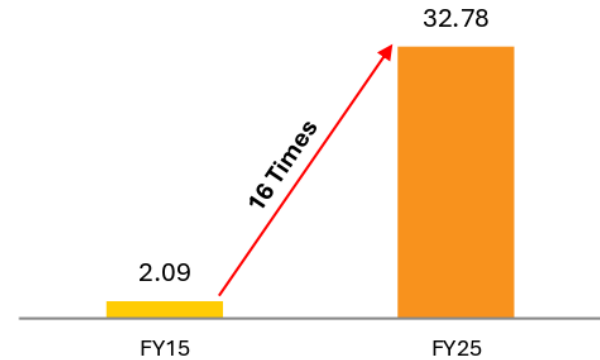
Equity AUM (₹ cr)



Monthly SIP Book (₹ cr)



Number of Live SIPs (in lacs)

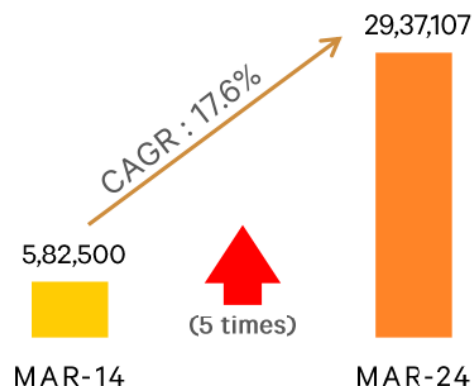


Scaling Faster

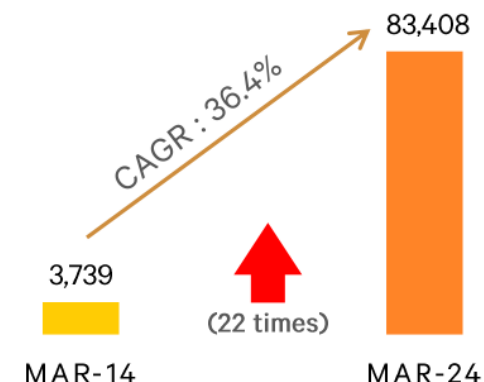
Prudent's Alpha in AUM Growth of MFD's

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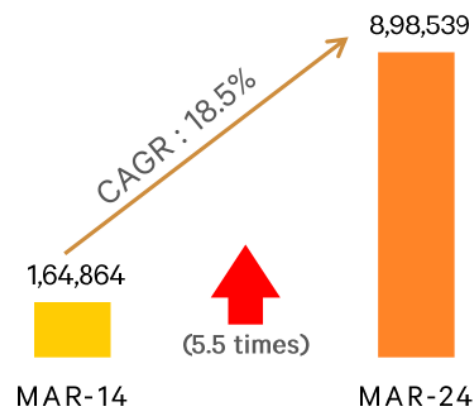
Regular AUM - Industry (₹ in Crore)



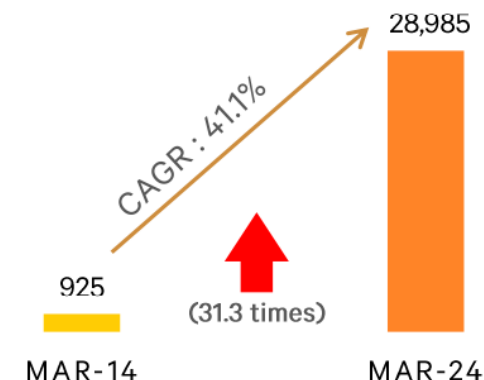
Total AUM – Prudent (₹ in Crore)



AUM Growth of Industry's top 1000 MFDs* (of 2024)
(₹ in Crore)**



AUM Growth of Prudent's Top 1000 MFDs (of 2024)
(₹ in Crore)**



Source : AMFI, HDFC AMC's DRHP, Prudent

* Industries Top 1000 MFDs excluding Banks

** as certified by independent chartered accountants, M/s Pramodkumar Dad & Associates

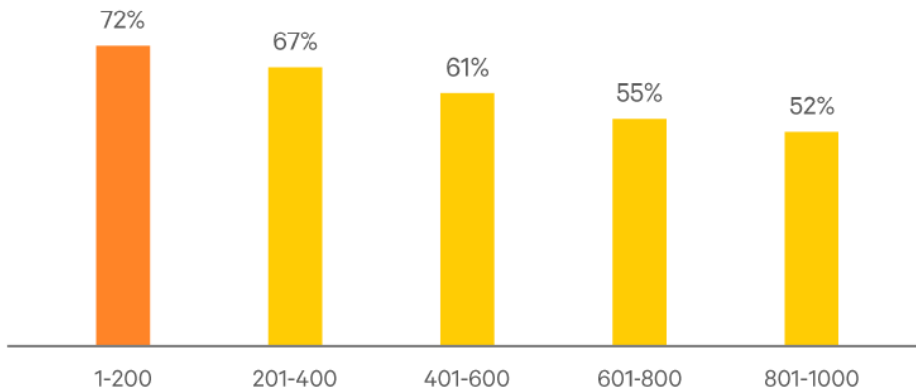
A diversified play in wealth management

Scaling Faster

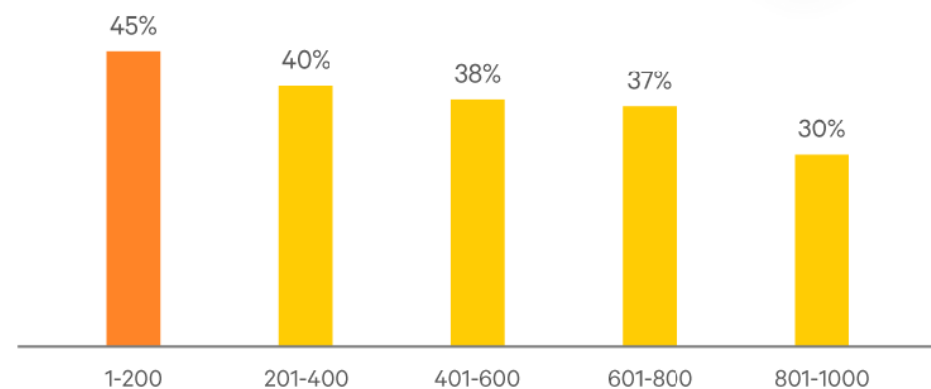
Prudent's Tech Alpha Accelerating MFD's Growth

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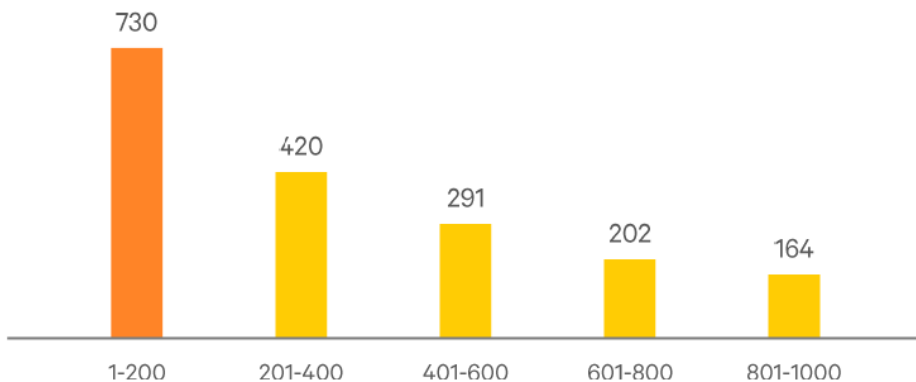
Contribution of FundzBazar in AUM (%)



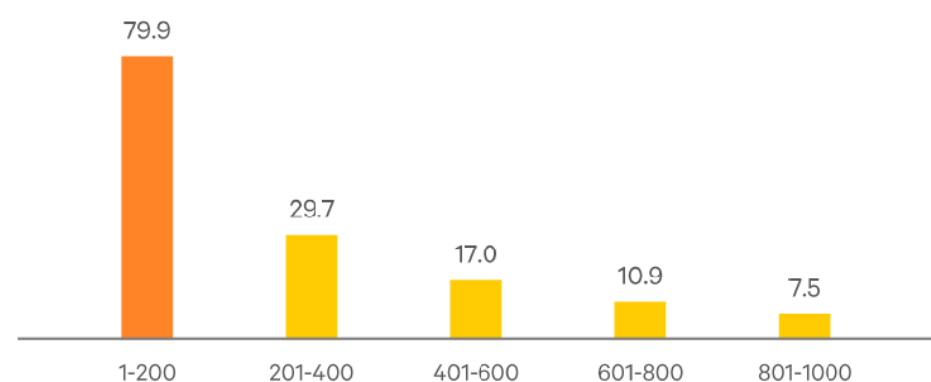
10 Year Growth Rate (%)



Clients Per MFD (Nos)



AUM Per MFD (₹ Cr)



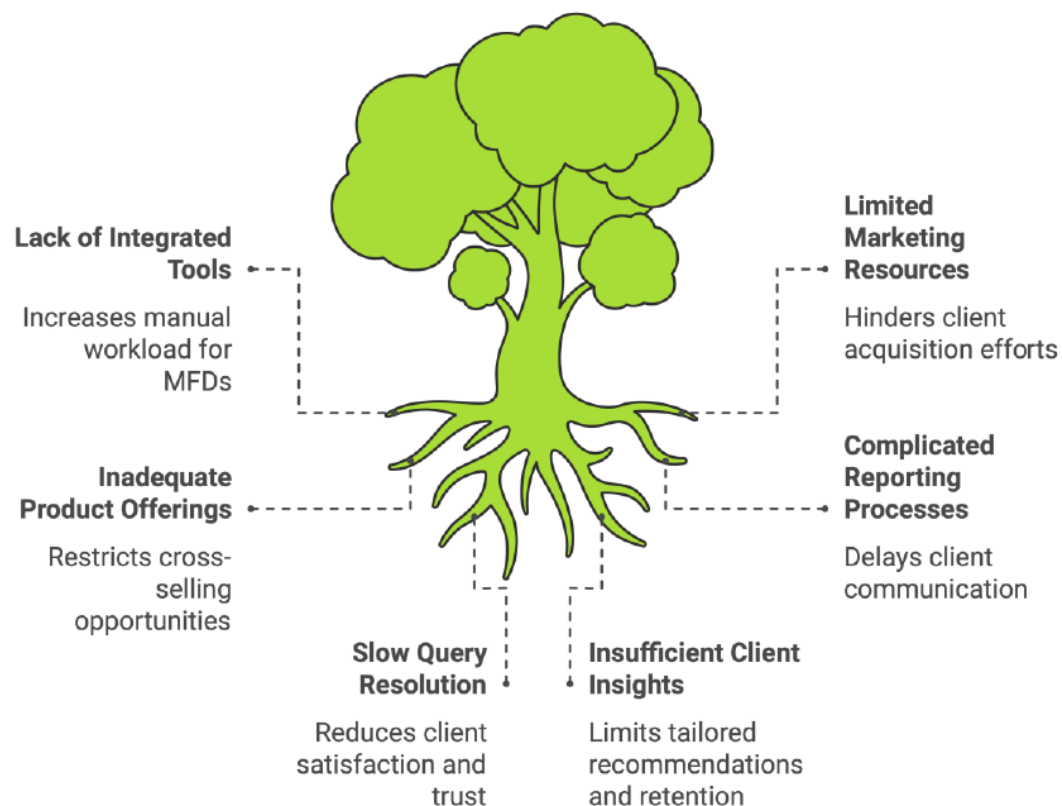
The top 1000 distributors, segmented into five equal groups by AUM rank.

Overcoming Hurdles

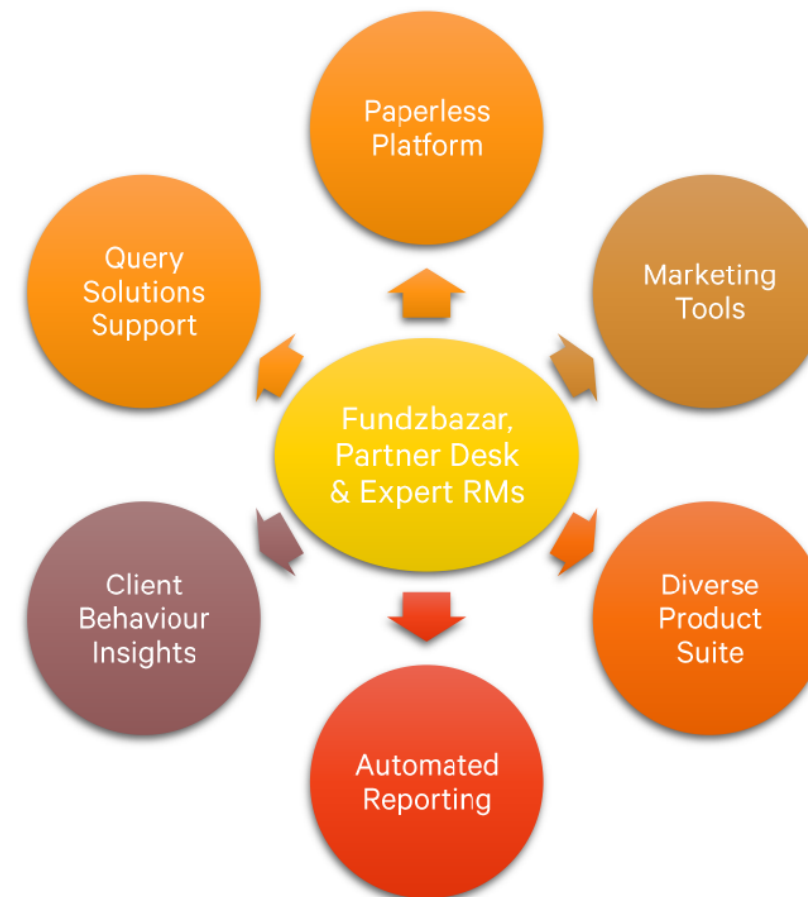
How Prudent Drives MFD's Productivity

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What are the Root Causes

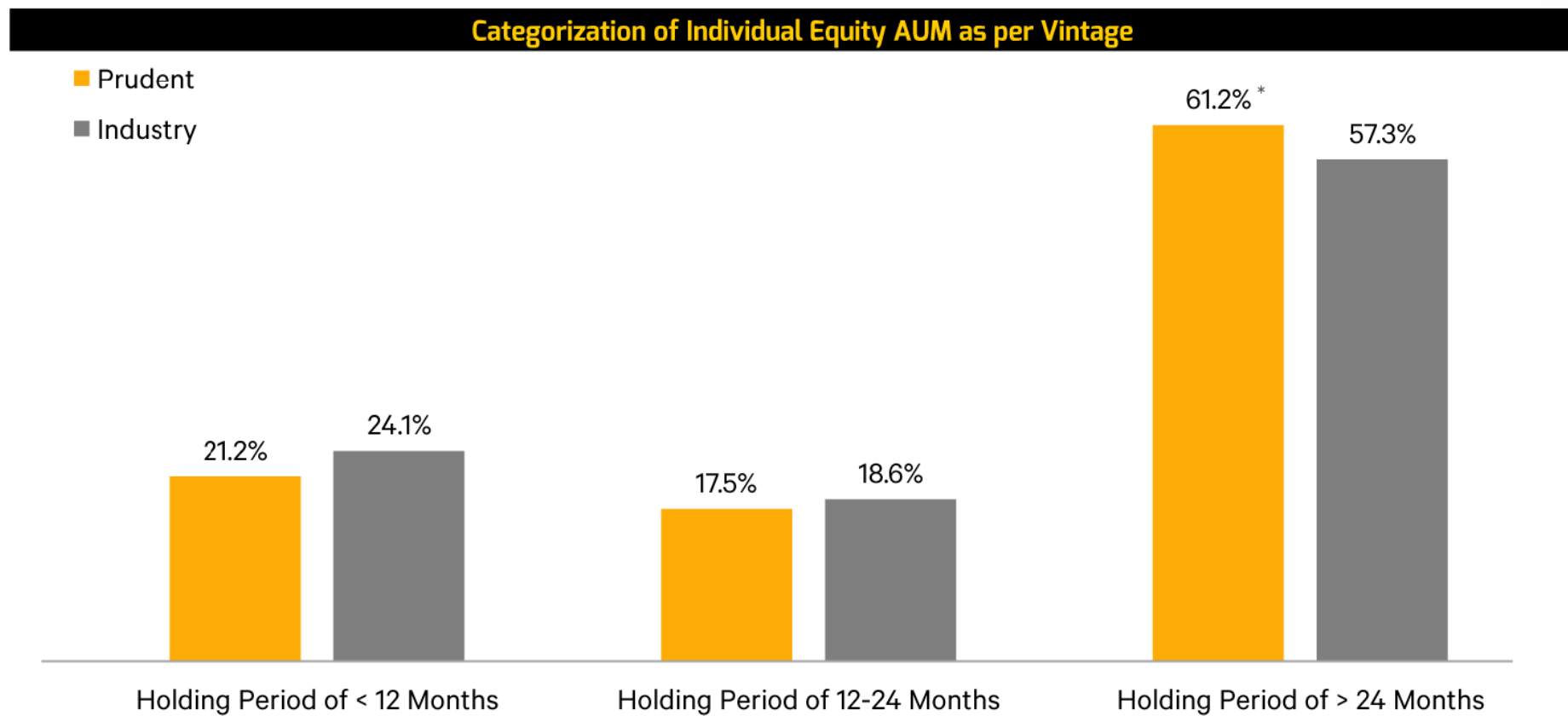


Solving Issues with Fundzbazar, Prudent Partner Desk, and Expert RMs



Vintage of Prudent AUM vs Industry

Prudent Individual Equity AUM staying invested for more than 24 months is higher by 390 basis points Versus Industry



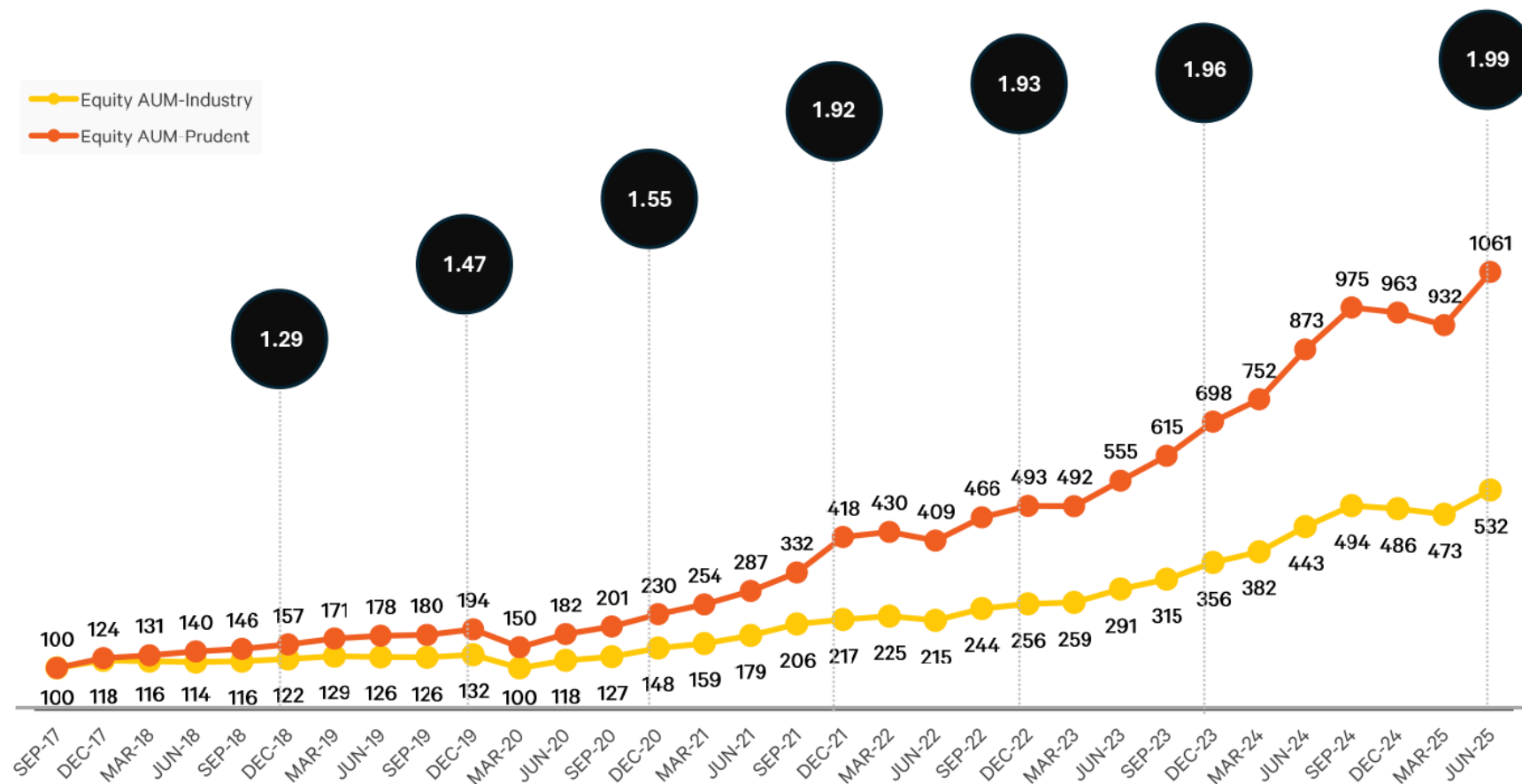
* AUM with an age of over 60 months constitutes 28.9% of the Prudent's total individual AUM.

Data as of 30th June 2025.

Prudent Equity AUM

Growing Double that of Industry

Values Rebased to 100



“ Growing at a pace higher than the industry led by organic and inorganic route ”

How Prudent Bridged the GAP with Biggies in the last Decade

Peers	Peers commission income compared to Prudent (Value rebased to 100)	
	in FY14	in FY24
HDFC Bank Limited	450	110
NJ IndialInvest Pvt Ltd	420	260
ICICI Bank Limited	330	50
Kotak Mahindra Bank Limited	280	40
Axis Bank Limited	270	80
Standard Chartered Bank	250	20
Hongkong & Shanghai Banking Corporation Ltd.	240	20
ICICI Securities Limited	210	70
Bajaj Capital Ltd.	130	20
State Bank of India	80	140

Peers	Peers AUM compared to Prudent (Value rebased to 100)	
	in FY14	in FY24
HDFC Bank Limited	590	170
NJ IndialInvest Pvt Ltd	330	230
ICICI Bank Limited	330	80
Kotak Mahindra Bank Limited	510	70
Axis Bank Limited	260	110
Standard Chartered Bank	270	30
Hongkong & Shanghai Banking Corporation Ltd.	370	40
ICICI Securities Limited	230	90
Bajaj Capital Ltd.	120	20
State Bank of India	260	250

Consistent Growth Through All Market Phases

How Prudent Stays Ahead ?

Return (YoY %)	Months	% of Total Monthly Observations	Average Nifty500 Return %	Average Nifty50 Return%	Average Prudent Equity AUM Growth %	Average Industry Equity AUM Growth %
Less than 0%	38	22.2%	-8.4%	-6.9%	11.1%	0.2%
0% to 15%	68	39.8%	6.8%	7.5%	27.1%	15.5%
Greater than 15%	65	38.0%	33.0%	27.7%	59.7%	48.7%
Total	171	100.0%	13.5%	12.1%	35.9%	24.8%

62% of the time, market conditions are tough, Where Prudent significantly outperforms the industry

12-month rolling returns from April 2010 to June 2025.

Factors Behind AUM Growth

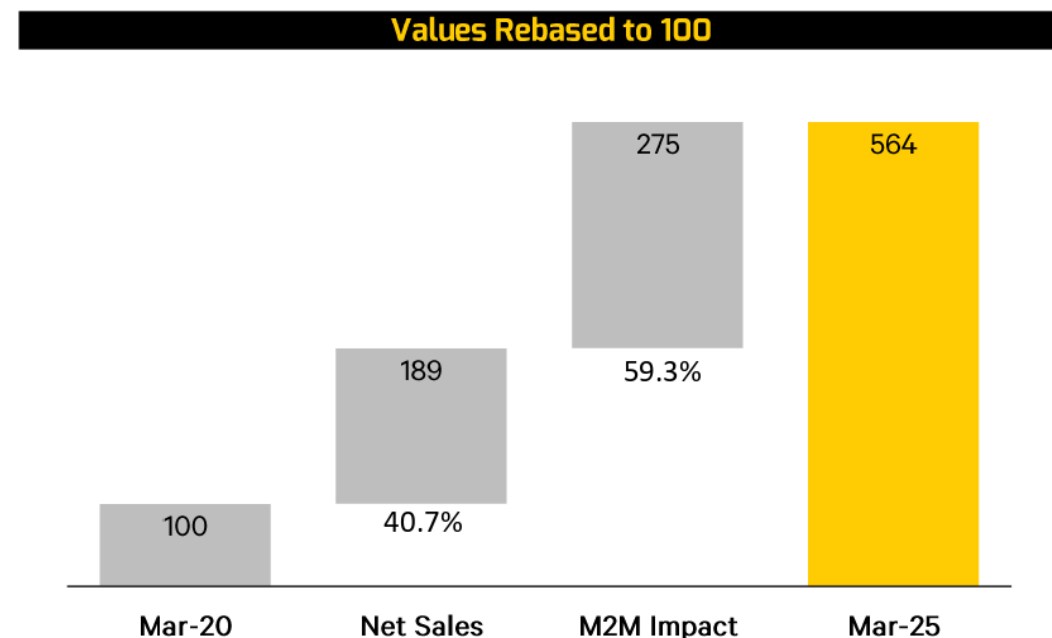
SIPs Providing Stability to Net Flows

- Gross Equity Flows through SIPs is providing stability to net sales with the same growing at a CAGR of 28% FY20-25 & now almost every second rupee of flows comes from SIPs.
- We believe our net sales will closely track gross SIP flows going forward.

Particulars	FY20	FY21	FY22	FY23	FY24	FY25
Total Equity Gross Inflows	6480	6039	12106	11575	16385	24949
Gross Equity Inflows through SIPs	2948	2930	3829	5505	7177	10214
Total Equity Net Inflows	2506	-62	5282	4914	6164	12606
SIP Flows as a % to Gross Equity Inflows	45.5%	48.5%	31.6%	47.6%	43.8%	40.9%

Contribution of Net Sales & M2M in AUM Movement (Ex-Acquisitions)

- The AUM moved by 464% between March-20 to March-25 with 59.3% & 40.7% contribution, led by Mark to Market & Net Sales.



Prudent Becomes Fourth Largest Mutual Fund Distributor in FY24

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Name of the ARN Holder	Total Commission (Lacs)							
	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Commission of MFDs per AMFI Data	500041	854974	793760	614654	661575	1042023	1207170	1485347
Growth	36.71%	70.98%	-7.16%	-22.56%	7.63%	57.51%	15.80%	23.04%
Commission as earned by Prudent	9921	21782	23472	22974	26319	44091	58304	73624
Growth	65.42%	119.55%	7.76%	-2.12%	14.56%	67.53%	32.20%	26.3%
No. of MFDs	732	1017	1037	904	1087	1552	1781	2499
Overall Rank of Prudent	#12	#9	#8	#6	#6	#5	#4	#4
Prudent Sharing Commission	1.98%	2.55%	2.96%	3.74%	3.98%	4.23%	4.83%	4.96%
Non-Bank Rank of Prudent	#4	#3	#3	#3	#3	#2	#2	#2



MFDs covered under this definition include the following who fulfill any of the below criteria :

- Presence in at least 20 locations
- AUM of at least Rs. 100 crore
- Gross commission of Rs. 1 crore
- Gross commission of Rs. 50 lacs from one AMC

Source : AMFI

MFDs remain Backbone for the Company's Journey so Far

- No of individual ARN in India stood at 1,65,576[#] with every fifth MFD working with Prudent.
- It provides value proposition to the AMCs to source business from retail investors in a cost-efficient manner as it is spread across 138 branches having significant presence in B-30 markets.
- Around 2/3rd of the overall MFD base has joined us in last five years. They have started contributing materially to incremental gross sales & new SIP accretion.

Our value proposition has led to increased participation and a long-standing relationship with MFDs

Client



34,232
MFDs



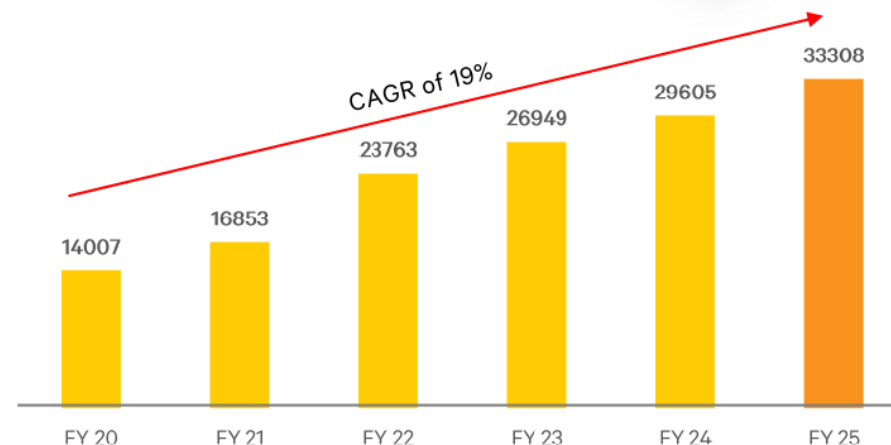
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44
AMCs

No. of MFDs

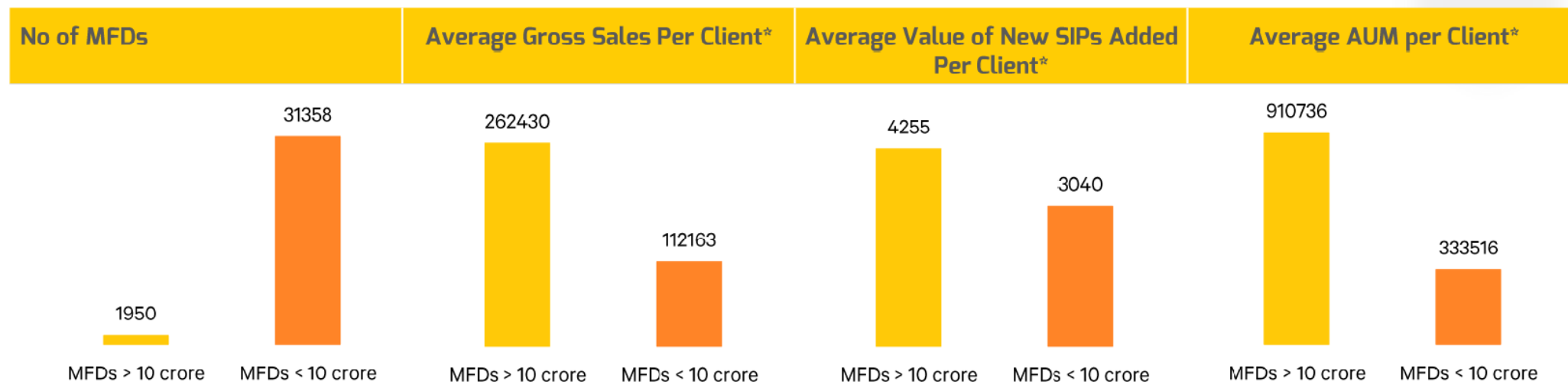


Experienced cadre of MFDs

	No of MFDs	MFDs to Total MFDs	MFDs as % of MFDs Aum	Gross Sales (April-June 2025)	New SIP Accretion (April-June 2025)
Below 5 years	22,373	65.4%	28.0%	35.8%	40.6%
Above 5 years	11,859	34.6%	72.0%	64.2%	59.4%

Data as on 30th June 2025

Productivity of MFD Increases Once they Cross the Rs 10 Crore Mark



Particulars	Average Gross Sales Per Client	Average Value of New SIPs Added Per Client	Average AUM per Client
MFDs with AUM more than 10 crore	262430	4255	910736
MFDs with AUM less than 10 crore	112163	3040	333516
Difference (in Times)	2.34	1.4	2.73

As MFDs mature, their productivity escalates significantly. The heightened productivity of mature MFDs propels the growth of Prudent. This trend underlines the importance of nurturing and retaining MFDs, fostering their journey to veterans.

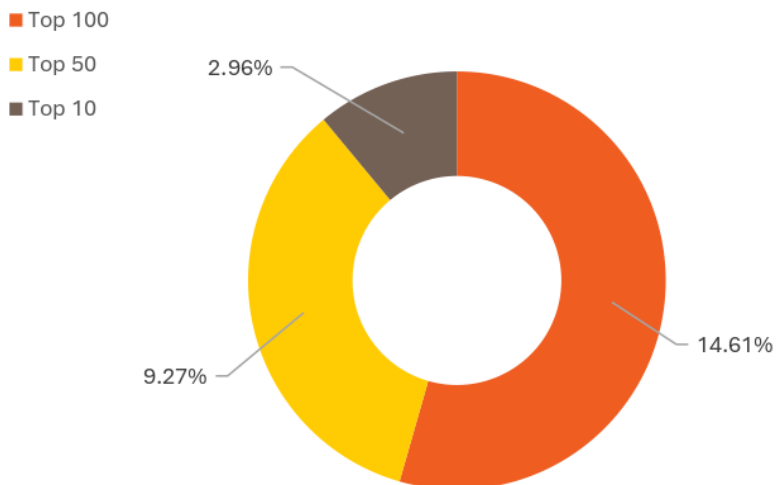
* In Rupees.

As of 31st March 2025.

A diversified play in wealth management

MFDs- Diversity bring Sustainability & Stability

Deconcentrating The MFDs share

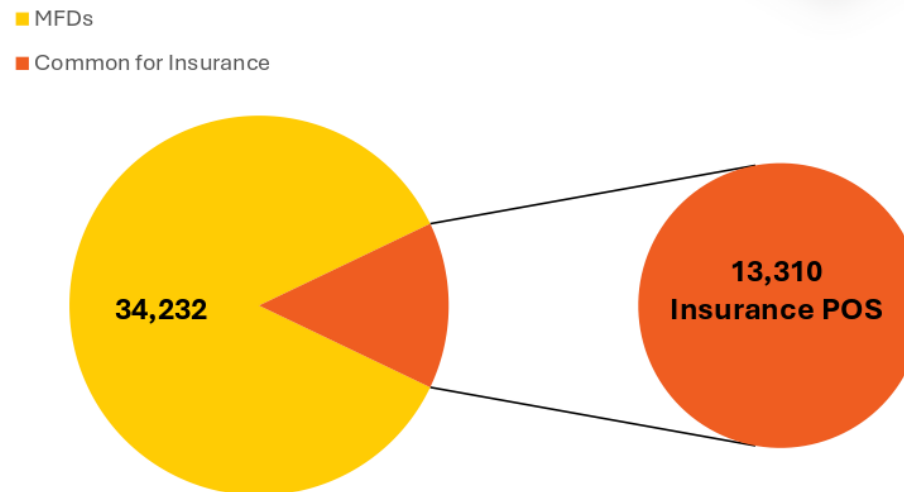


Value proposition offered to MFDs helps increase the MFDs pie every year with existing base stable.

The growing MFD base helps us to deconcentrate the overall MFD structure with top 100 MFDs contributing just 14.61% to AUM.

As of 30th June 2025

MFDs Combining with Insurance



A large MFD base & a multi-product basket platform helps MFDs to cross-sell insurance. Of the 34,232 MFDs, 13,310 MFDs are also POSPs who sell insurance products.

The large MFD base presents significant opportunities to increase the POSP base and to cross-sell insurance products to their existing retail investors.

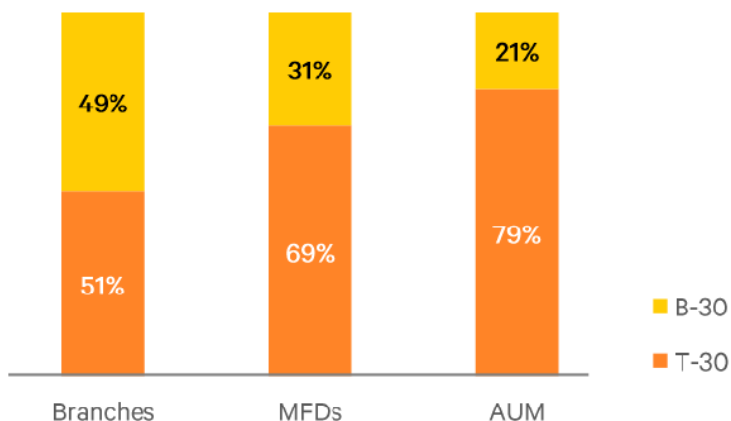
As of 30th June 2025

Geographical presence – Playing on Tier I & II cities

Getting growth from uncharted and underpenetrated markets

- Prudent is one of the very few national distributors (non-bank) with a presence in the B-30 market catering to retail investors. This geography is under penetrated and provides an opportunity to grow.
- 21% of Prudent's AUM is in B-30 markets.
- Since FY18, it has opened branches in 66 locations. 44 of these are in B-30 markets.
- The mix of the physical and digital model allows it to selectively target markets for expansion, especially in Tier 2 or Tier 3 cities.

B-30 penetration presents an opportunity to grow



As of 31st March 2025.

Our INVESTORS are present across INDIA except Andaman & Nicobar

36 **100%**
Out of 36 STATES & UT

740 **98.50%**
Out of 750 CITIES / DISTRICTS

4,497 **85.90%**
Out of 5,238 TALUKAS

16,882 **87.50%**
Out of 19,301 PINCODES



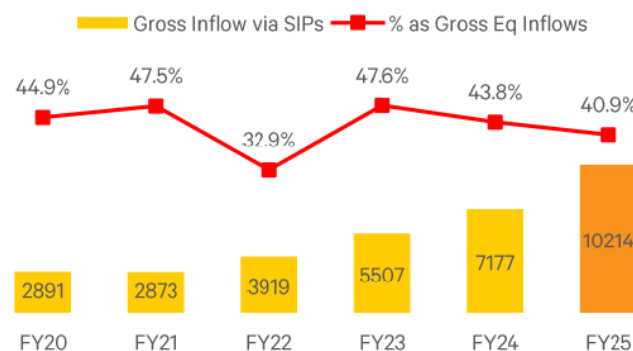
* As of 30th June, 2025

A SIP Led Equity AUM Bringing Stability to Net Flows

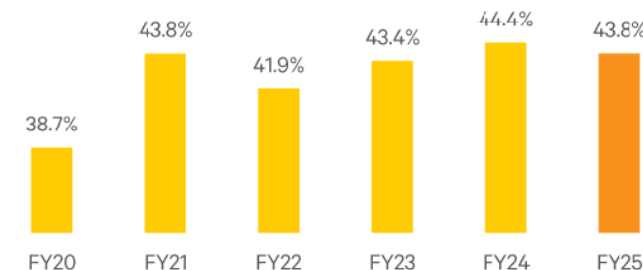
- As on Mar-25, AUM from the mutual fund business stood at Rs. 1,03,515 Cr with 96.7% of total AUM being equity-oriented.
- Since individual investors tend to stay invested for longer periods and prefer equity-oriented schemes, Prudent banks on them for a steady inflow of funds through SIP accounts.
- Historically, net sales number closely trails our gross sales from SIPs. Hence, SIPs provide stability to net sales.
- Monthly SIP flow as of March-25 is Rs 981 crore. Annualizing this, we are expecting gross flows from SIPs of Rs 11750 crores in FY26 which is 11% of the FY26 opening AUM.

SIP Led AUM Provides Continuity

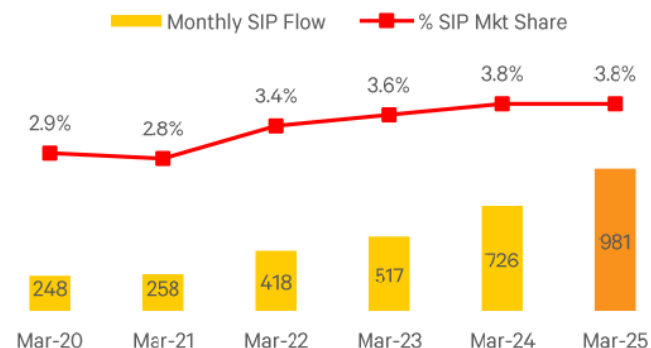
Gross Inflow via SIPs (₹ cr)



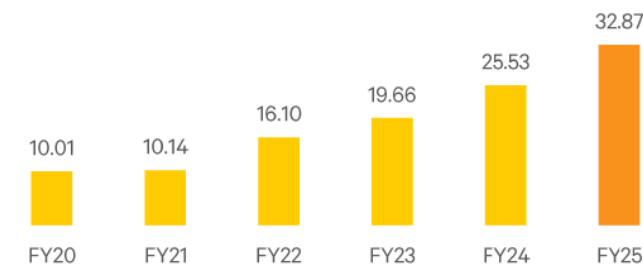
SIP AUM as % of Equity AUM



Monthly SIP Flow (₹ cr)

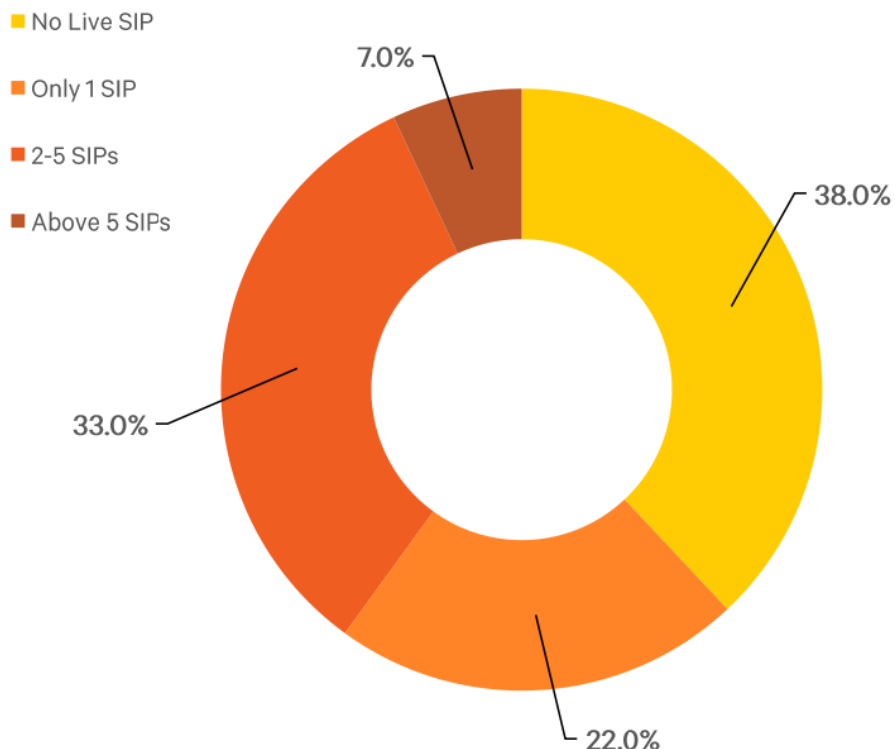


Live SIP's (in Lacs)



Statistics on Systematic Investment Plan (SIPs)

How Many Investors in Prudent do SIPs



Customer Profiling:

Below 45 Age Group Investors Helping to Build Granular Book

Particulars	No. of Investors	Total AUM	Equity	Non-Equity	No of Live SIP	Live SIP Amount
>0 <25	5.2%	3.0%	3.2%	1.9%	5.3%	5.4%
25 to 35	20.8%	10.4%	11.1%	5.6%	24.3%	21.1%
35 to 45	29.7%	22.5%	23.7%	13.8%	34.7%	33.0%
45 to 60	28.6%	34.6%	35.2%	30.8%	27.6%	30.1%
> 60	15.7%	29.4%	26.8%	48.0%	8.0%	10.4%

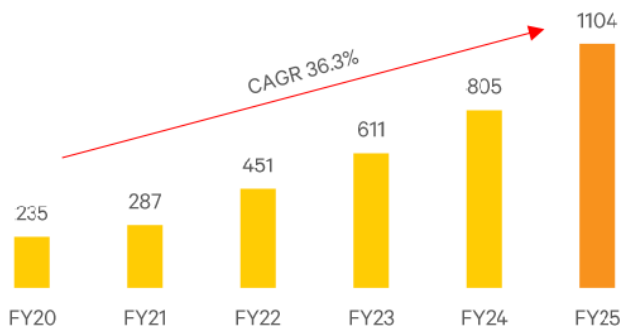
"Investors aged below 45 years constitute 35.9% of the overall AUM. However, incrementally, their contribution is 59.5% to the Live SIP amount. This aspirational youth group can incrementally contribute towards more granular flows as financialisation of savings picks up pace."

All Roads Lead to Profitability

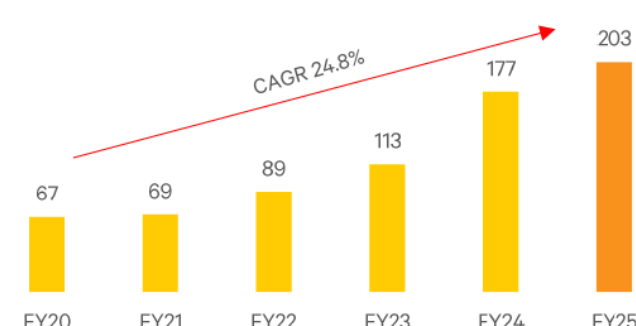
Consistent track record of profitable growth due to highly scalable, asset-light and cash generative business model.

- Despite the regulatory changes*, Total Revenue from Operations has grown at a CAGR of 36.3% from FY20-25.
- Total operating expenditure has grown at a CAGR of 24.8% from FY20-25. Since, revenues have grown faster than operating expenses, operating margins have expanded from 19.9% in FY20 to 23.8% in FY25.
- Resultantly, Profit After Tax grew at a CAGR of 47.4% from FY20-25.
- With a 26.3% CAGR in Cash Flow from Operations, our treasury book reached ₹500 crore as of March 2025 — enabling us to actively explore inorganic growth avenues.

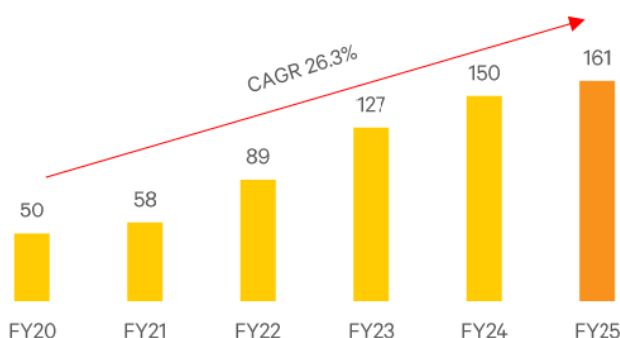
Total Revenue from Operations (₹ Cr)



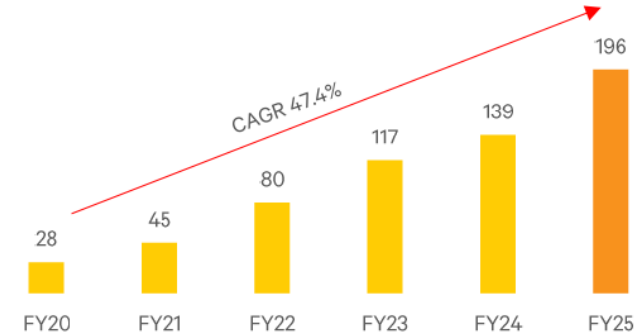
Total Operating Expenditure (₹ Cr)#



Cash Flow from Operations (₹ Cr)



PAT (₹ Cr)



* June-18 15bps reduction in TER, Oct-18 Ban on Upfront commissions, March-19 B-30 classified as less than 2l retail only, April -19 Revised TER, B-30 incentive structure kept in abeyance from Feb-23

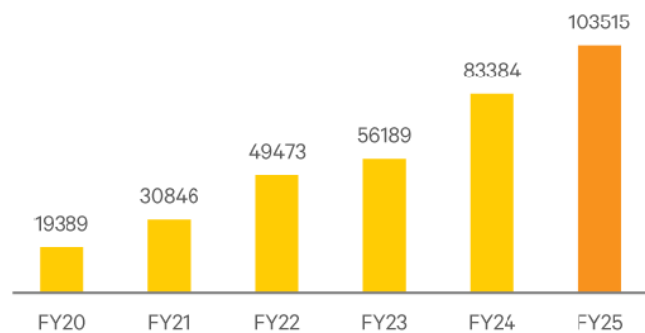
Operating expenditure includes employee cost and other expenses.

Financials At Glance

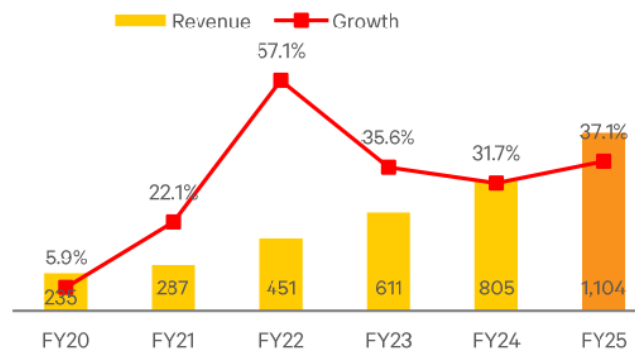
In ₹ cr.

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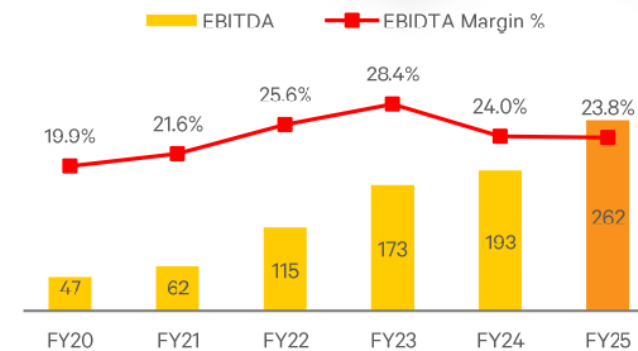
Total AUM (₹ cr)



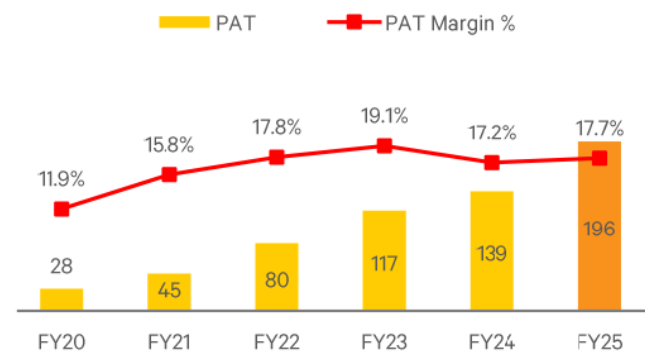
Revenue & YoY Growth %



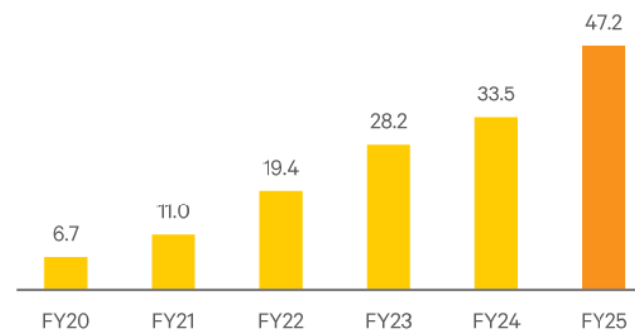
EBITDA & Margin (%)



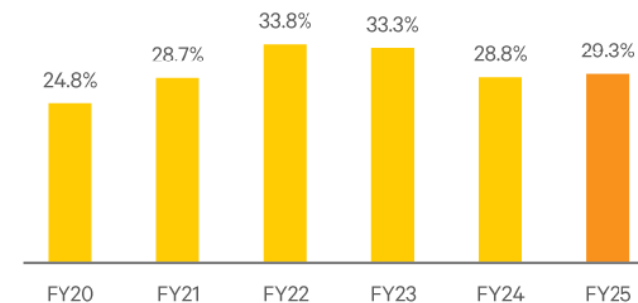
PAT & Margin (%)



EPS (₹)



Return on Equity (%)



Strategic Acquisitions

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Healthy Cash flows led to the acquisition of Mutual Fund AUM of Karvy Stock Broking Limited in all Cash deal

Strategic Acquisition

- Prudent selected as the highest bidder by the Joint Committee of Exchanges for the acquisition/transfer of mutual fund folios or AUM of Karvy Stock Broking Limited
- Aggregate amount of ₹ 151.00 cr (excluding taxes) was paid towards the acquisition
- Karvy MF AUM merger was completed on 28 November 2021

KPIs (as on acquisition date)

Total AUM of
₹8093 cr

Equity Component
of **90.4%**

Live SIPs:
1,63,751

Live SIPs value:
₹33.87 cr p.m.

Live Investors:
4,81,282

Live folios:
8,58,734

Prudent acquired mutual fund assets of iFast aggregating to Rs 517 crore at an acquisition cost of Rs 2.26 crore.



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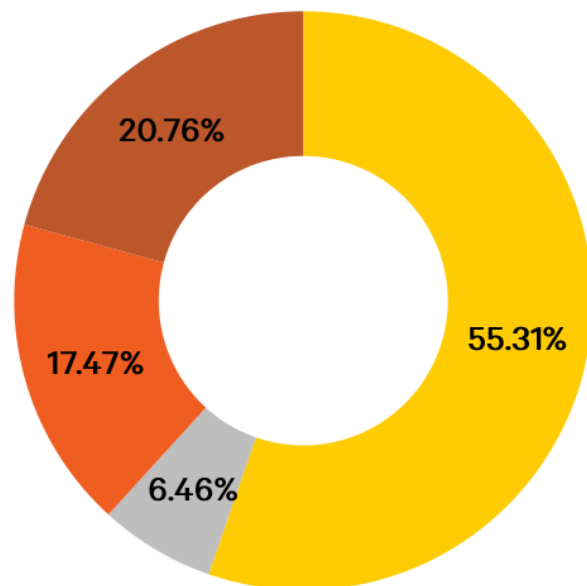
Investor Presentation | Q1 FY2026

Shareholding Pattern

Shareholding pattern

SHAREHOLDING PATTERN –30th June 2025

- Promoters
- Non-Institutions
- FII
- DII



Institution Names	As a % to Overall Shareholding
Zulia Investments Pte Ltd (Temasek Group)	6.69%
Wasatch Global Investors	5.29%
Kotak Mahindra Asset Management Company Ltd	5.07%
DSP Investment Managers Pvt Ltd	4.35%
Nippon Life Asset Management Ltd	1.80%
HSBC Asset Management Company Ltd	1.56%
Vanguard Asset Management	1.45%
Tata AIA Life Insurance	1.46%
Sundaram Mutual Fund	1.34%
Bank of India Mutual Fund	1.27%
Canara Robeco Asset Management Company Ltd	1.19%
Mcap (in ₹ cr) (as on 30.07.25)	12,671
Face Value (₹)	5.0



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Investor Presentation | Q1 FY2026
Results Highlights

Q1 FY2026 - Result Highlights

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Crossed
₹1100 billion
AUM mark

Equity Net Sales in
Q1 FY2026 at
Rs 2,528 crore

Current SIP Book
Crossed **₹1000** crore
mark

GI Fresh Premiums up
by **56.9%** YoY

Consolidated revenue
up by **17.8%** YoY

Consolidated EBITDA
up by **14.0%** YoY

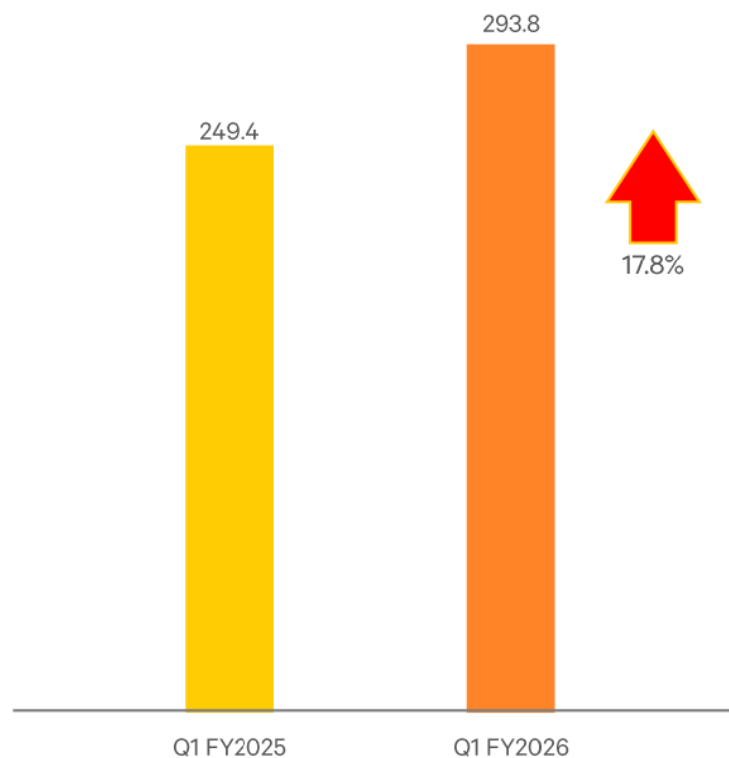
Consolidated PAT
up by **17.1%** YoY.

Q1 FY2026 - Result Highlights- Consolidated

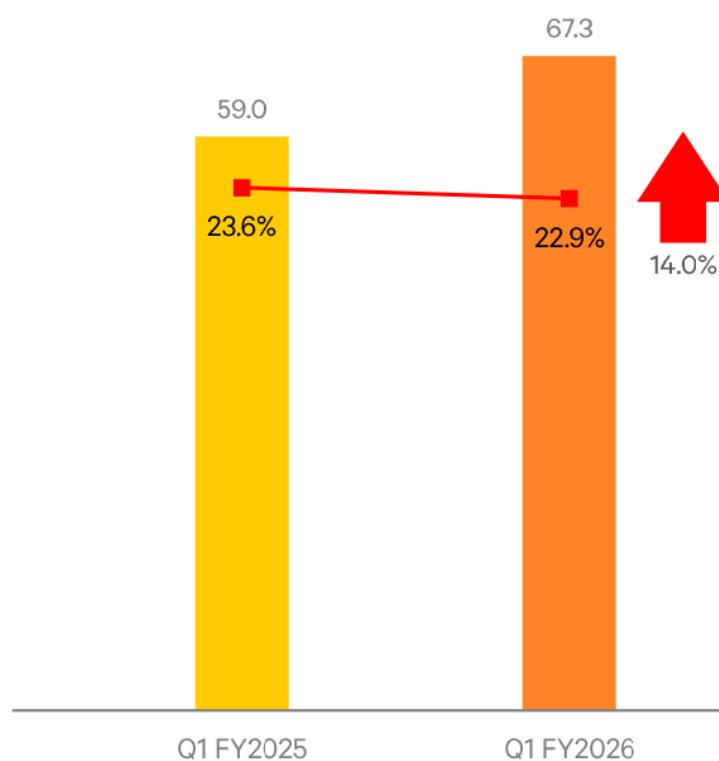
In ₹ cr.

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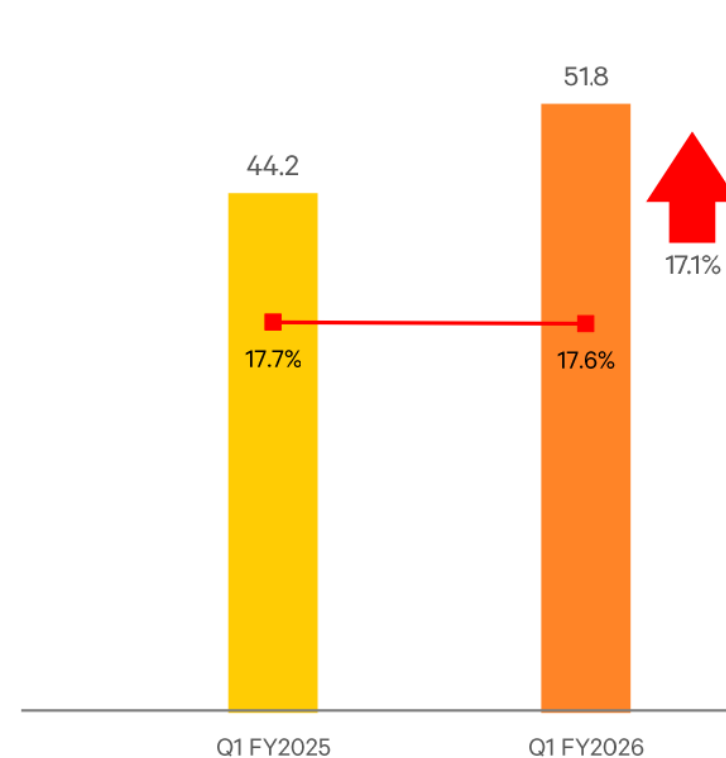
Revenue & YoY Growth %



EBITDA & EBITDA Margin (%)



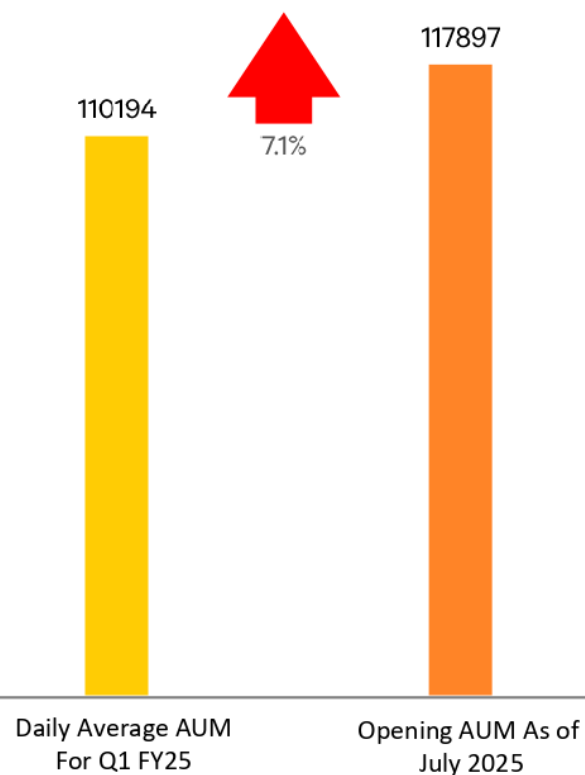
PAT & PAT Margin (%)



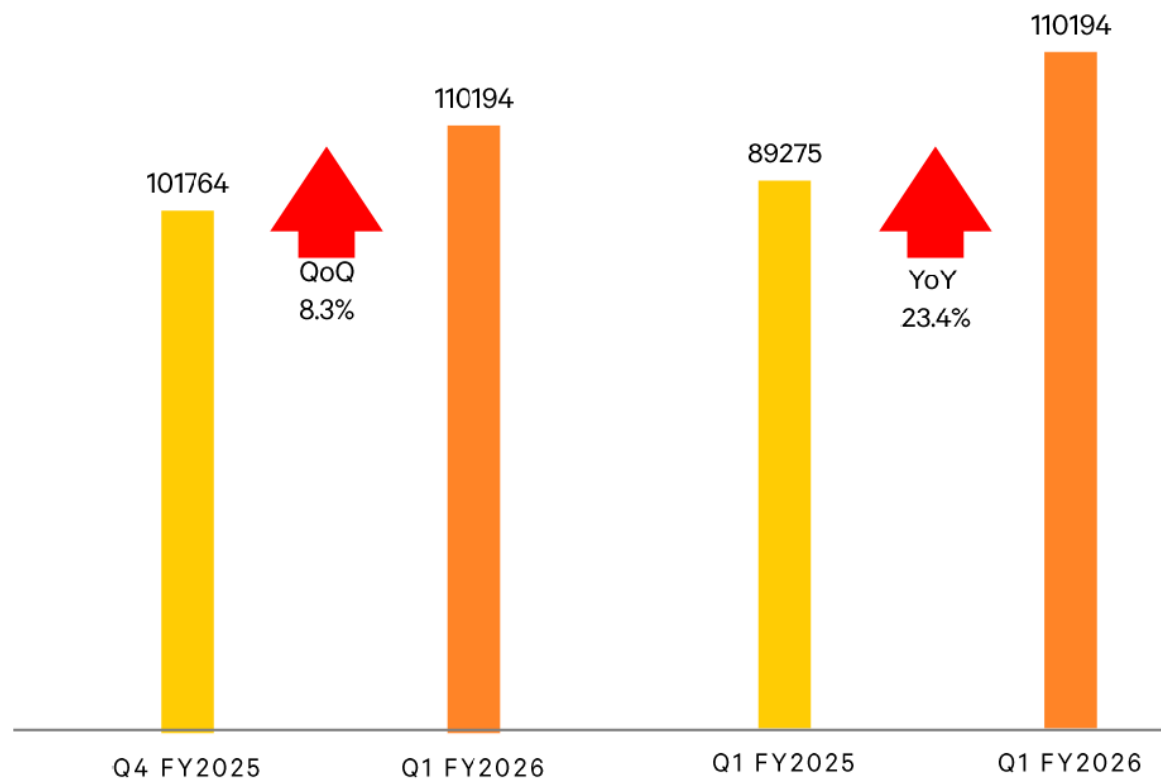
Q1 FY2026 - AUM Change

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Opening AUM as of July 2025 Vs
Daily Average AUM for Q1 FY25 (₹ cr)



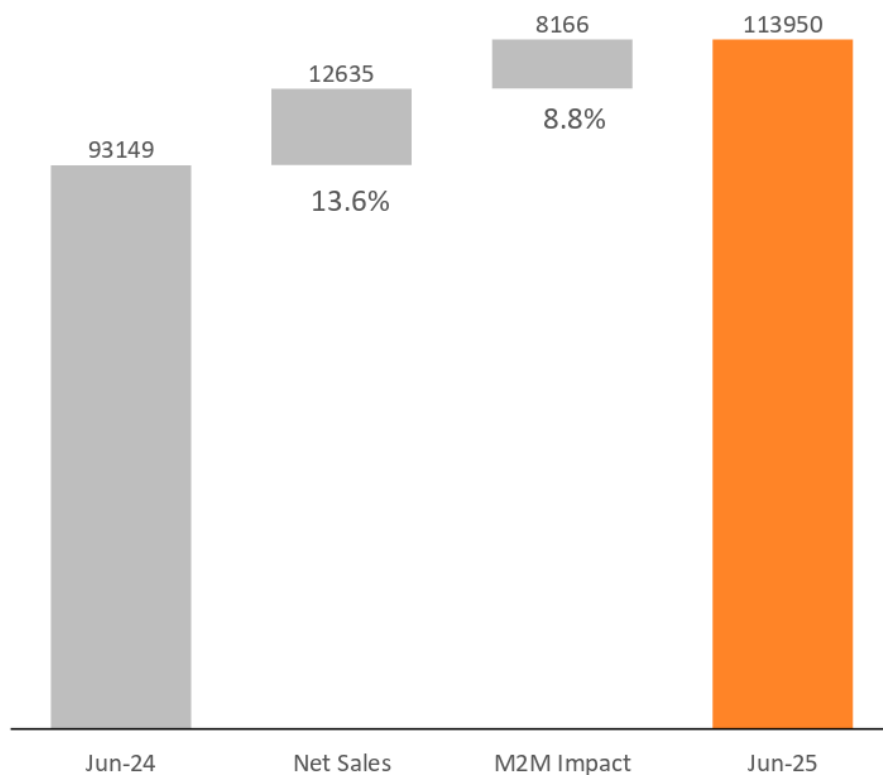
Quarterly Avg AUM (₹ cr)



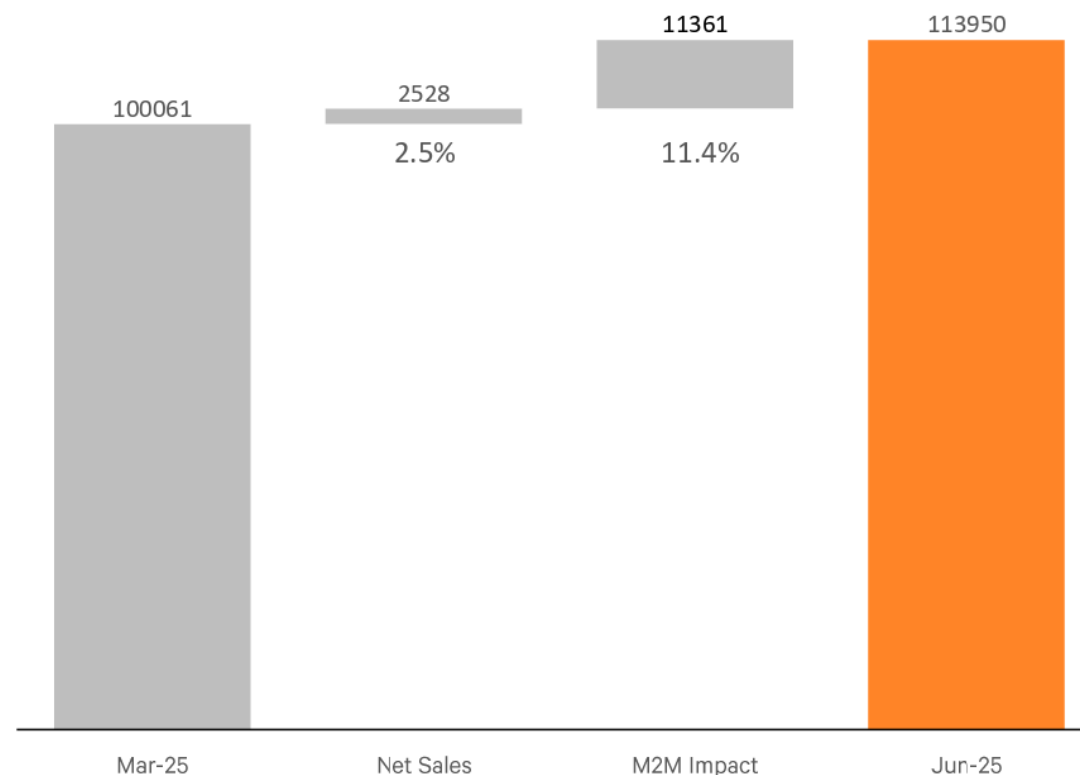
Equity - AUM Movement

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Change in Equity AUM YoY (₹ cr)



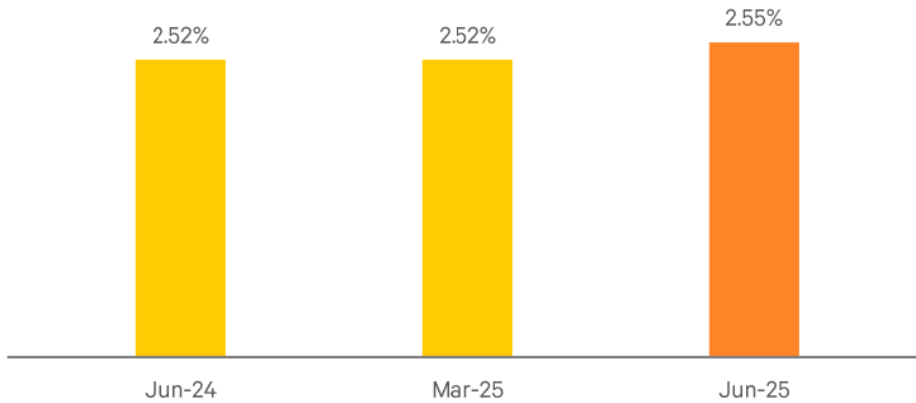
Change in Equity AUM QoQ (₹ cr)



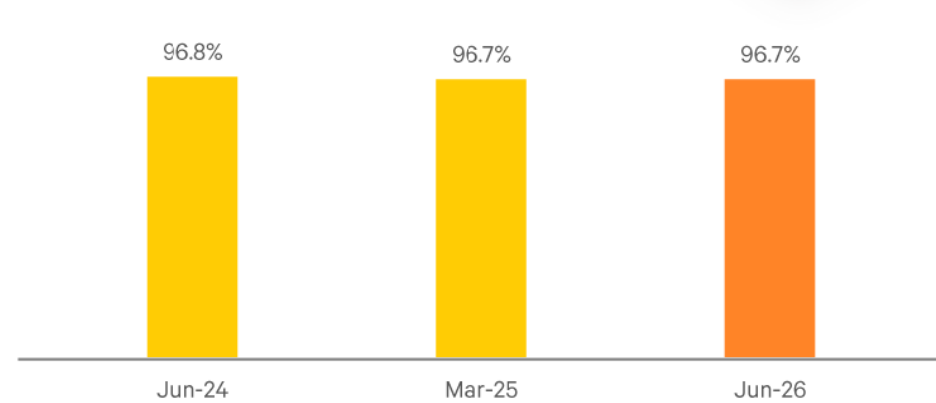
Q1 FY2026 - Equity & SIP

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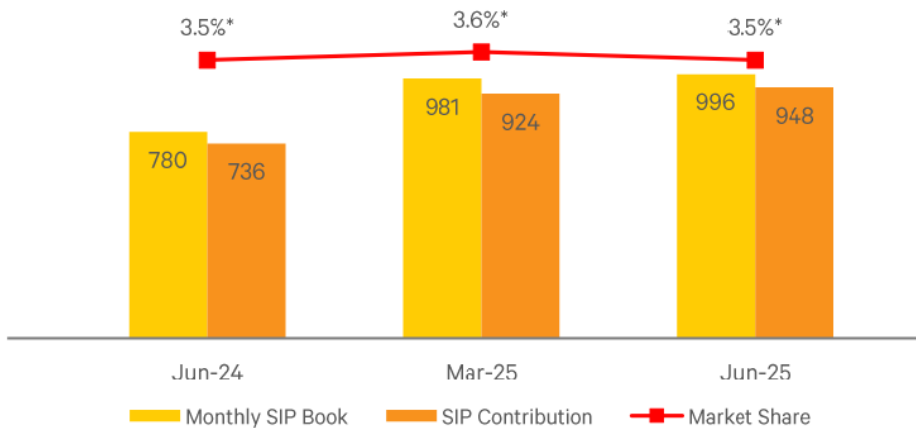
Market Share in Equity AUM Ex ETF of Prudent



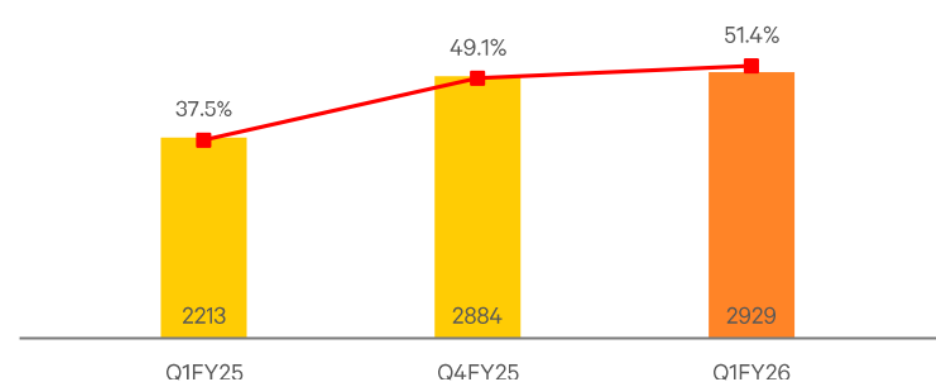
Equity AUM % of Total AUM



Monthly SIP Flow (₹ cr) and Market Share (%)



Equity Gross SIP Inflow(₹ cr) as a % of Gross Equity Inflows

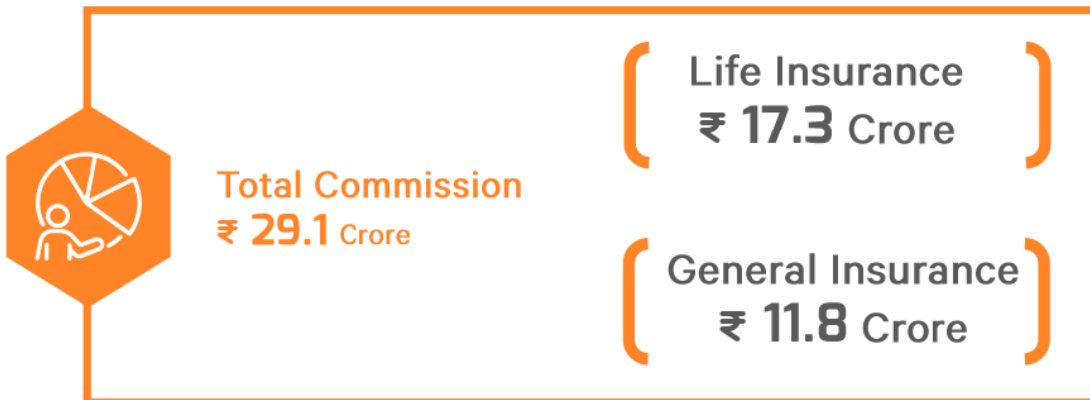
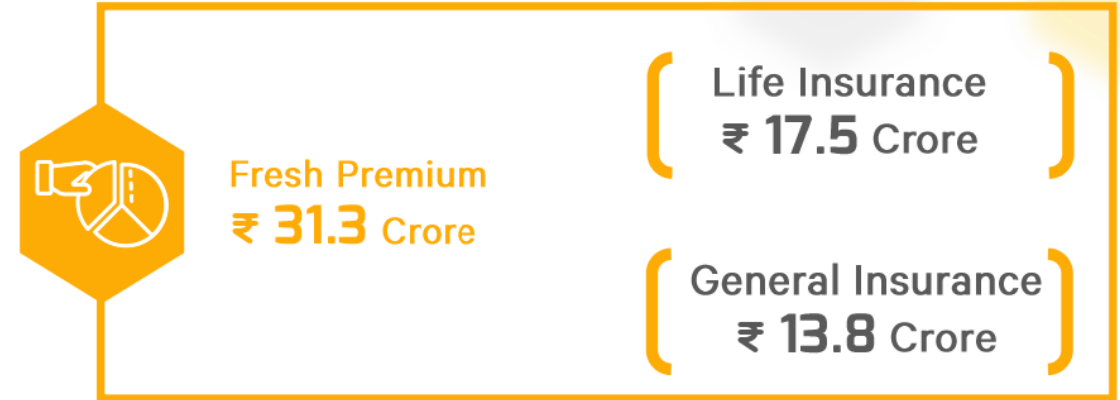
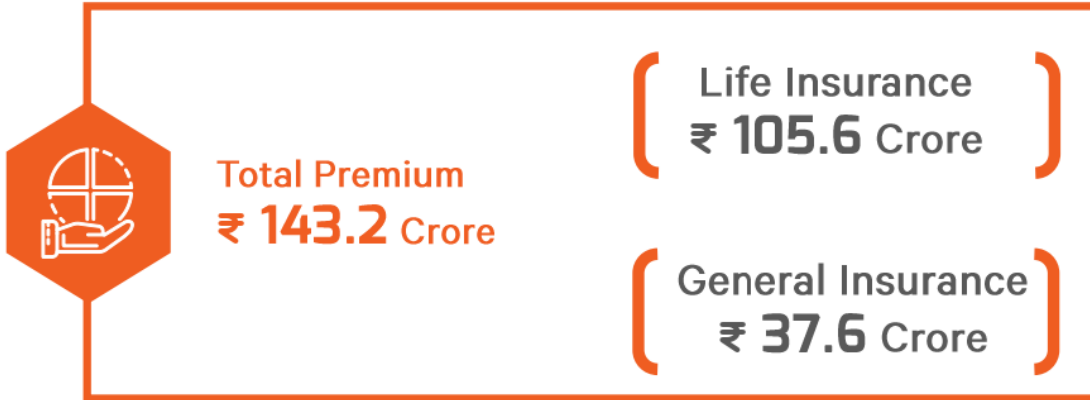


#STP Value as on Jun-25 stood at ₹ 118 crores which is not included in the above number. This number is reported on actual realization basis.

*Market share % is calculated based on SIP Contribution.

A diversified play in wealth management

Emerging Segment - Insurance



Other Key Data (as on June 2025):

Total Insurance Companies tie up :	31
Insurance Companies in Policyworld :	20
No of Point of Sales :	13,310

Standalone - Q1 FY26

Particulars (in crore)	1QFY26	4QFY25	QoQ (%)	1QFY25	YoY (%)
Quarterly Average AUM	110194	101764	8.3%	89275	23.4%
Total Commission and Fee Income from (a+b+c)	272.6	240.5	13.3%	221.5	23.0%
Distribution of Mutual Fund Products (a)	248.6	229.4		205.1	
Distribution of Insurance Products (b)	11.0	0.0		0.0	
Other Financial and Non Financial Products (c)	8.0	6.9		8.7	
Broking Income (d)	5.0	4.1		7.7	
Interest Income	2.2	1.6		1.4	
Net Gain on Fair Value Changes	0.6	0.4		0.3	
Total Revenue from Operations	275.3	242.5	13.5%	223.3	23.3%
Commission & Fee Expenses	171.0	160.2		138.8	
Employee Cost	26.9	21.2		22.3	
Other Expense	12.4	10.6		11.0	
Operating Expense	210.3	192.1	9.5%	172.2	22.2%
Operating Profit	64.9	50.4	28.7%	51.1	27.0%
Operating Profit Margin (%)	23.6%	20.8%	2.8%	22.9%	0.7%
Other Income	7.7	5.7		5.2	
Finance Cost	0.5	0.5		0.4	
Depreciation	6.6	6.8		5.8	
Impairment/(Reversal) of Financial Instruments	0.0	0.0		0.0	
Profit Before Tax	65.6	48.9	34.0%	50.1	30.8%
Current Tax	16.2	12.0		12.5	
Deferred Tax	0.4	0.7		0.1	
Profit After Tax	48.9	36.3	34.8%	37.5	30.5%
Profit After Tax Margin (%)	17.8%	15.0%		16.8%	
Earning Per Share	11.81	8.76		9.05	

Consolidated - Q1 FY26

Particulars (in crore)	1QFY26	4QFY25	QoQ (%)	1QFY25	YoY (%)
Total Commission and Fee Income from (a+b+c+d)	291.0	281.0	3.6%	247.7	17.5%
Distribution of Mutual Fund Products-Trail Revenue (a)	248.9	229.7		205.2	
Distribution of Insurance Products (b)	29.1	40.2		26.1	
Stock Broking and Allied Services (c)	5.0	4.1		7.3	
Other Financial and Non-Financial Products (d)	8.0	6.9		9.1	
Interest Income	2.2	1.6		1.4	
Net Gain on Fair Value Changes	0.6	0.4		0.3	
Total Revenue from Operations	293.8	283.0	3.8%	249.4	17.8%
Commission & Fees Expense	173.0	164.5		141.8	
Employee Cost	31.5	24.3		27.1	
Other Expense	22.0	25.4		21.6	
Operating Expense	226.5	214.3	5.7%	190.4	18.9%
Operating Profit	67.3	68.7	-2.1%	59.0	14.0%
Operating Profit Margin (%)	22.9%	24.3%	-1.4%	23.6%	-0.8%
Finance Cost	0.7	0.7		0.5	
Depreciation	7.3	7.5		6.3	
Other Income	10.3	8.5		7.0	
Impairment/(Reversal) of Financial Instruments	0.0	0.0		0.0	
Profit Before Tax	69.6	69.1	0.7%	59.2	17.6%
Current Tax	17.3	16.5		14.8	
Deferred Tax	0.5	0.9		0.2	
Profit After Tax	51.8	51.7	0.1%	44.2	17.1%
Profit After Tax Margin (%)	17.6%	18.3%		17.7%	
Earning Per Share	12.50	12.49		10.67	

Thank You

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