Date: 25.07.2026

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**

Dear Sir/Madam,

Sub.: Investor Presentation on Un-Audited Financial Results (Standalone & Consolidated) for the quarter ended June 30, 2026.

Pursuant to the 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, 2026.

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

Please take the same into your records.

Thanking you,

Yours Faithfully,

For, Prudent Corporate Advisory Services Limited

Kunal Amrishbhai Chauhan
Digitally signed by Kunal Amrishbhai Chauhan
Date: 2026.07.25 14:26:45 +05'30'

Kunal Chauhan
Company Secretary
Membership No: FCS- 13492

Encl.: As Stated

Prudent

— Money through wisdom —

Investor Presentation
Q1 FY2027

— A DIVERSIFIED PLAY IN WEALTH MANAGEMENT —

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

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

1,639	38,225	156	21
Employee strength	Channel partners	Locations	States

With a team of 1,639 employees and 38,225 trained channel partners, we are among the top mutual fund distributors in terms of assets under management and commission received.

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

Working across 156 locations over 21 states with a robust digital presence, we are a leading distributor of mutual funds, insurance, 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

Sanjay Shah
Chairman & Managing Director

35 Yrs experience | **CA**

A Chartered Accountant with over two and a half decades of experience, he has led Prudent's transformation into one of India's largest technology-driven wealth management and mutual fund distribution platforms, serving over 20 lakh investors nationwide.

Shirish Patel
CEO & Whole-time Director

26 Yrs experience | **MBA**

With over 26 years of experience and an MBA in Finance, he leads Prudent's sales function and has been instrumental in building one of India's largest mutual fund distributor networks while scaling its insurance distribution business.

Chirag Shah
Non-Executive Director

25 Yrs experience | **CA**

A CA and Fellow of the Indian Insurance Institute with over 25 years of experience, he oversees Prudent's insurance distribution business while providing strategic guidance to the Board on governance, risk management, regulatory matters and long-term business strategy.

Chirag Kothari
Chief Financial Officer

20 Yrs experience | **CS**

A Company Secretary and Fellow Member of the ICSI with over 20 years of experience, he leads Prudent's finance function and has spearheaded its IPO, mergers and acquisitions, financial transformation initiatives and corporate governance framework.

Key Management
Board Members

Karan Kailash Datta
Independent Director

25 Yrs experience | BCOM

An asset management professional with 25 years of experience, he has held leadership roles at Goldman Sachs, Franklin Templeton and Axis Mutual Fund. He has served as an Independent Director on Prudent's Board since October 2020, bringing deep investment expertise and strategic insight.

Shilpi Thapar
Independent Director

20 Yrs experience | CS

A governance and compliance professional with over 20 years of experience, she brings deep expertise in corporate governance, regulatory compliance and board oversight. She has served as an Independent Director on Prudent's Board since June 2021, providing strategic guidance on governance matters.

Aniket Talati
Independent Director

18 Yrs experience | CA

A senior partner at Talati and Talati LLP Chartered Accountants, he brings extensive expertise in taxation, auditing and financial oversight. He served as President of the Institute of Chartered Accountants of India during 2023–24 and has been an Independent Director on Prudent's Board since June 2021.

Our Journey So Far

First
₹100 bn
in 16 years

»

Next
₹1300 bn
in ~10 years

2000 - 2006
The Early Years
- 2000 – Started offering Financial services as "Prudent Fund Manager"
- 2003 – Incorporation and obtained ARN

2007 - 2016
Partnership & Penetration
- AUM – ₹ 100 bn
- 2006 – Launched partner network
- 2016 –
  - Obtained SEBI RIA License
  - Launched Fundzbazar

2017 - 2021
Expansion Into Other Financial Products
- AUM - ₹ 300 bn
- 2017 – Launched NPS on Fundzbazar
- 2018 – Launched Policyworld
- 2018 – Launched Fundzbot
- 2019 – Launched Fixed Income Investments on Fundzbazar
- 2021 – Launched Stock Broking on Fundzbazar
- 2021 – Acquired MF Assets of Karvy Stock Broking Limited

2022 - 2026
Ecosystem Growth
- AUM – Crossed ₹ 1400 bn
- Listed on BSE & NSE
- Launched Smallcase, Insurance & Bank Fixed Deposit on Fundzbazar.
- Launched MTF in FB Broking
- Launched Paperless Loan Against Mutual Fund
- Acquired MF business of Indus Capital (Pune)
- Launched Stock Pulse- Automated Stock Portfolio Analysis Tool.
- Launched EDGE+: An AI-powered tool for MFDs to enhance productivity & business intelligence.

INVESTOR PRESENTATION
Q1 FY2027

Business Overview

Play on the Distribution of Diverse Financial Products

Prudent Corporate

Revenue Stream	Nature of Revenue	Revenue- Frequency
Distribution of Mutual Fund Products	Commission from AMC	Recurring Revenue
Distribution of Insurance Products	Commission from Insurance companies	Recurring Revenue
Other Financial Products*	Commission	Non-Recurring Revenue
Stock Broking	Brokerage, Interest and Fee Income	Non-Recurring Revenue

** 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

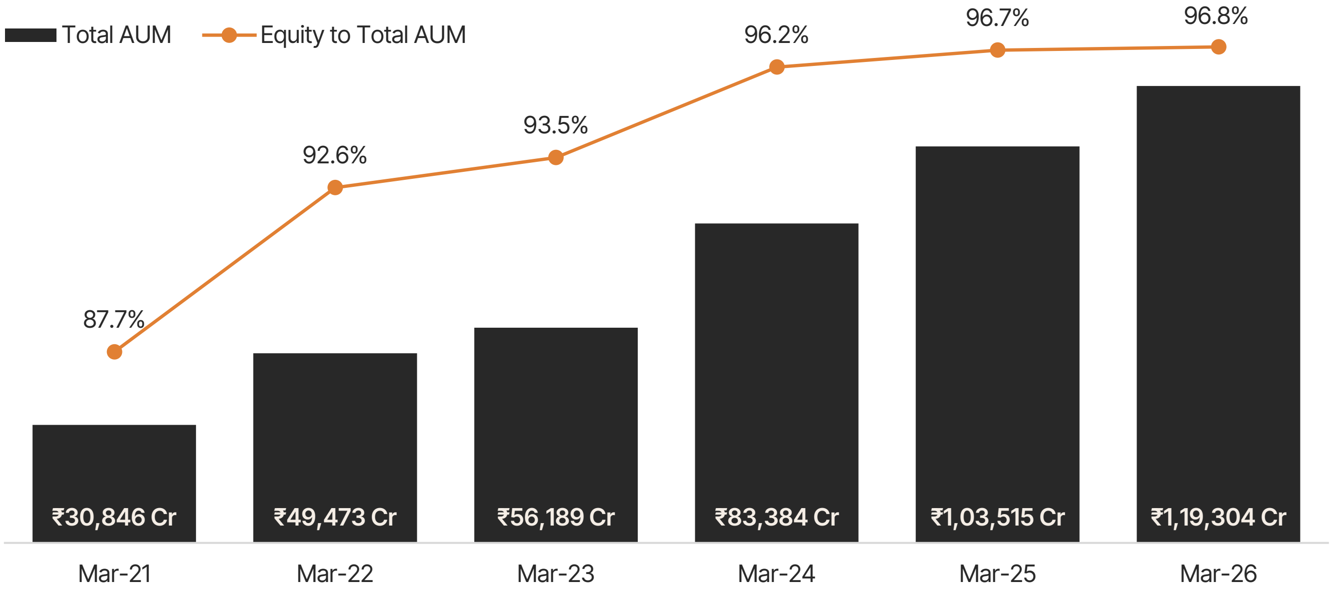
To be the most preferred group in financial services catering to the masses with the help of technology.

CAMS Ranking as of June 2026

4th Total AUM in Retail

5th Net Sales in Retail

AUM Growth CAGR of 35% FY21-26



AUM	NO.OF INVESTORS	NO.OF MFDS
₹1,38,630 Cr	20,94,307	38,225

MONTHLY MF SIP FLOW	AUM PER INVESTOR	AUM PER MFD
₹1,203 Cr	₹6,61,939	₹3.63 Cr

As on 30th June 2026

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.

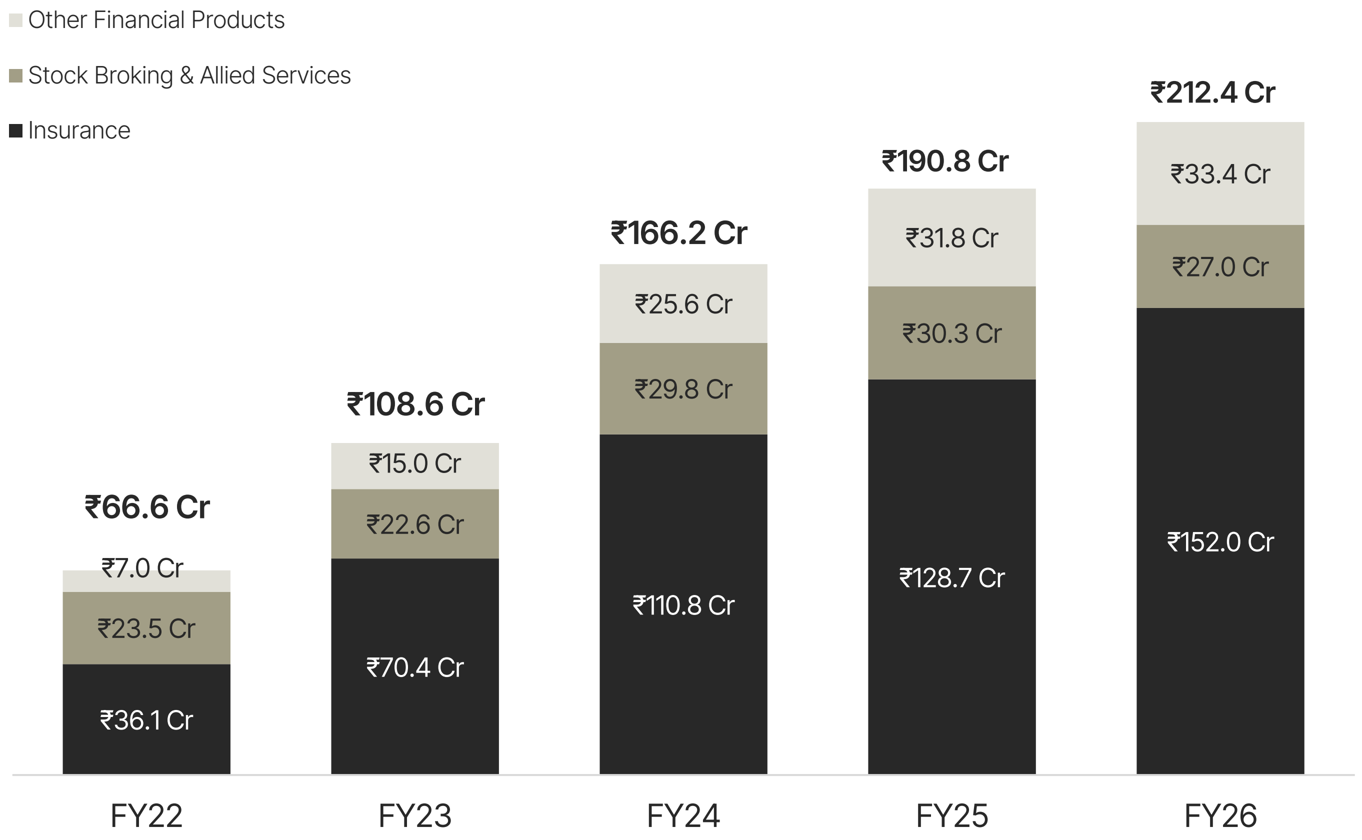
→ Within life insurance, we focus on retail products like term insurance & traditional products like ulips, term + ulip, non-par & annuity plans. Retail Health insurance is the primary focus within general insurance.

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.

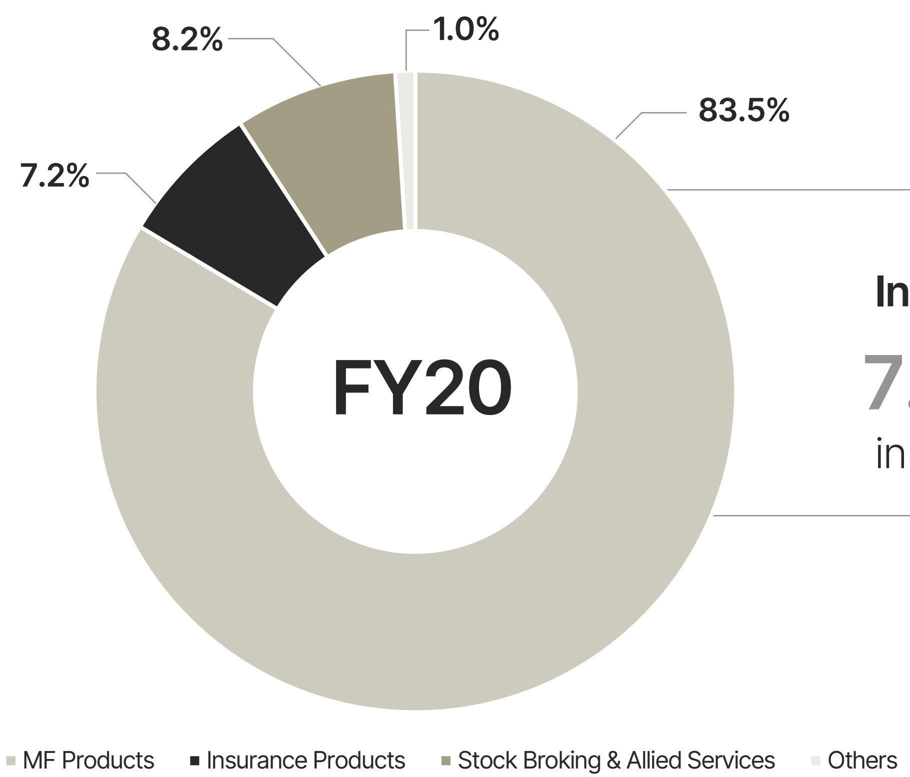
Revenue growth CAGR of 34% FY22-26



PREMIUM	NO. OF POLICIES	AVERAGE PREMIUM PER POLICY
₹191.3 Cr	55,264	₹34,612

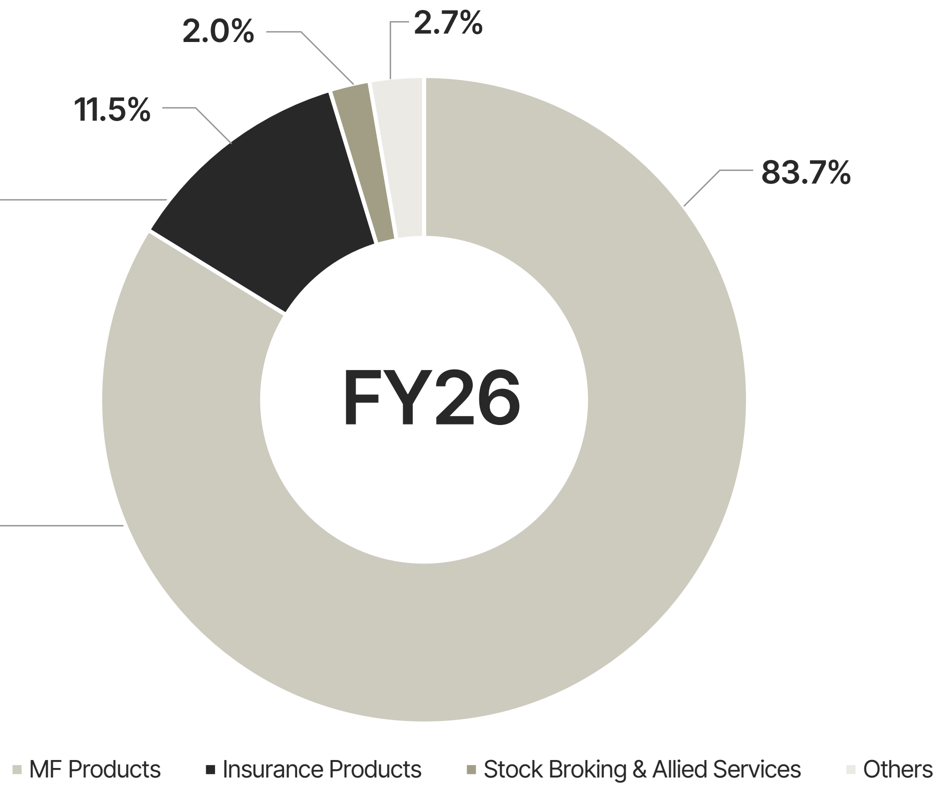
For Q1 FY27

Diversification: Creating a Second Pillar of Growth



Increasing share of Insurance products from

7.2% in FY20 » **11.5%** in FY26



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

INVESTOR PRESENTATION
Q1 FY2027

Rationale & Strategy

A complete ecosystem of Financial Products makes "PRUDENT CORPORATE" a prudent choice for MFDs & Clients

Delivering Sustained Performance

Unique B2B2C business model bridging the gap between AMCs, MFDs and retail customers

A Strong Platform

- A growing & underpenetrated MF industry
- 26 years of experience in retail wealth management

+

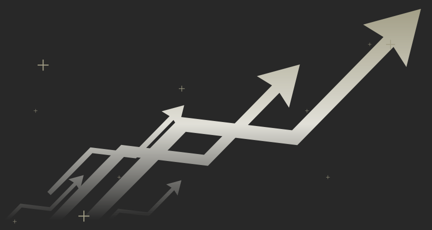
A Complete Eco System

- Long Lasting relationship with MFD's
- Technology Embedded Approach
- Geographical penetration
- SIP's keeps the AUM growth robust

=

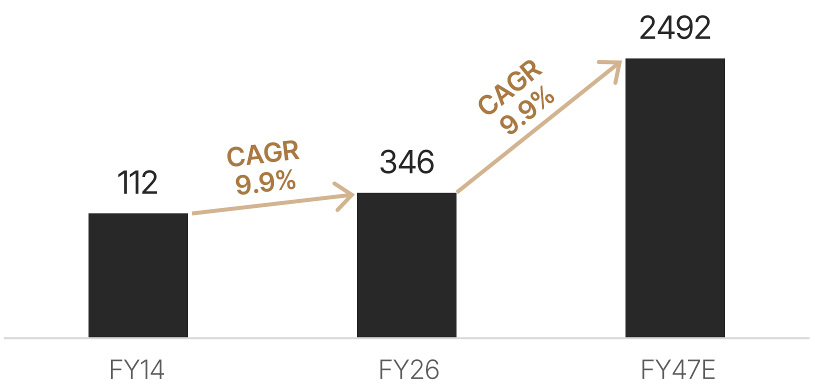
A Sustainable Roadmap

Consistent growth in profits and free cash flows

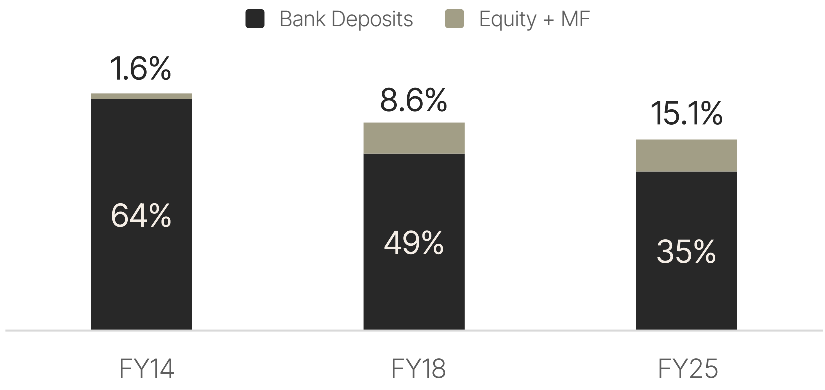


The Mutual Fund Route to Viksit Bharat @2047

Gross Domestic Product (in ₹ trillion)



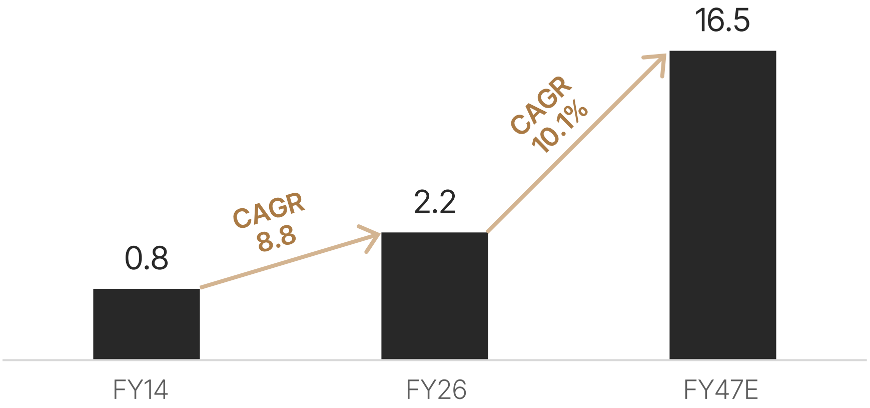
Equity + MF as a % to Gross Household Financial Savings



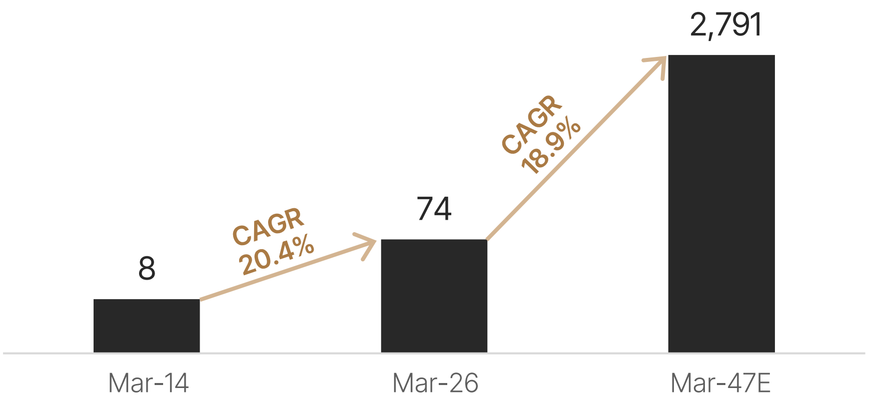
Viksit Bharat @2047 is being shaped by the shift from traditional savings to market-based investments.

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

Per Capita Income (in ₹ Lakh)



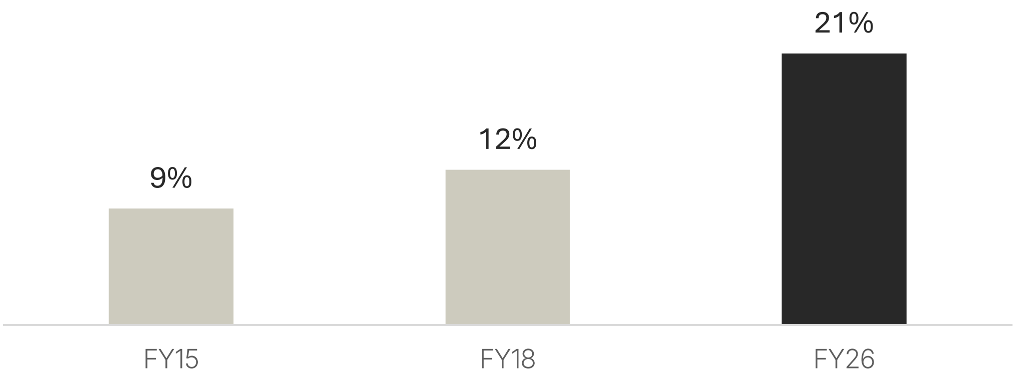
Mutual Fund AUM (in trillion)



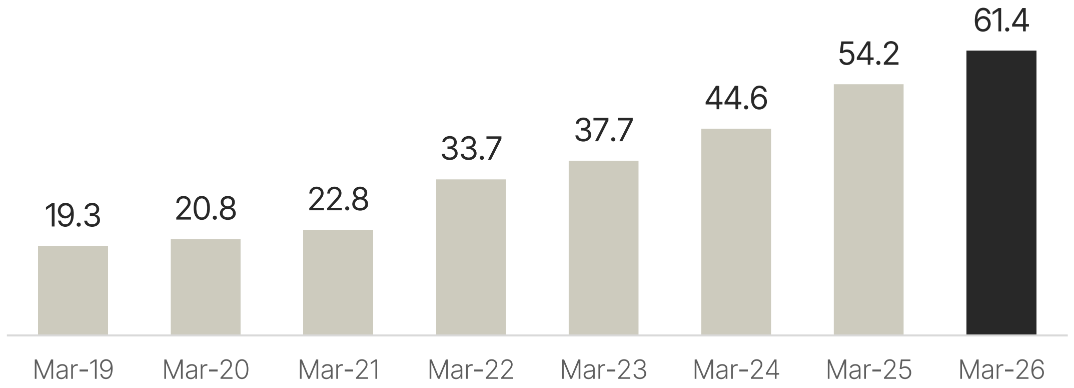
Source: RBI, AMFI, Axis Capital, Mospi, Economic Survey 2025-26

Industry on an Upturn...But Long Runway Left

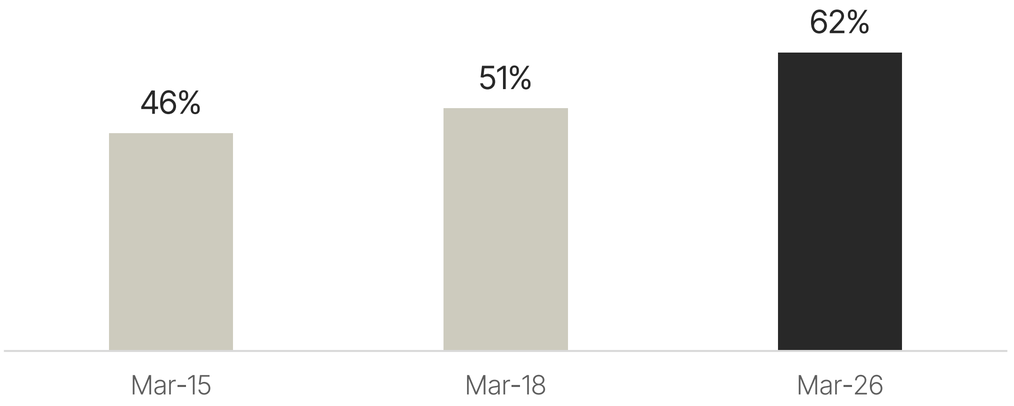
Mutual Fund AUM as a % to GDP



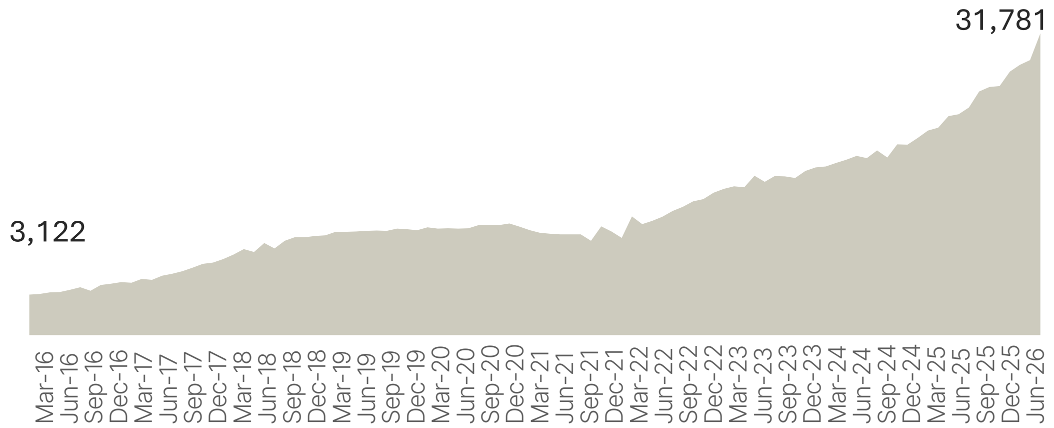
Unique Investors in MF Industry (in millions)



Retail + HNI Assets in Overall MF AUM



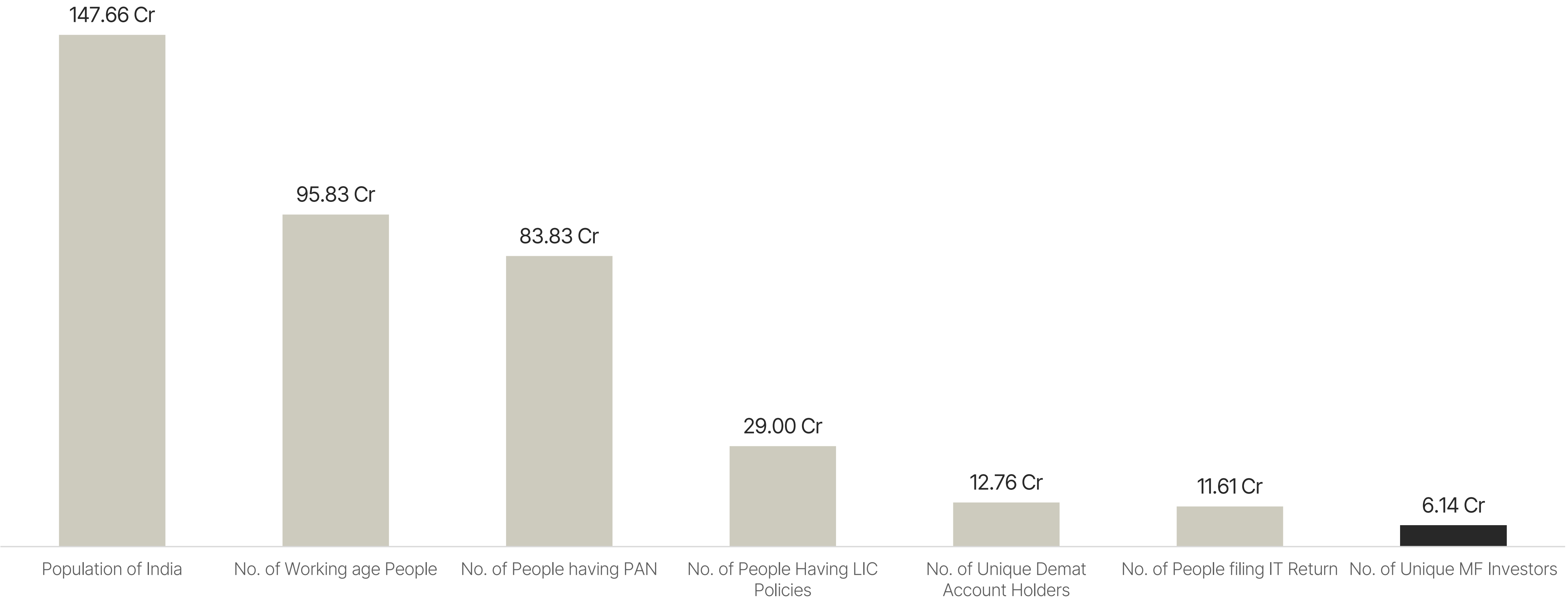
Flows through Systematic Investment Plan (in crores)



Source: RBI, AMFI

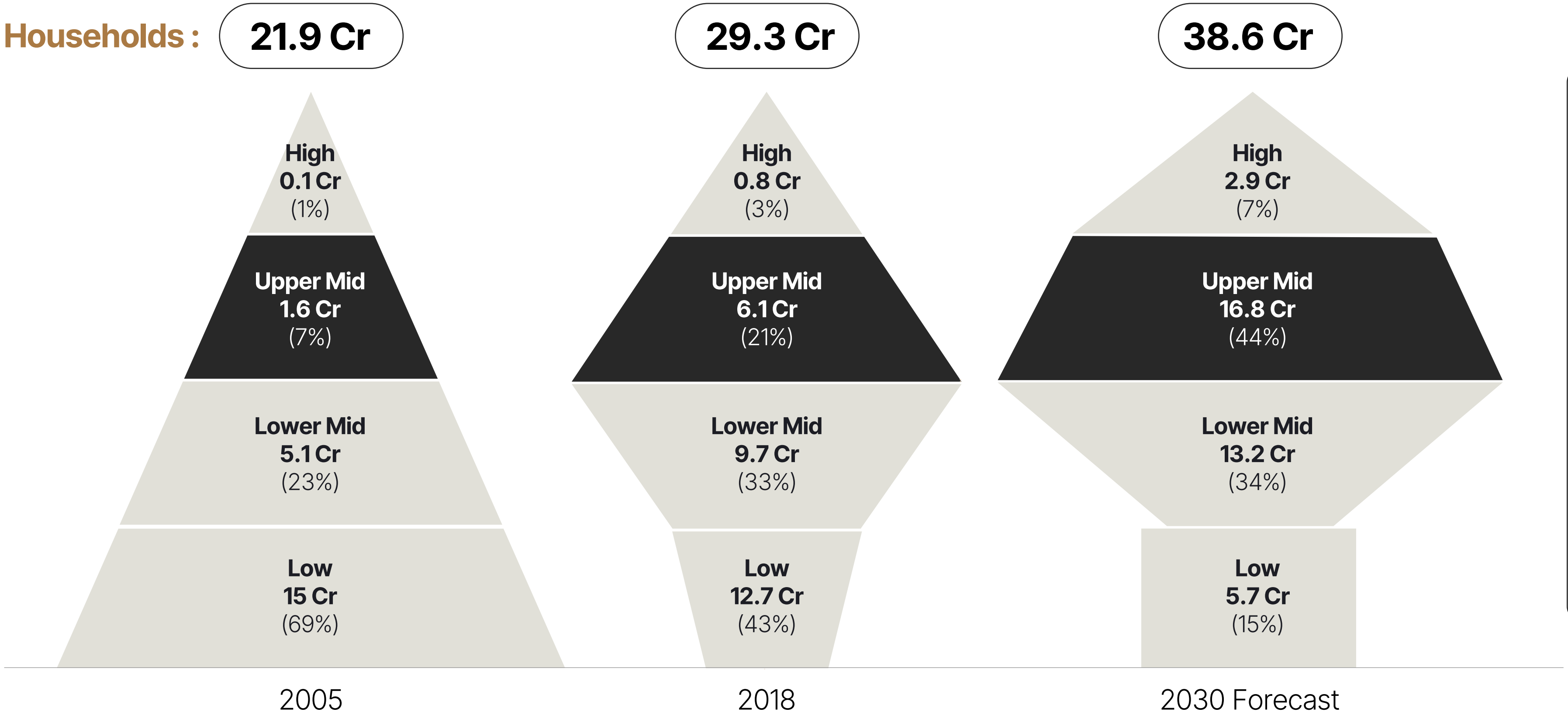
Industry on an Upturn...But Long Runway Left

Mutual Fund Penetration in India



Source : United Nations (Population Division), Mospi, NSE, Cafe Mutual, Income Tax Department

Industry on an Upturn...But Long Runway Left



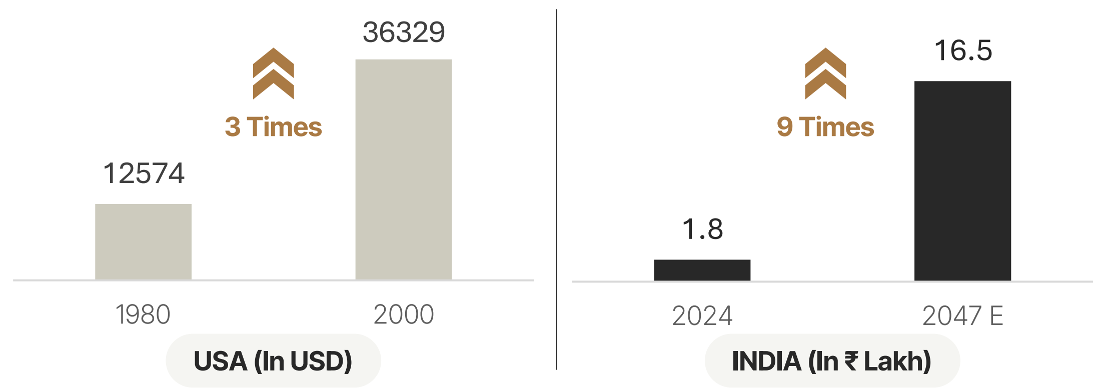
High Income & Upper Mid Income Segment (5.5 lakh and above)

- 1 in 4 Households as per 2018
- 1 in 2 Households by 2030
- ~ 7 Cr fewer low-income households by 2030

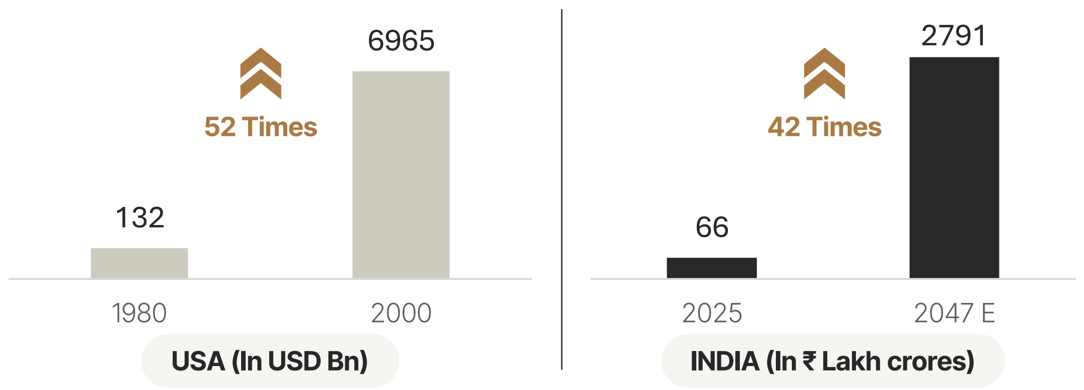
Note: Low: <INR 2.5 Lacs, Lower Mid : INR 2.5 – 5.5 lacs, Upper Mid : INR 5.5 – 27.5 lacs, High : INR 27.5 Lacs | Projections with Annual GDP growth assumed at 7.5%
Source : PRICE projections based on ICE 360 Surveys (2014,2016,2018)

India’s Mutual Fund Story: Same Road, Different Time

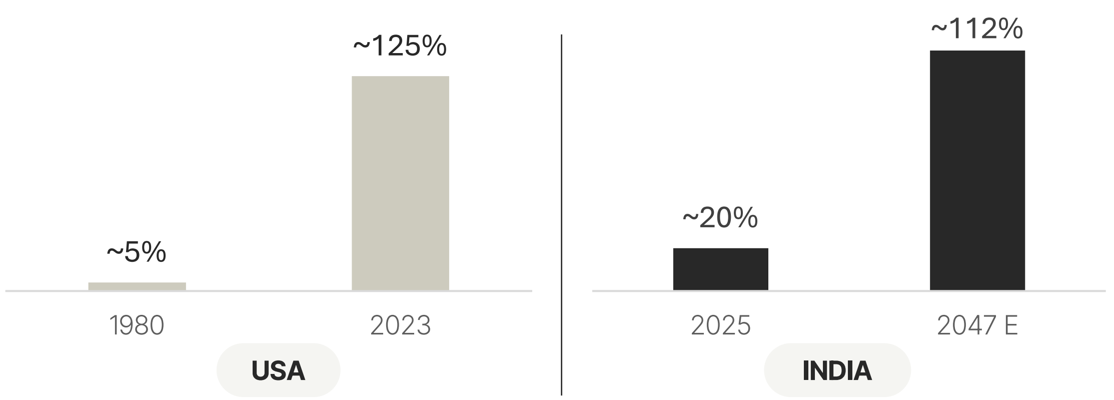
Per Capita GDP



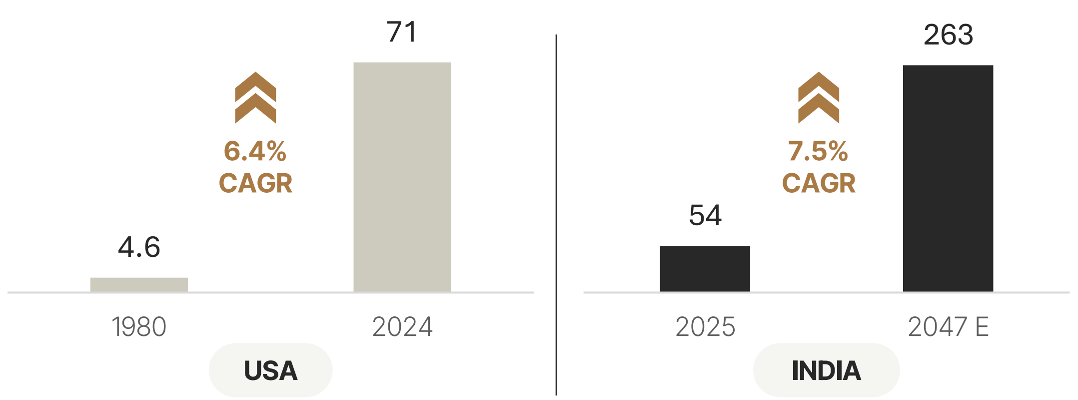
Mutual Fund AUM



AUM as % of GDP



No. of Investor (In Millions)



Source: The Mutual Fund Route to Viksit Bharat @2047 - AMFI

Individual Equity AUM: A Focus Area for Prudent

Total AUM
₹81.58 Tn

Equity + Hybrid AUM
₹47.32 Tn

77.40%

Other + Solution-oriented AUM
₹15.83 Tn

22.60%

Debt AUM
₹18.44 Tn

Individual AUM
₹41.53 Tn

Non-Individual AUM
₹5.79 Tn

Individual AUM
₹5.10 Tn

Non-Individual AUM
₹10.73 Tn

Individual AUM
₹3.89 Tn

Non-Individual AUM
₹14.55 Tn

Regular AUM
₹31.17 Tn **75%**

Direct AUM
₹10.36 Tn **25%**

Regular AUM
₹2.40 Tn **47%**

Direct AUM
₹2.70 Tn **53%**

Regular AUM
₹2.10 Tn **53%**

Direct AUM
₹1.83 Tn **47%**

As on 31st May 2026

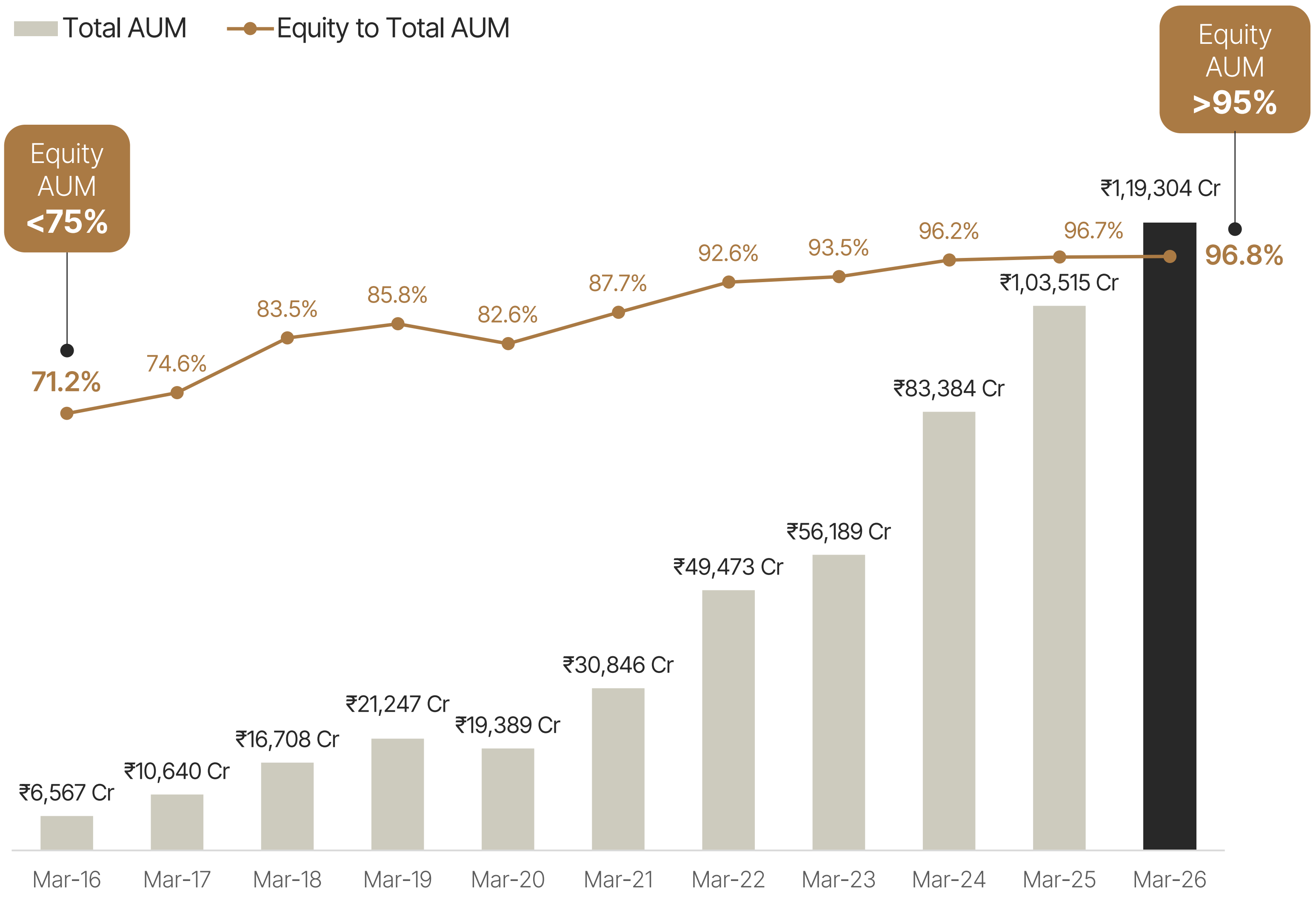
Individual Equity AUM: A Focus Area for Prudent

- **Total AUM** — **100**
  - **Equity + Hybrid AUM** — **58.00**
    - **Individual AUM** — **50.90**
      - **Regular AUM** — **38.21**
      - **Direct AUM** — **12.70**
    - **Non-Individual AUM** — **7.10**
  - **Other + Solution-oriented AUM** — **19.40**
    - **Individual AUM** — **6.25**
      - **Regular AUM** — **2.94**
      - **Direct AUM** — **3.31**
    - **Non-Individual AUM** — **13.15**
  - **Debt AUM** — **22.60**
    - **Individual AUM** — **4.77**
      - **Regular AUM** — **2.58**
      - **Direct AUM** — **2.44**
    - **Non-Individual AUM** — **17.83**

Value rebased to 100

As on 31st May 2026

AUM Journey A Structural Growth Story



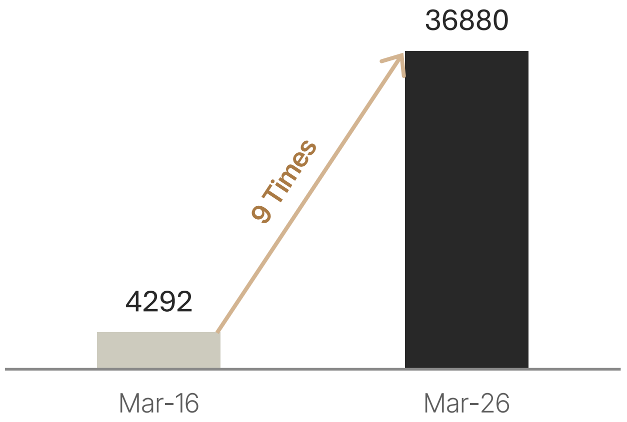
Prudent's AUM grew at CAGR of 34%, versus Industry's 21% from 2016-2026

Prudent's Equity AUM grew at a CAGR of 41%, versus Industry's 27% from 2016-2026

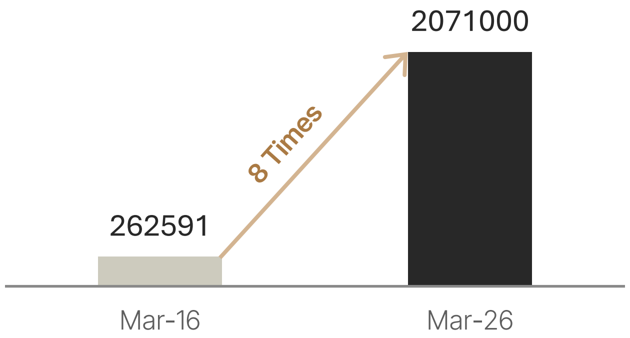
From 2.63 lacs clients in March 2016 to 20.71 lacs clients in March 2026

Decadal Growth

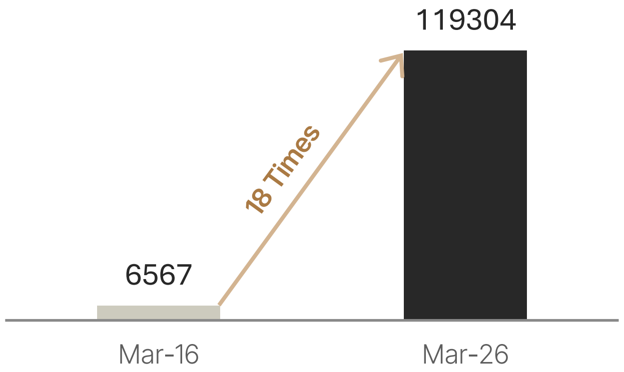
Partners



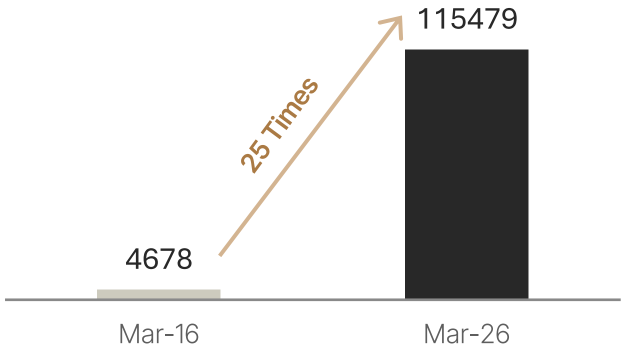
Customers



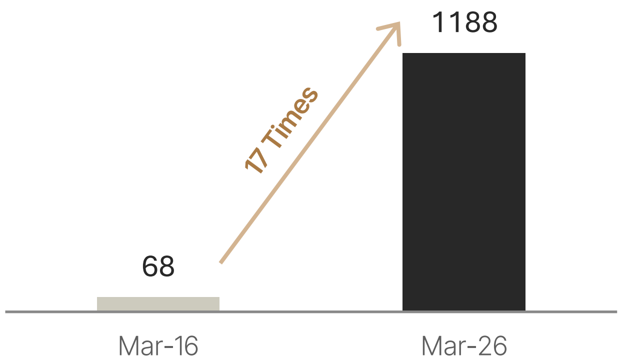
Total AUM (₹ cr)



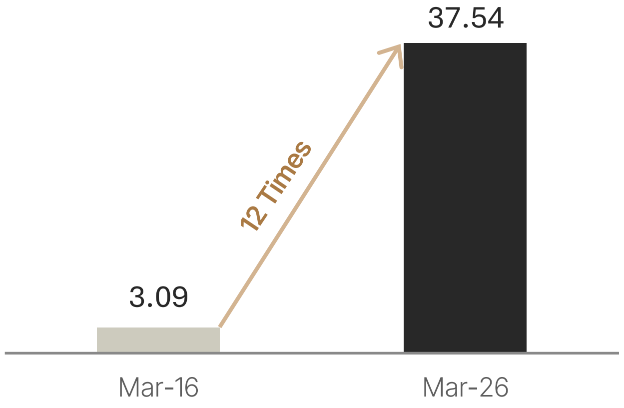
Equity AUM (₹ cr)



Monthly SIP Book (₹ cr)

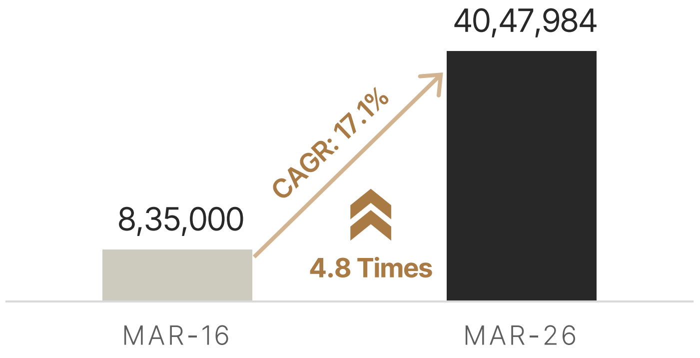


Number of Live SIPs (in lacs)

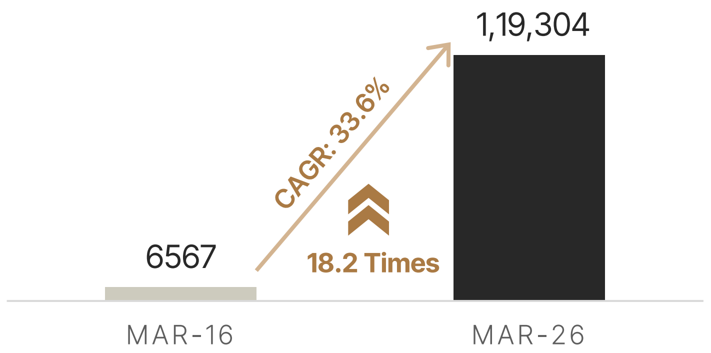


Scaling Faster: Prudent's Alpha in AUM Growth of MFD's

Regular AUM - Industry (₹ in Crore)

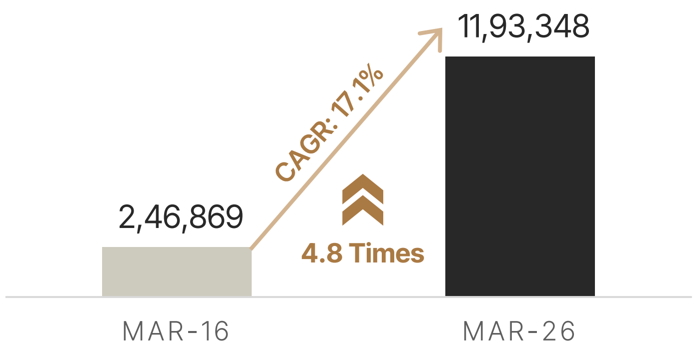


Total AUM – Prudent (₹ in Crore)



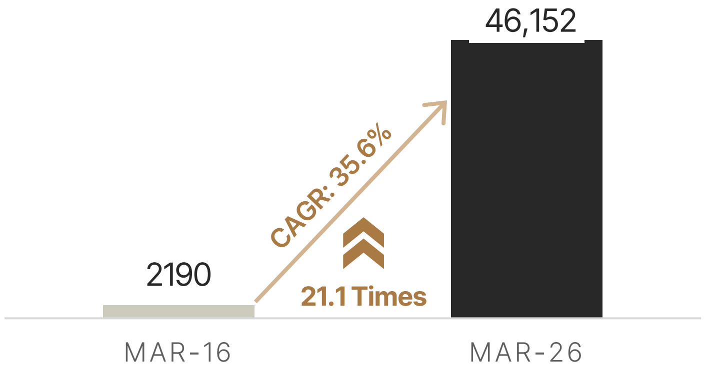
AUM Growth of Industry's top 1000 MFDs* (of 2026) **

(₹ in Crore)



AUM Growth of Prudent's Top 1000 MFDs (of 2026)**

(₹ in Crore)

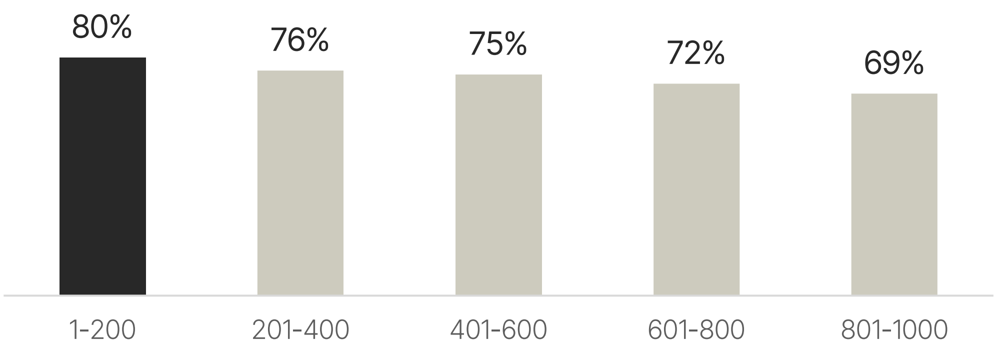


Source : AMFI, HDFC AMC's DRHP, Prudent

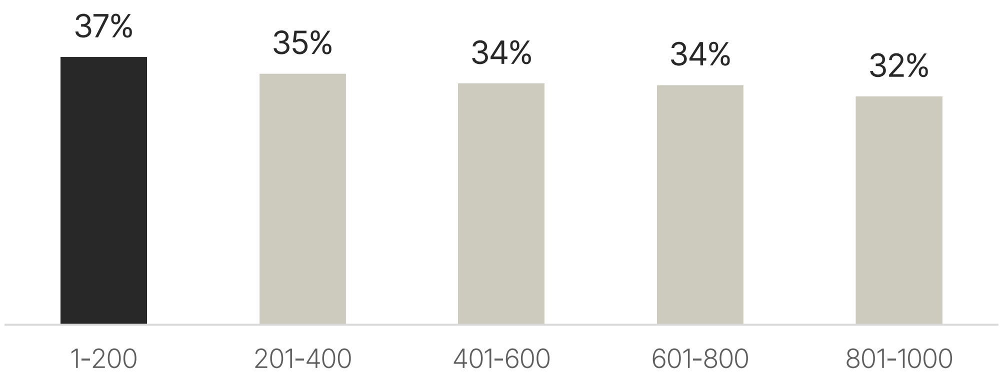
** Industries Top 1000 MFDs excluding Banks*
*** as certified by independent chartered accountants, M/s Pramodkumar Dad & Associates*

Scaling Faster: Prudent's Tech Alpha Accelerating MFD's Growth

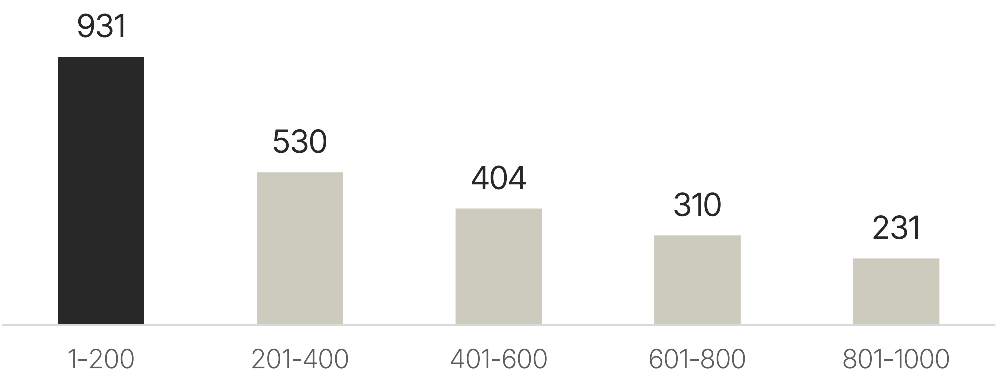
Contribution of FundzBazar in AUM (%)



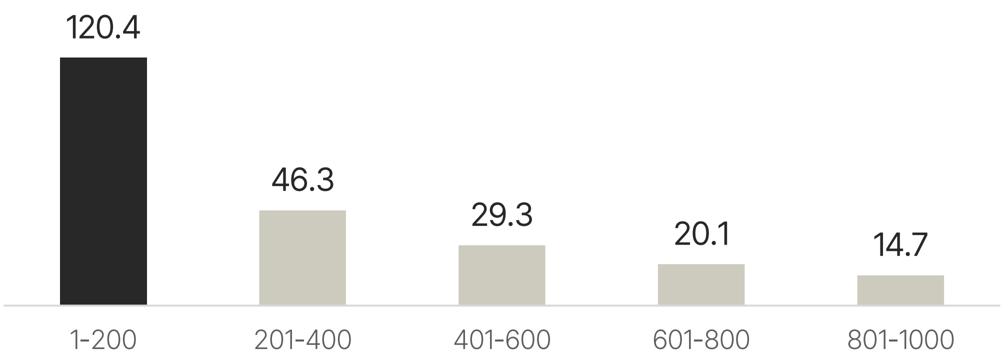
10 Year Growth Rate (%)



Clients Per MFD (Nos)



AUM Per MFD (₹ Cr)



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

Industries Top 1000 MFDs excluding Banks as certified by independent chartered accountants, M/s Pramodkumar Dad & Associates.

Prudent as the Helping Hand — You Never Operate Alone

The partnership is built on 3 pillars of support

Human Support
PEOPLE-LED SUPPORT

ONBOARDING & MENTORSHIP
- **NISM Certification Training** with a dedicated RM guiding the process
- **RM as Mentor** post-certification, RM guides the partners in running Investor Awareness Programs(IAPs), shares sales ideas
- **Technology Training** on platforms and reporting tools
- **Goal-Setting**: RM helps set and track business goals and remains the go-to person for any queries
- **Focused Business Tracker**: RM tracks the partner's business like a growth manager

OPERATIONAL BACKBONE
- **Customer Care Line:** On-demand helpline for partners
- **Brokerage Reconciliation**: Single consolidated payout from 50+ AMCs credited by the 5th of every month versus industry norm of 20th

GROWTH ENABLERS
- **In-House Research:** Curated fund recommendations based on research across 20+ parameters
- **Dedicated RM for Insurance & Other Products:** Supports partners in expanding beyond mutual funds

Technology
DIGITAL PLATFORMS THAT POWER THE BUSINESS

PARTNER DESK – SALES
- All financial calculators in **one place**
- **Ready-made** SIP / SWP reports customised with client name and needs
- **Marketing** image and email campaigns
- Business Opportunity **Reports**

PARTNER DESK – PRODUCTIVITY
- **Auto-scheduled** Valuation reports sent to clients
- **CRM:** every client and lead in one system
- **Pre-filled** application forms
- **Portfolio Asset Allocation Report** to rebalance clients

PARTNER DESK – REPORTS
- **Smart Navigation** with full drill-down
- Valuation / Taxation **reports**
- Wealth Scanner: Consolidated reports across all products & platforms
- Stock Pulse: Actionable insights for stock holdings
- Tax Loss Harvesting & External Portfolio

CLIENT-FACING + AI

FUNDZBAZAR® — invest Anytime, Anywhere

Client sees full financial picture, friction-free

edge(+)

Everything in Partner Desk, embedded into our AI assistant

Learning & Recognition
UPSKILLING AND CREDIBILITY-BUILDING

PRUDENT LEARNING CONCLAVE (PLC)
- Annual multi-day sessions by **Fund Managers and Industry Leaders**
- Covers topics directly relevant to **Mutual Fund Distributors**

AWARDS & CREDIBILITY
- Partners receive **awards recognising milestones**
- Showcased on **LinkedIn and other platforms**, building trust with existing and prospective clients.

ADVANCED PRODUCT TRAINING
- Regular sessions by industry veterans on **AIF and PMS**
- Opens further **cross-selling avenues** for partners

edge+

AI-Powered Business Management Tool for MFDs

Edge+ provides the Intelligence Quotient (IQ), while partners bring the Emotional Quotient (EQ). Together, they drive business growth and save time.

LIVE **Now live in beta** · Available to all Prudent mutual fund distribution partners

Platform Modules

GOAL PLANNING | BUSINESS EDGE | MARKETING ENGINE | RESEARCH MODULE | CLIENT REPORTS | FAQs

Goal Planning

EDGE+ IQ AT WORK	PARTNER'S EQ FREED UP FOR
AI instantly generates goal-based asset allocation, scheme recommendations and client ready communications. Partner inputs the goal amount & risk profile. EDGE+ does the rest.	Building trust, understanding client life goals, and deepening relationships, the things only a human advisor can do.

Business Edge

EDGE+ IQ AT WORK	PARTNER'S EQ FREED UP FOR
AI scans the entire book, flagging lapsed SIPs, high value clients with untapped potential, declining net sales and cross sell gaps. The partner simply looks, decides and acts.	Spending time with the right clients, walking into every conversation prepared and with purpose.

Marketing Engine

EDGE+ IQ AT WORK	PARTNER'S EQ FREED UP FOR
Run SIP and lumpsum campaigns, drive event-based outreach and send bulk emails to existing and prospective clients, all powered by EDGE+ in minutes.	Following up with context and intent, turning every campaign touchpoint into a lasting client relationship.

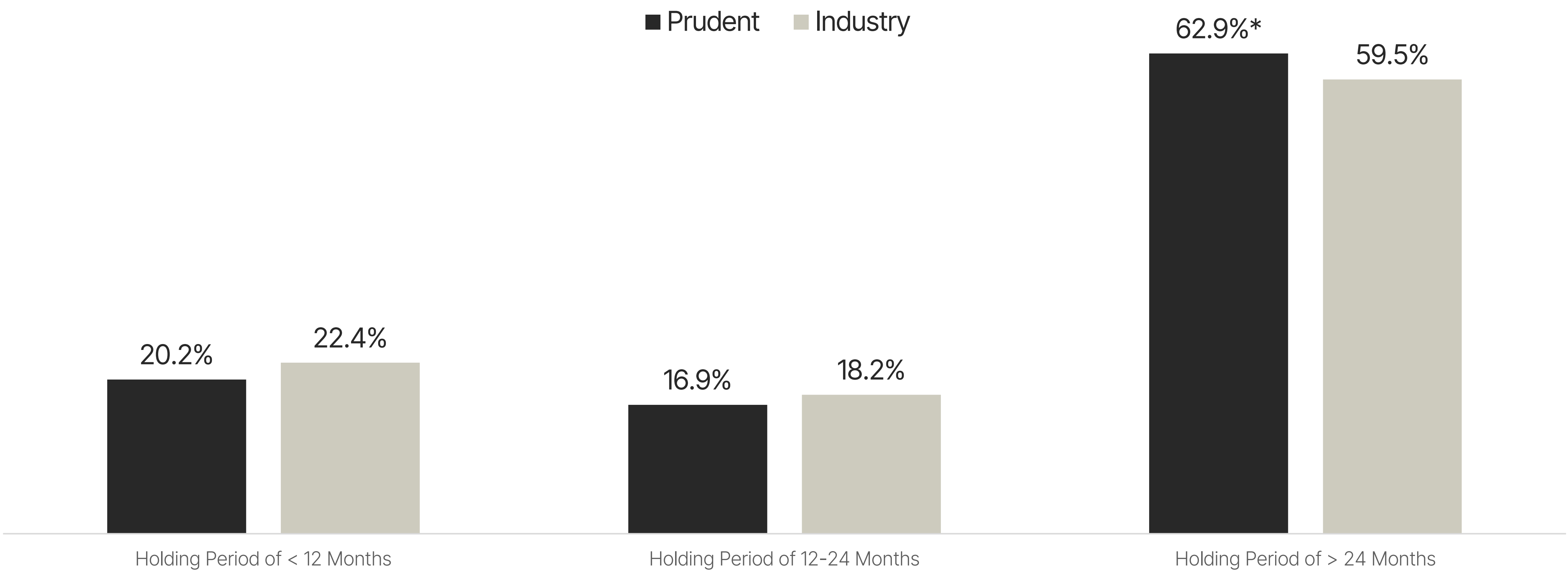
Research Edge

EDGE+ IQ AT WORK	PARTNER'S EQ FREED UP FOR
Every critical fund parameter including P/E, P/B, Beta, Sharpe Ratio, sector exposure and rolling returns, all in one place to evaluate and recommend with confidence.	Recommending the right fund backed by deep research and sharing a crisp one pager of key fund data via email or WhatsApp instantly.

Vintage of Prudent AUM vs Industry

Prudent Individual Equity AUM staying invested for more than 24 months is higher by 340 basis points Versus Industry

Categorization of Individual Equity AUM as per Vintage

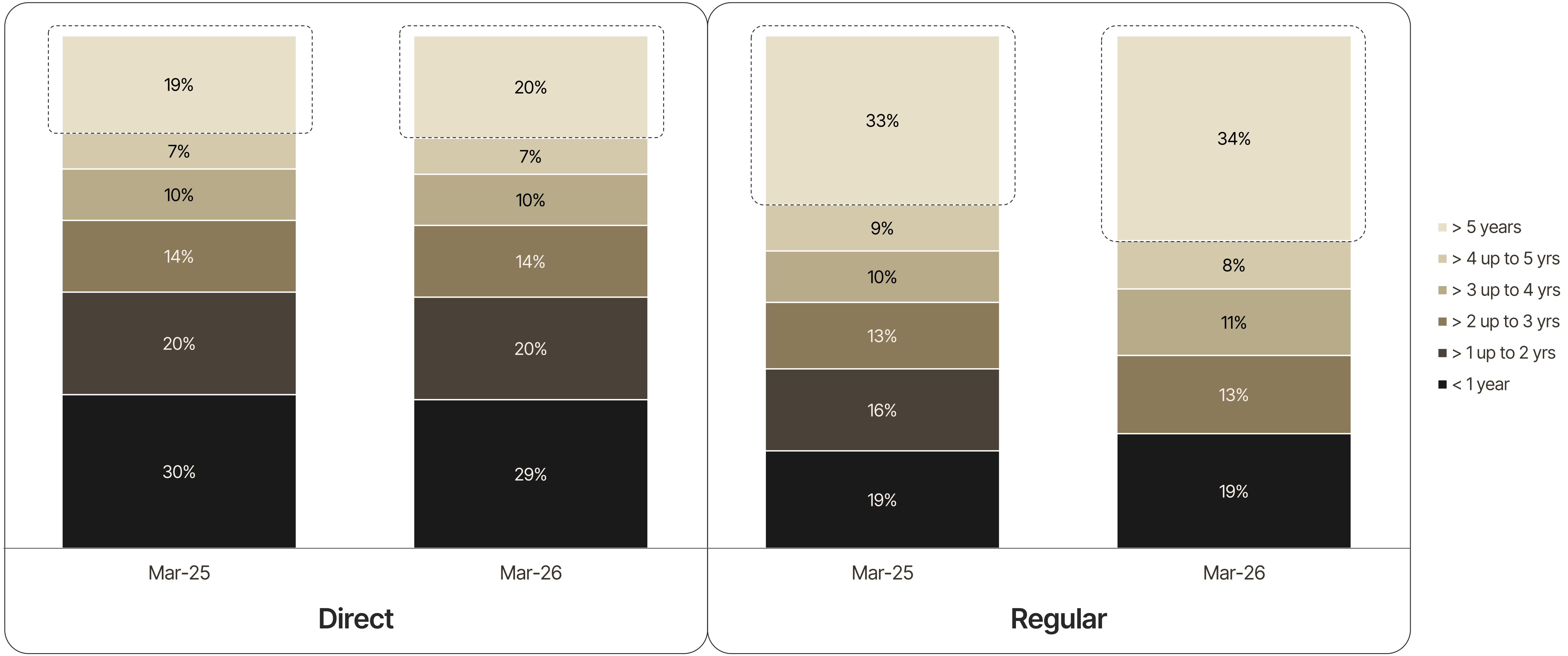


Data as of 31st March 2026.

** AUM with an age of over 60 months constitutes 29.8% of Prudent's total individual AUM.*

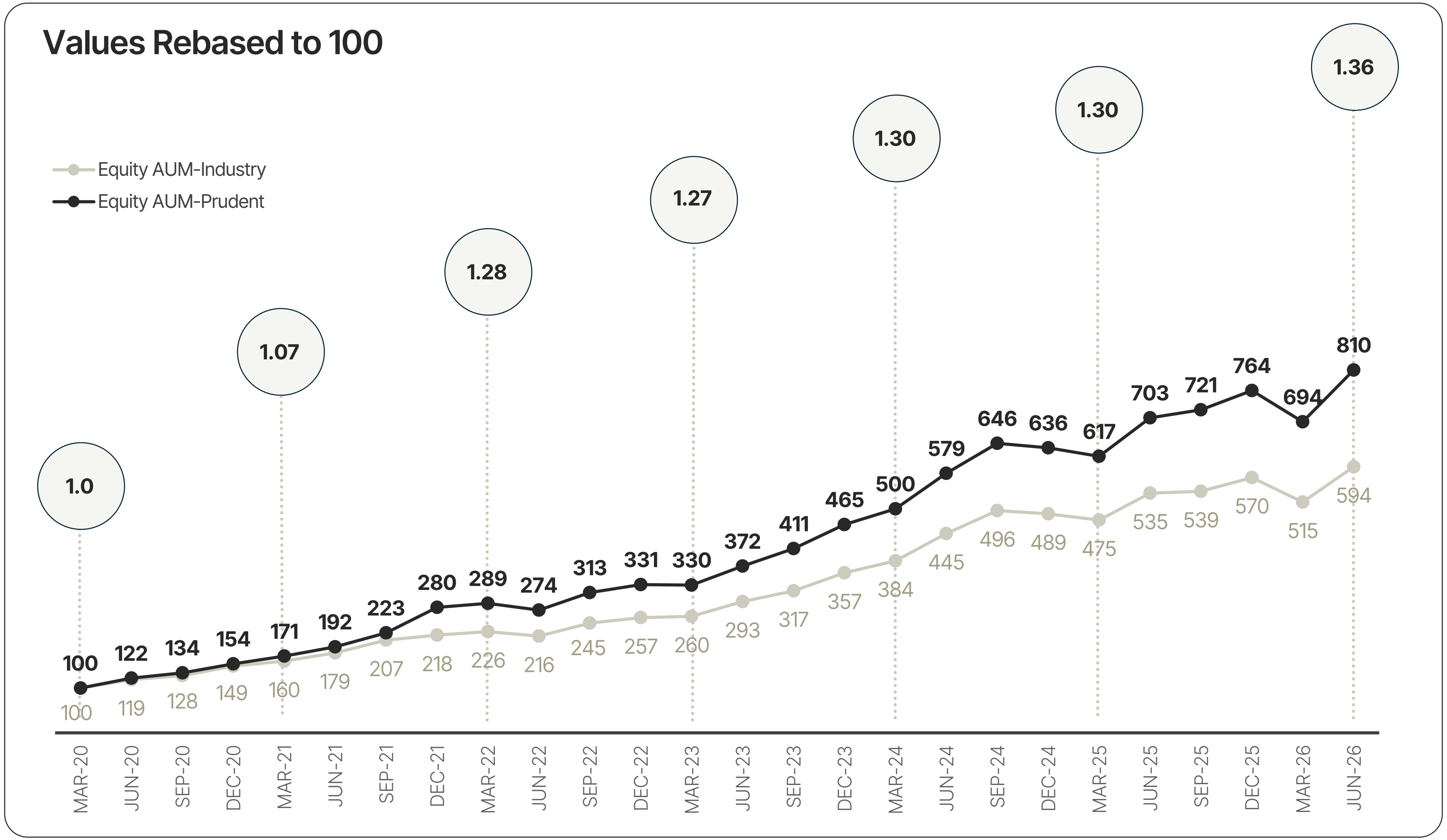
Regular SIP Investors Stay Invested Longer

34% of regular SIP AUM has been held for over five years compared with 20% for direct SIP AUM



Source : AMFI, Crisil Intelligence

Prudent Equity AUM Growing Faster than Industry



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 Commission Income Compared to Prudent
(Value rebased to 100)

Peers	in FY15	in FY25
HDFC Bank Limited	470	100
Axis Bank Limited	440	70
NJ IndiaInvest Pvt Ltd	430	250
Kotak Mahindra Bank Limited	370	40
ICICI Bank Limited	360	50
ICICI Securities Limited	230	60
Standard Chartered Bank	210	20
Hongkong & Shanghai Banking Corporation Ltd.	140	20
Bajaj Capital Ltd.	110	10
State Bank of India	100	140

Peers AUM Compared to Prudent
(Value rebased to 100)

Peers	in FY15	in FY25
HDFC Bank Limited	630	160
Kotak Mahindra Bank Limited	500	60
ICICI Bank Limited	390	70
NJ IndiaInvest Pvt Ltd	380	230
Hongkong & Shanghai Banking Corporation Ltd.	370	30
Axis Bank Limited	310	90
ICICI Securities Limited	260	80
Standard Chartered Bank	260	30
State Bank of India	220	230
Bajaj Capital Ltd.	120	20

Prudent Becomes Fourth Largest Mutual Fund Distributor in FY25

Name of the ARN Holder	Total Commission (Lacs)								
	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25
Commission of MFDs per AMFI Data	500041	854974	793760	614654	661575	1042023	1207170	1485347	2110687
Growth	36.71%	70.98%	-7.16%	-22.56%	7.63%	57.51%	15.80%	23.04%	**41.1%**
Commission as earned by Prudent	9921	21782	23472	22974	26319	44091	58304	73624	105838
Growth	65.42%	119.55%	7.76%	-2.12%	14.56%	67.53%	32.20%	26.3%	**43.8%**
No. of MFDs	**732**	**1017**	**1037**	**904**	**1087**	**1552**	**1781**	**2499**	**3158**
Overall Rank of Prudent	**#12**	**#9**	**#8**	**#6**	**#6**	**#5**	**#4**	**#4**	**#4**
Prudent Sharing Commission	1.98%	2.55%	2.96%	3.74%	3.98%	4.23%	4.83%	4.96%	**5.01%**
Non-Bank Rank of Prudent	**#4**	**#3**	**#3**	**#3**	**#3**	**#2**	**#2**	**#2**	**#2**

Source : AMFI

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

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%	44	24.0%	-7.7%	-6.5%	11.7%	1.6%
0% to 15%	73	39.9%	6.7%	7.5%	26.8%	15.6%
Greater than 15%	66	36.1%	32.8%	27.5%	59.4%	48.4%
Total	**183**	**100.0%**	**12.6%**	**11.3%**	**34.9%**	**24.1%**

63%

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

 # 12-month rolling returns from April 2010 to Jun 2026.

Source : Internal Data

Factors Behind AUM Growth

SIPs Providing Stability to Net Flows

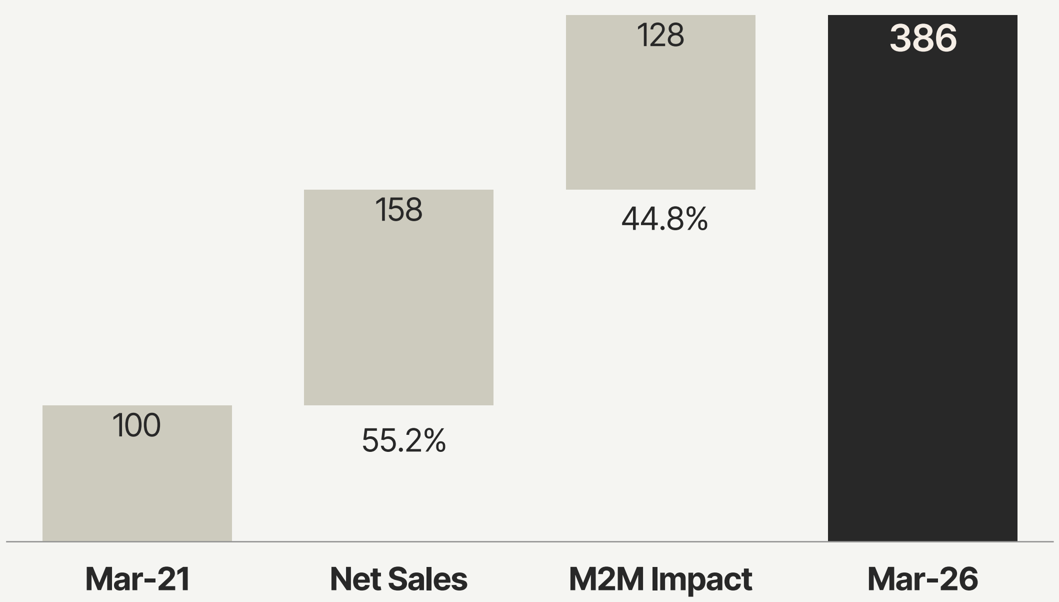
- Gross Equity Flows through SIPs is providing stability to net sales with the same growing at a CAGR of 33% FY21-26 & now almost every second rupee of flows comes from SIPs.
- We believe our net sales will closely track gross SIP flows going forward.

Particulars	FY21	FY22	FY23	FY24	FY25	FY26
Total Equity Gross Inflows	6039	12106	11575	16385	24949	28550
Gross Equity Inflows through SIPs	2930	3829	5505	7177	10214	12329
Total Equity Net Inflows	-62	5282	4914	6164	12606	13911
SIP Flows as a % to Gross Equity Inflows	48.5%	31.6%	47.6%	43.8%	40.9%	43.2%

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

- The AUM moved by 286% between March-21 to March-26 with 44.8% & 55.2% contribution, led by Mark to Market & Net Sales.

Values Rebased to 100



MFDs Remain Backbone for the Company's Journey So Far

- No of Individual + Corporate ARNs in India stood at 2,03,376# with every fifth MFD working with Prudent.
- It provides a value proposition to the AMCs to source business from retail investors in a cost-efficient manner as it is spread across 156 branches, having a significant presence in B-30 markets.
- Around 2/3rd of the overall MFD base has joined us in the 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

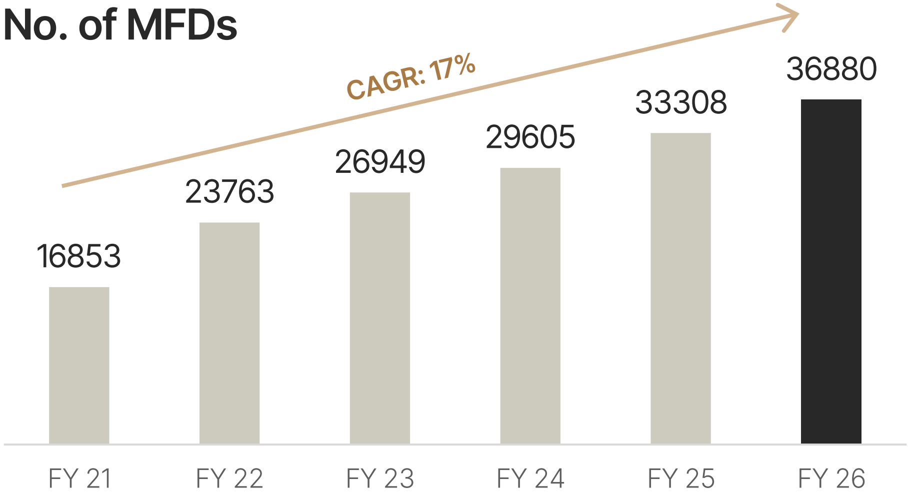
Client

38,225 MF Partners | **1,323** SIF Partners

Prudent — Money through wisdom —

50 AMCs

No. of MFDs



Experienced cadre of MFDs

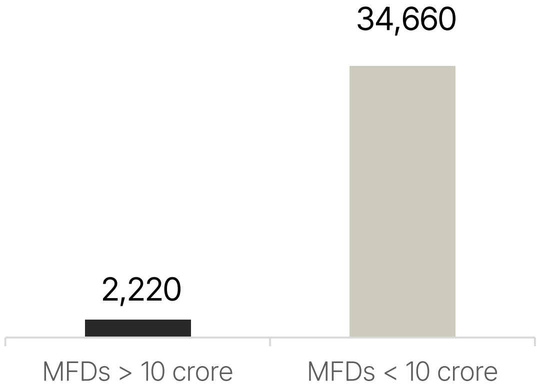
	No of MFDs	MFDs to Total MFDs	MFDs as % of MFDs AUM	Gross Sales (Apr-Jun 2026)	New SIP Accretion (Apr-Jun 2026)
Below 5 years	23,115	60.47%	26.43%	34.98%	39.18%
Above 5 years	15,110	39.53%	73.57%	65.02%	60.82%

Data as on 30th June 2026

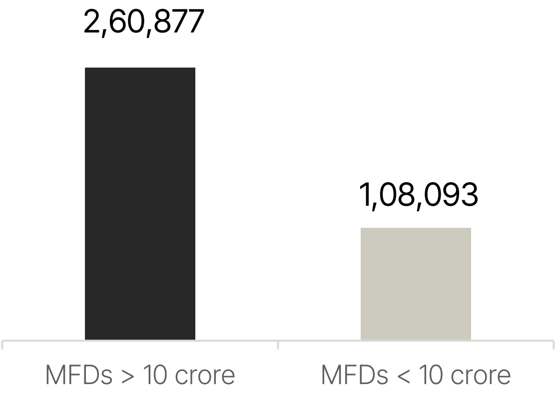
 # As on 30th June 2026

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

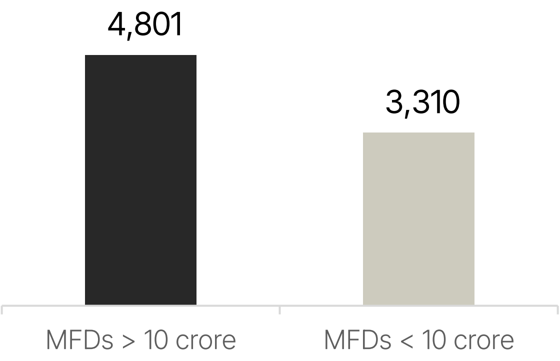
No. of MFDs



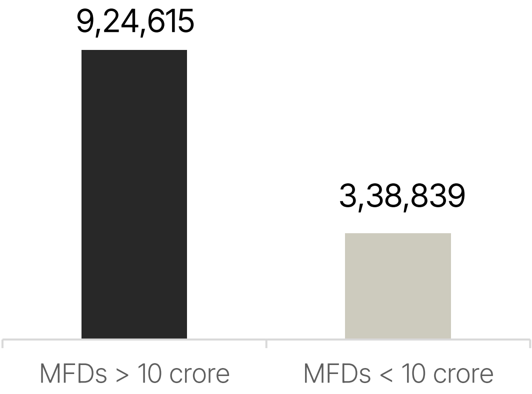
Average Gross Sales Per Client*



Average Value of New SIPs Added Per Client*



Average AUM per Client*



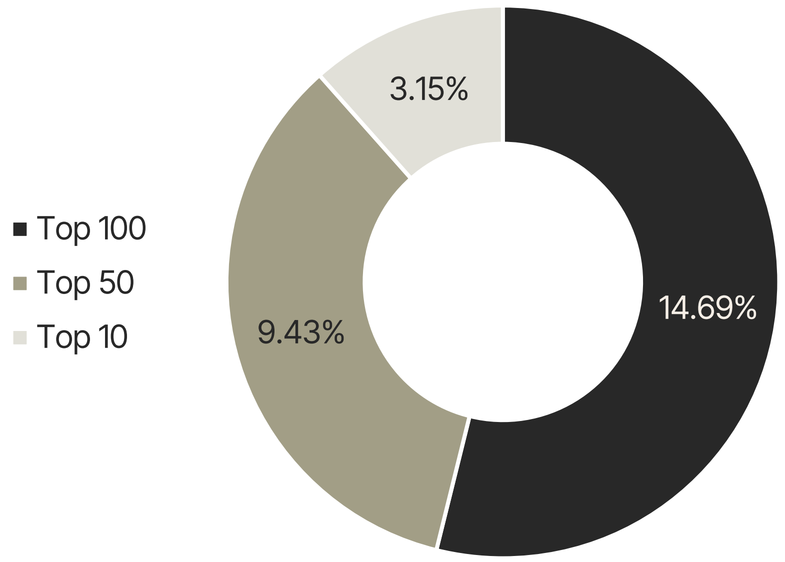
Particulars	Average Gross Sales Per Client	Average Value of New SIPs Added Per Client	Average AUM per Client
MFDs with AUM more than 10 crore	2,60,877	4,801	9,24,615
MFDs with AUM less than 10 crore	1,08,093	3,310	3,38,839
Difference (in Times)	2.41	1.45	2.73

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 2026*

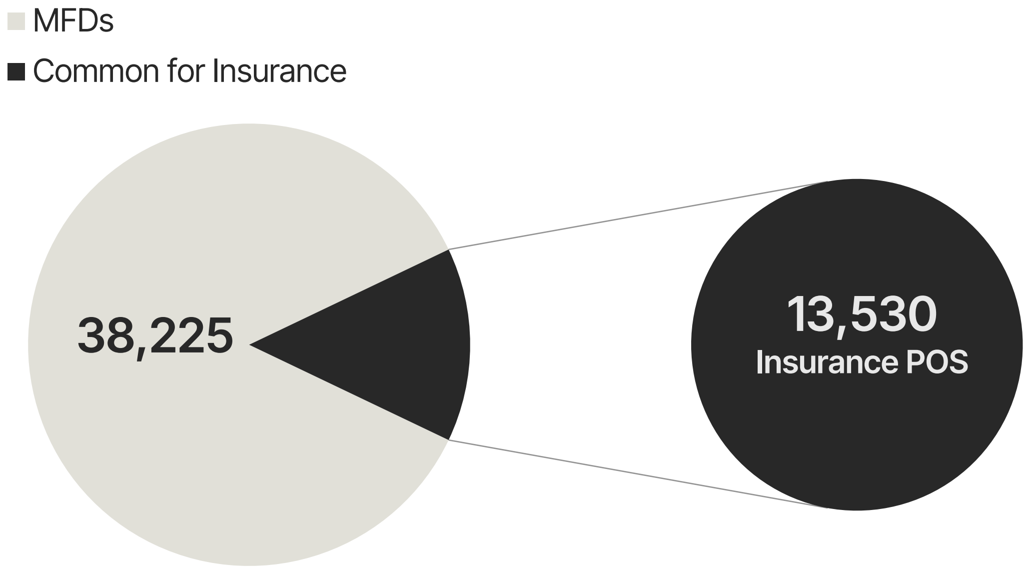
MFDs- Diversity Bring Sustainability & Stability

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 14.69% to AUM.

MFDs Combining with Insurance



- A large MFD base & a multi-product basket platform helps MFDs to cross-sell insurance. Of the 38,225 MFDs, 13,530 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.

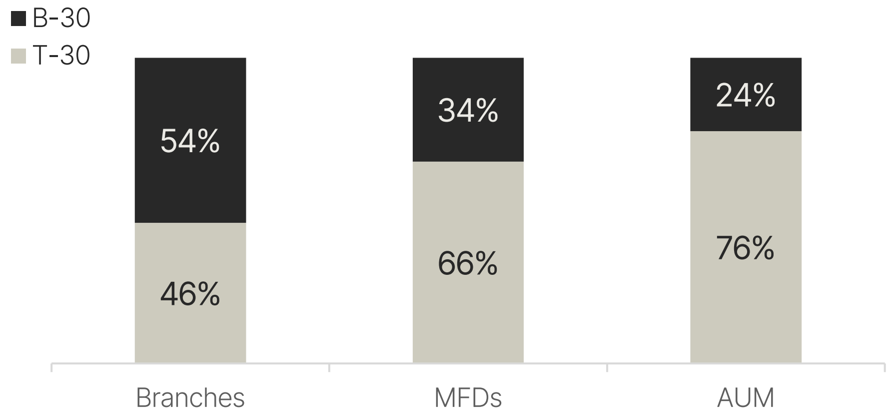
As of 30th June 2026

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 underpenetrated, providing an opportunity to grow.
- 24% of Prudent's AUM is in B-30 markets.
- Since FY18, it has opened branches in 71 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



Our Investors Are Present Across India Except Andaman & Nicobar

36 100%
Out of 36 STATES & UT

738 98.27%
Out of 751 CITIES / DISTRICTS

4,527 86.43%
Out of 5,238 TALUKAS

17,402 90.16%
Out of 19,301 PINCODES

As of 30th June 2026.

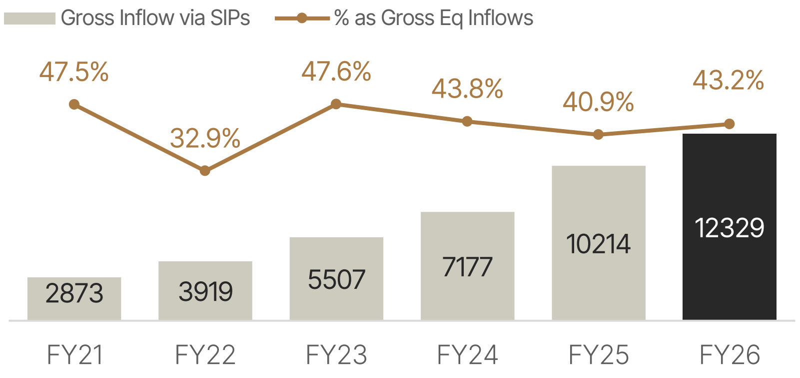
As of 30th June 2026.

A SIP Led Equity AUM Bringing Stability to Net Flows

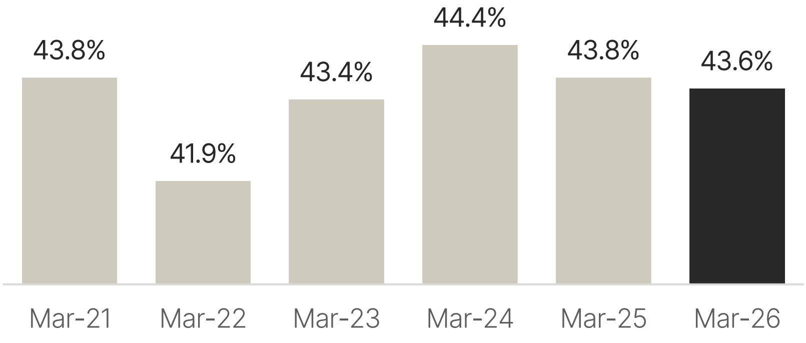
- As on Mar-26, AUM from the mutual fund business stood at Rs. 1,19,304 Cr with 96.8% of total AUM being equity-oriented.
- Since individual investors tend to stay invested for longer periods and prefer equity-oriented schemes, Prudent banks on them for a steady inflow of funds through SIP accounts.
- Historically, net sales number closely trails our gross sales from SIPs. Hence, SIPs provide stability to net sales.
- Monthly SIP flow as of March-26 is ₹ 1,188 crore. Annualising this, we are expecting gross flows from SIPs of Rs 14,256 crores in FY27, which is 12% of the FY27 opening AUM.

SIP Led AUM Provides Continuity

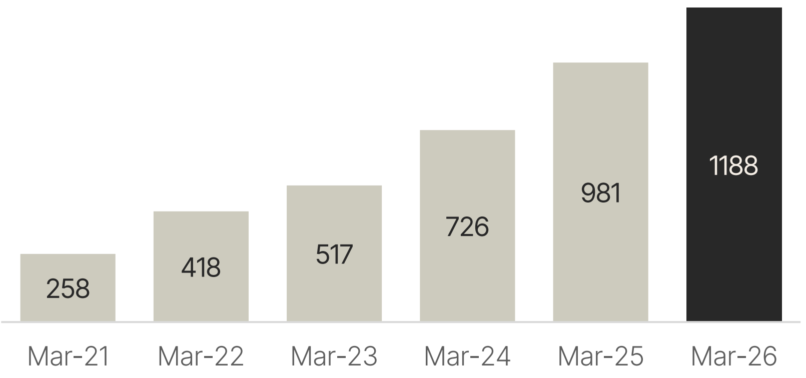
Gross Inflow via SIPs (₹ cr)



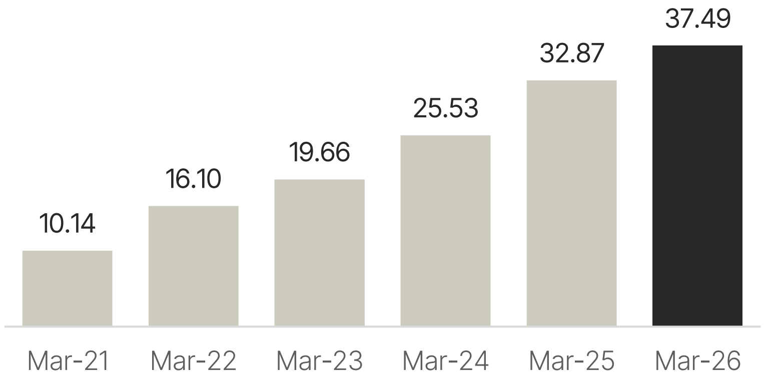
SIP AUM as % of Equity AUM



Monthly SIP Flow(₹ cr)

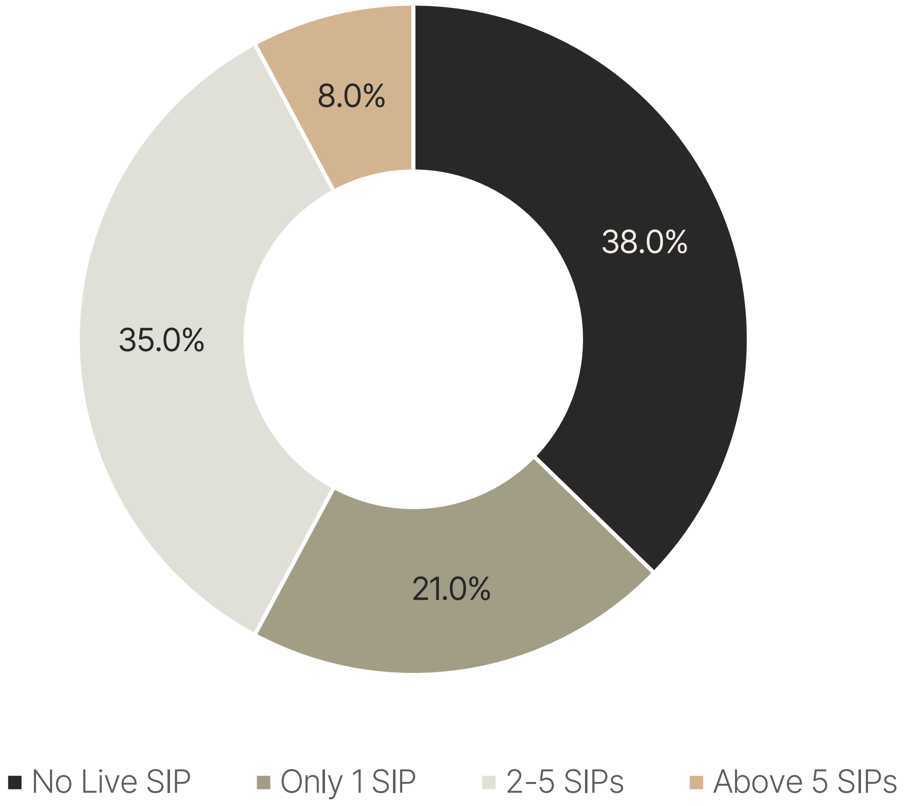


Live SIP's (in Lacs)



Statistics on Systematic Investment Pan (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
<25	6.5%	3.4%	3.3%	3.5%	8.0%	7.0%
26 to 35	16.4%	10.6%	12.0%	6.4%	24.7%	21.5%
36 to 45	25.2%	22.8%	25.6%	14.6%	33.7%	32.5%
46 to 60	29.7%	35.2%	35.5%	34.6%	26.3%	29.2%
> 60	22.2%	28.1%	23.6%	41.0%	7.3%	9.7%

Investors aged below 45 years constitute 36.7% of the overall AUM. However, incrementally, their contribution is 61.0% to the Live SIP amount. This aspirational youth group can incrementally contribute towards more granular flows as financialisation of savings picks up pace.

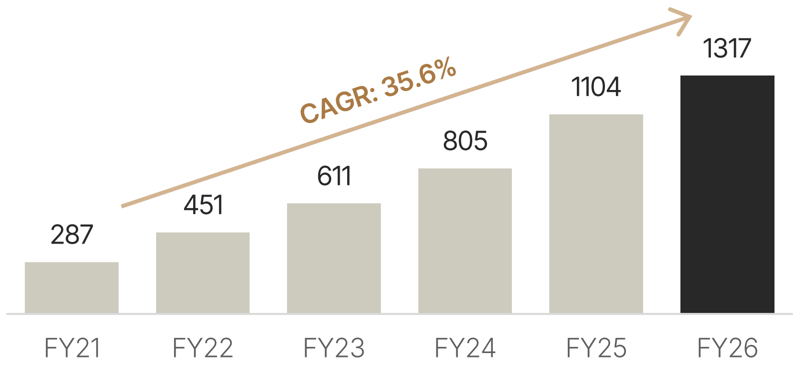
As on 31st March 2026.

All Roads Lead to Profitability

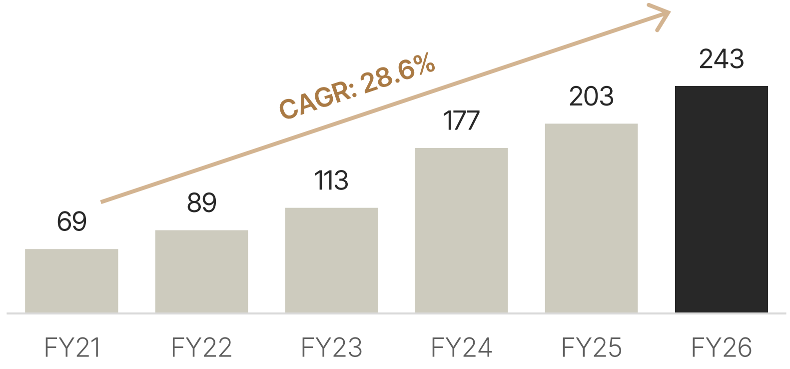
Consistent track record of profitable growth due to highly scalable, asset-light and cash generative business model.

- Despite the regulatory changes*, Total Revenue from Operations has grown at a CAGR of 35.6% from FY21-26.
- Total operating expenditure has grown at a CAGR of 28.6% from FY21-26. Since revenues have grown faster than operating expenses, operating margins have expanded from 19.9% in FY21 to 23.5% in FY26.
- Resultantly, Profit After Tax grew at a CAGR of 37.6% from FY21-26.
- With a 30.0% CAGR in Cash Flow from Operations, our treasury book reached ₹585 crore as of March 2026 — enabling us to actively explore inorganic growth avenues.

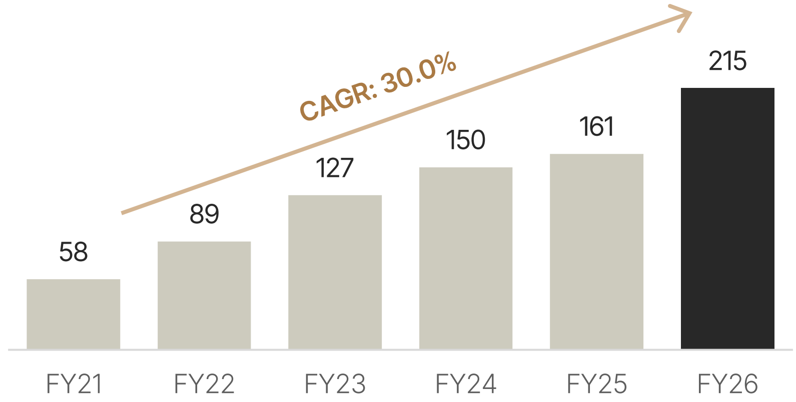
Total Revenue from Operations (₹ Cr)



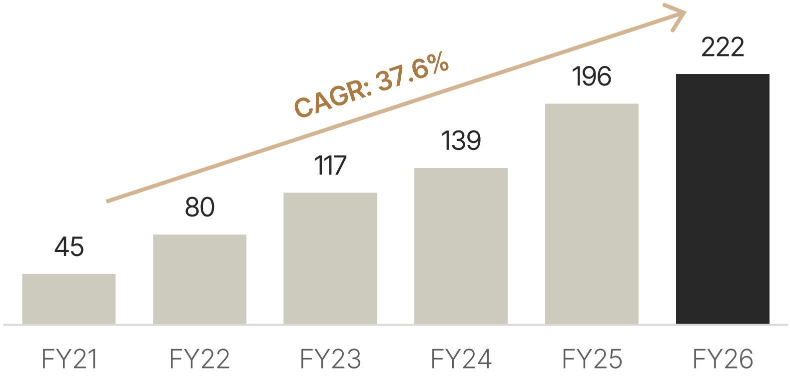
Total Operating Expenditure (₹ Cr)#



Cash Flow from Operations (₹ Cr)



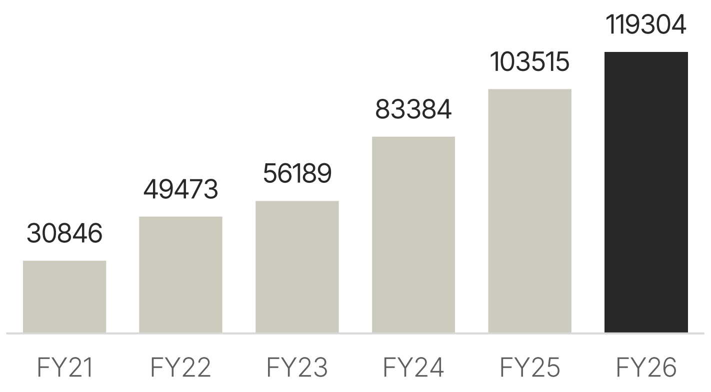
PAT (₹ Cr)



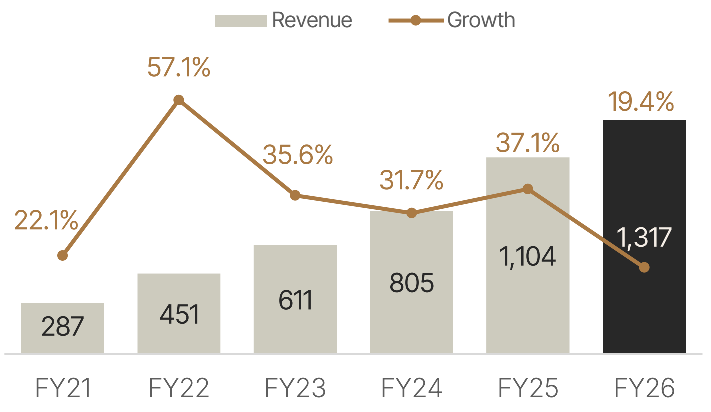
** June-18 15bps reduction in TER, Oct-18 Ban on Upfront commissions, March-19 B-30 classified as less than 2l retail only, April -19 Revised TER, B-30 incentive structure kept in abeyance from Feb-23 .*
 # Operating expenditure includes employee cost and other expenses.

Financials At Glance (In ₹ cr.)

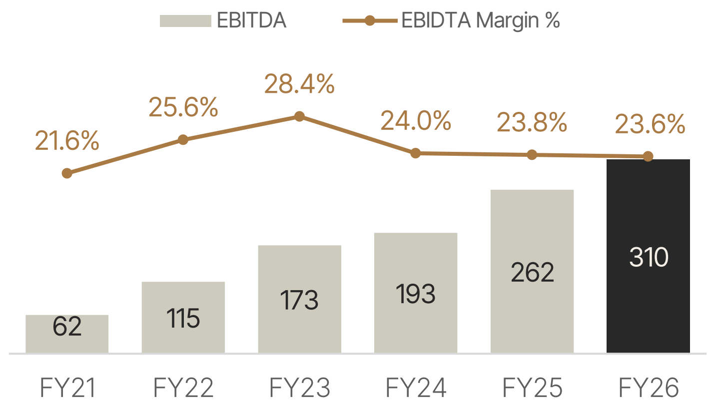
Total AUM (₹ cr)



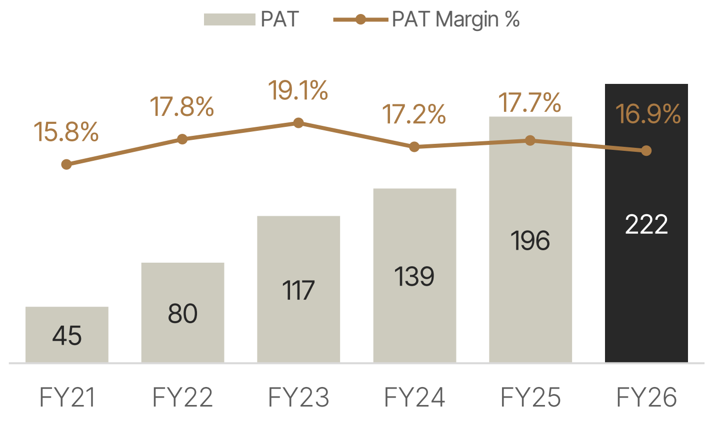
Revenue & YoY Growth %



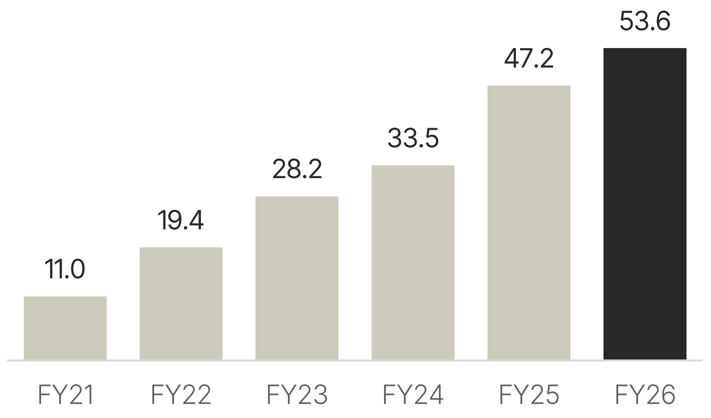
EBITDA & Margin (%)



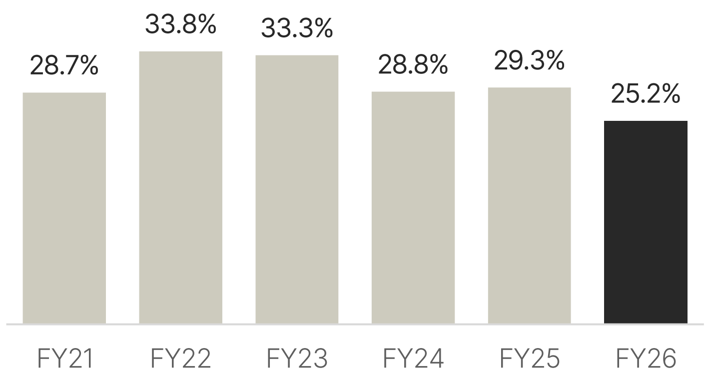
PAT & Margin (%)



EPS (₹)



Return on Equity (%)



Strategic Acquisitions

Strategic Acquisition #1

KARVY STOCK BROKING

- 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**

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

KPIs (as on acquisition date)

TOTAL AUM OF **₹8,093 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**

Strategic Acquisition #2

iFAST

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

Strategic Acquisitions

Strategic Acquisition #3

SINCE 2002
INDUS CAPITAL
MUTUAL FUNDS. NOTHING ELSE.

- Indus Capital's clients will transition to Fundzbazar, gaining access to a wider product basket and a smoother, more reliable technology platform.
- The acquisition also brings in a professional team with a dedicated business head, strengthening our on-ground execution and enhancing our capability to expand further in this market over time.
- The aggregate consideration of ₹123.75 crore represents the total of upfront and deferred payments, with the deferred component contingent upon the achievement of specified performance parameters.
- Indus Capital MF AUM merger was completed in **October 2025.**

Strong Cash Flows Support Strategic All-Cash Acquisition of Indus Capital (Pune)

KPIs (as on acquisition date)

MUTUAL FUND AUM
₹2,104 cr

PMS - AIF AUM
₹145 cr

MONTHLY SIP BOOK
₹10.83 cr
(0.53% of AUM)

EQUITY AUM SHARE
95%

ACTIVE FAMILIES
3,571 families

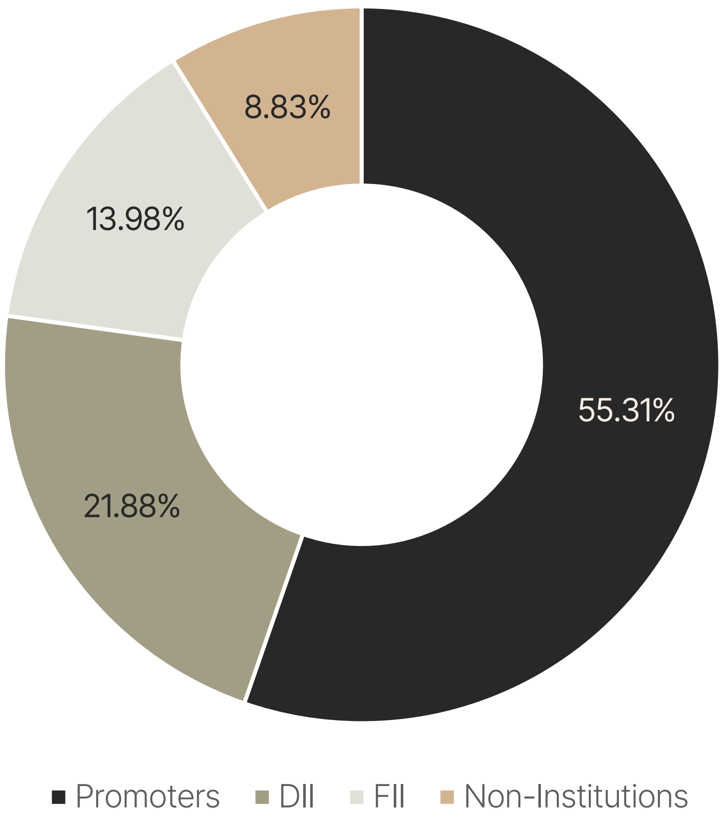
GROWTH TRACK RECORD
AUM CAGR
24.7%
(FY21–FY25)
COMMISSION CAGR
30.6%
(FY21–FY25)

INVESTOR PRESENTATION
Q1 FY2027

Shareholding Pattern

Shareholding Pattern

Shareholding Pattern –30th June 2026



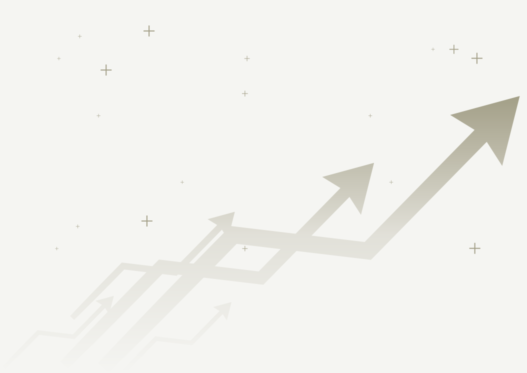
Institution Names	As a % to Overall Shareholding
Zulia Investments Pte Ltd (Temasek Group)	6.69%
DSP Investment Managers Pvt Ltd	5.59%
Kotak Mahindra Asset Management Company Ltd	5.29%
Nippon Life Asset Management Ltd	2.05%
T Rowe Price	2.04%
HSBC Asset Management Company Ltd	1.72%
Vanguard Asset Management	1.48%
Sundaram Mutual Fund	1.42%
Tata AIA Life Insurance	1.40%
Wasatch Global Investors	1.12%
HDFC Asset Management Company Ltd	1.11%
Bank of India Mutual Fund	1.04%
Canara Robeco Asset Management Company Ltd	0.86%
Mcap (in ₹ cr) (as on 24.07.26)	11,966
Face Value (₹)	5.0

INVESTOR PRESENTATION
Q1 FY2027

Results Highlight

Q1 FY2027 - Result Highlights- Consolidated

Crossed
₹1400 billion
AUM mark



Equity Net Sales in Q1 FY2027 at
₹3,790 Crore
49.9% Growth(YoY)

June SIP Book Stands at
₹1,203 Crore
20.9% Growth(YoY)

LI Fresh Premiums up by
73.4% YoY

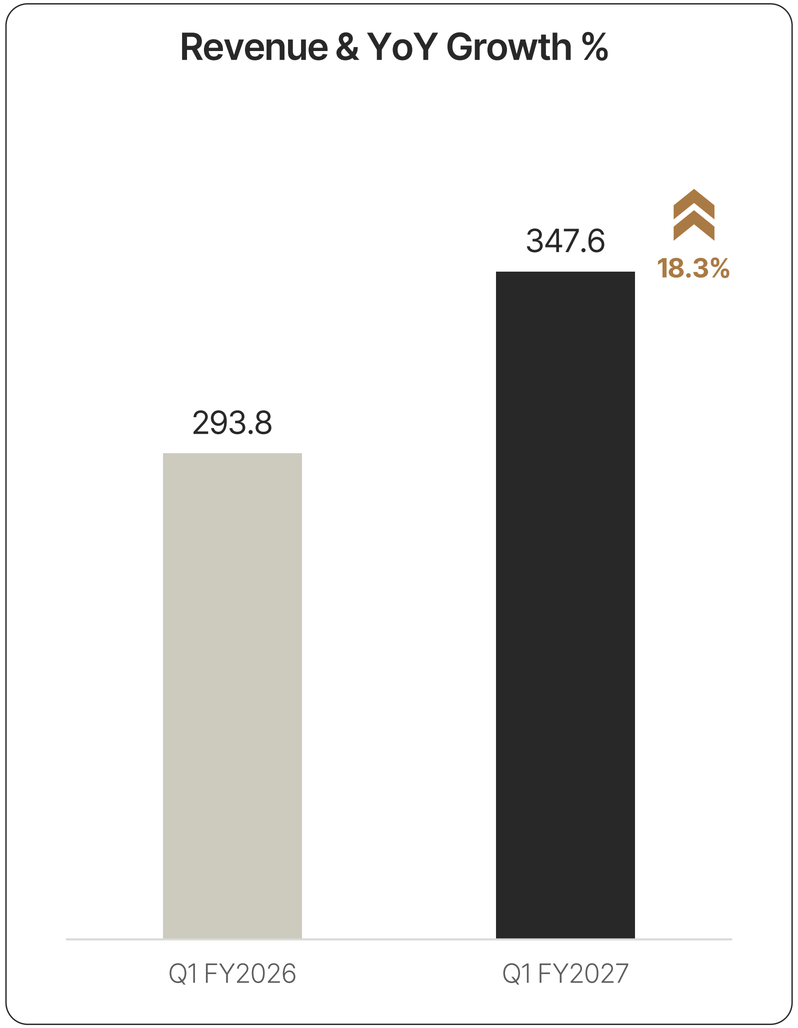
Consolidated revenue up by
18.3% YoY

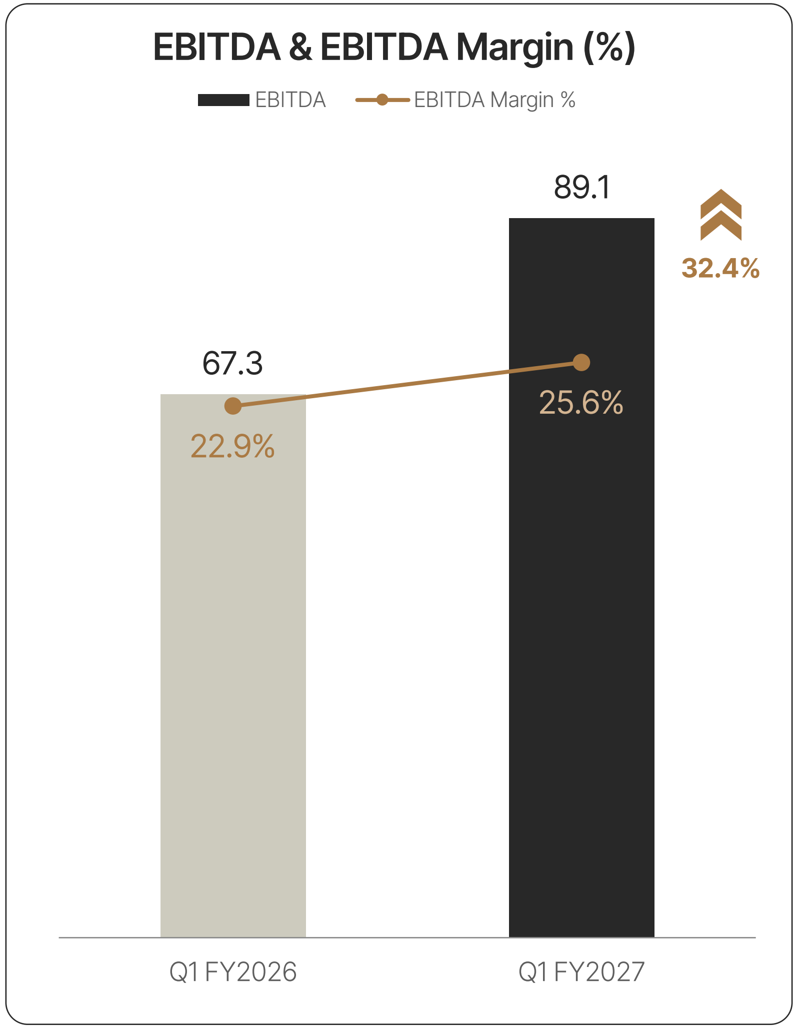
Consolidated EBITDA up by
32.4% YoY

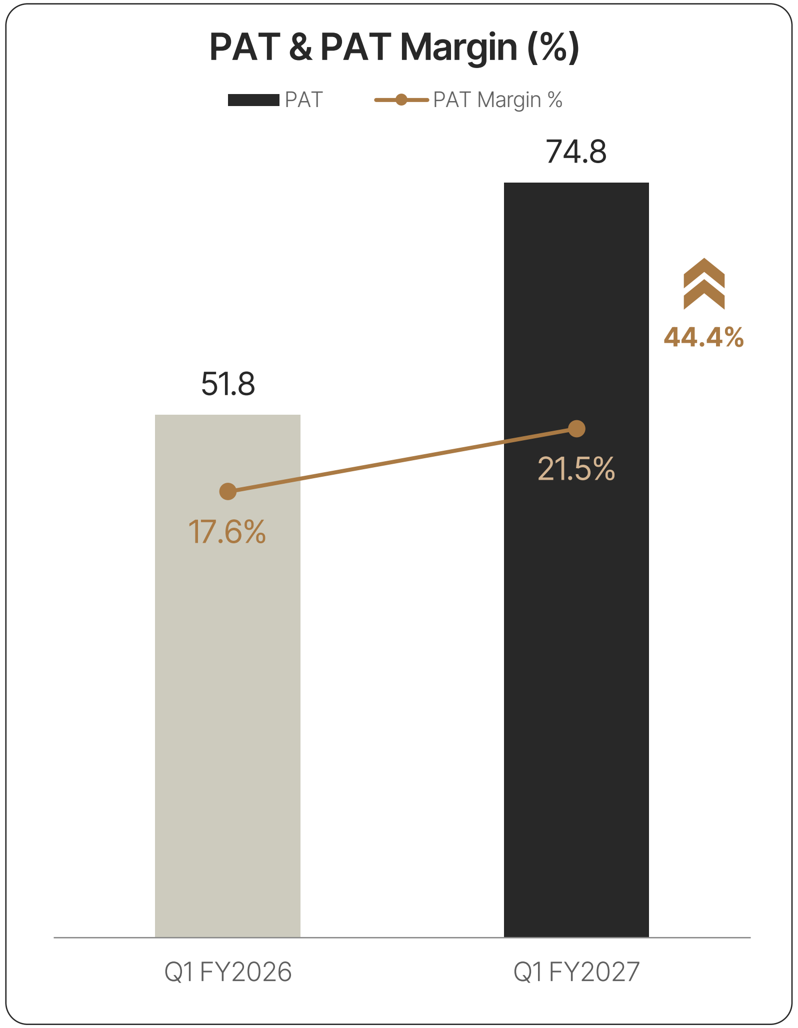
Consolidated PAT up by
44.4% YoY

Q1 FY2027 - Result Highlights- Consolidated

(In ₹ cr.)

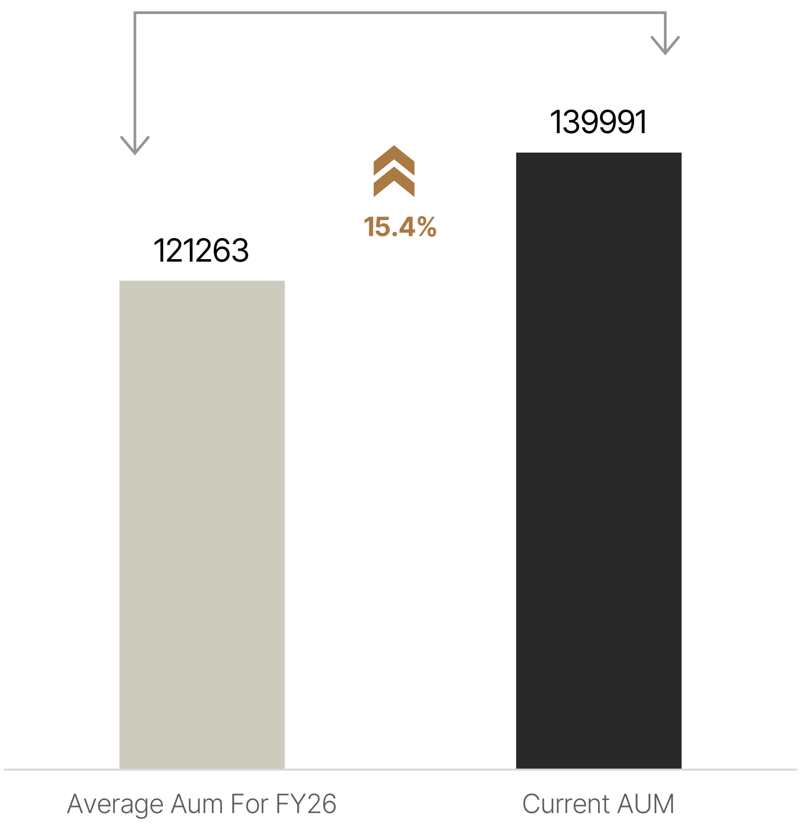




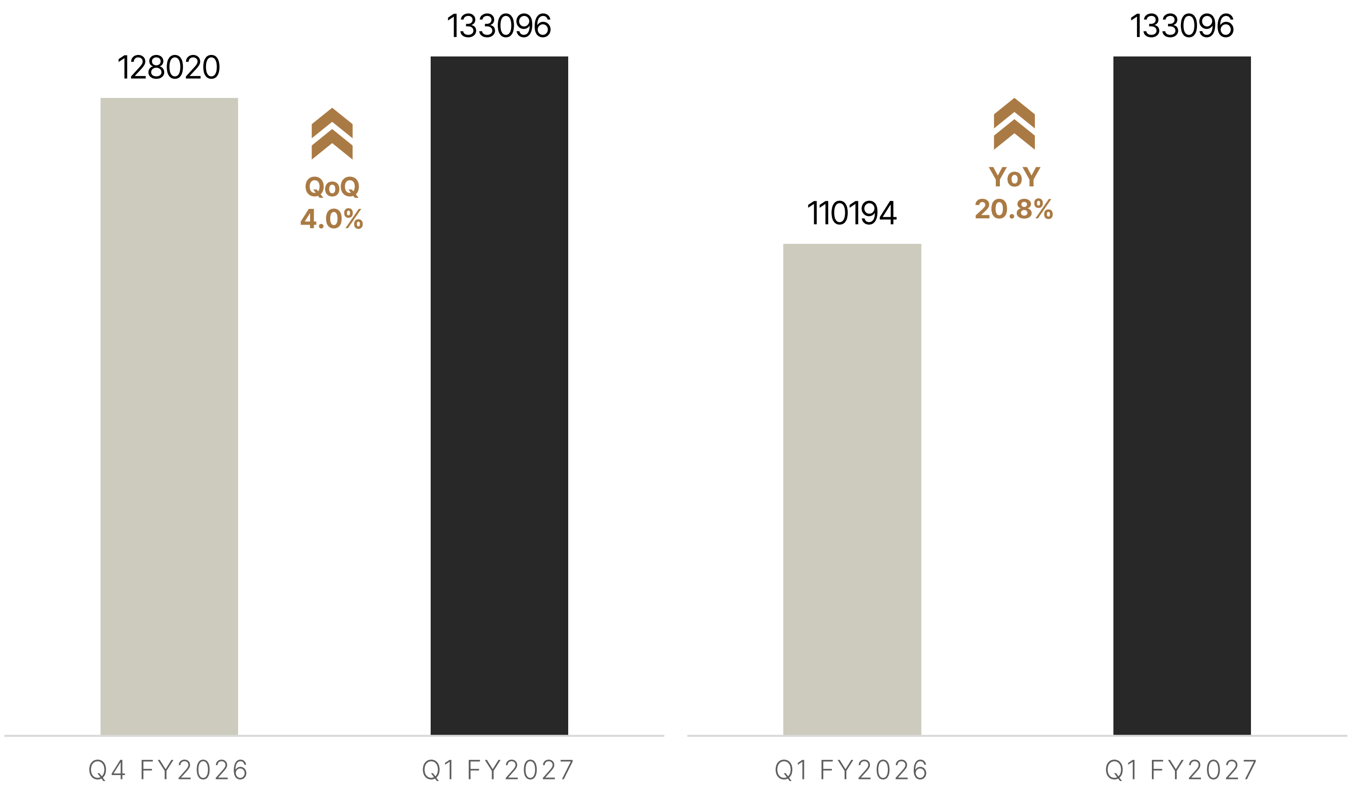


Q1 FY2027 - AUM Change

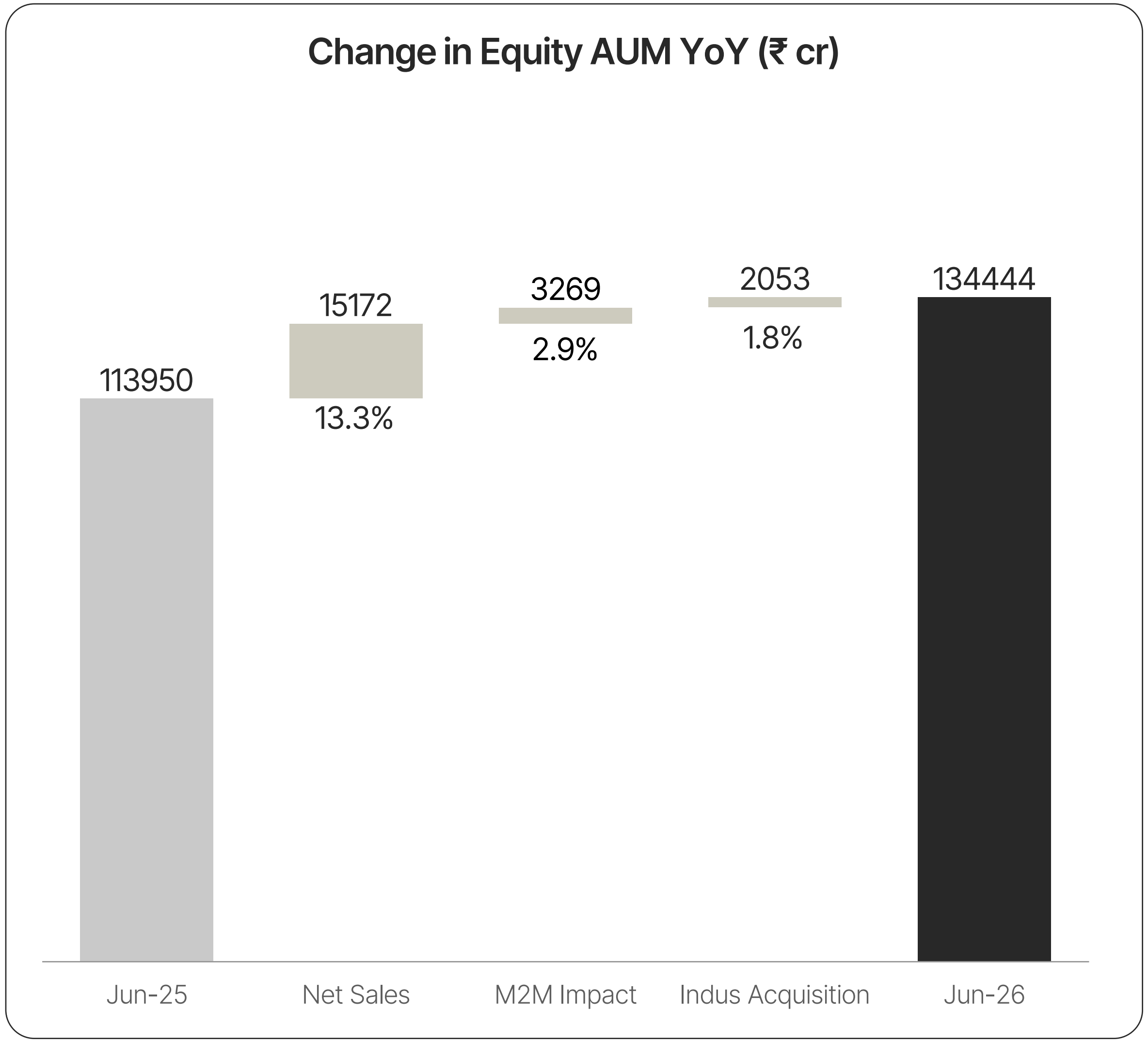
Average AUM of FY 2026 vs Current AUM

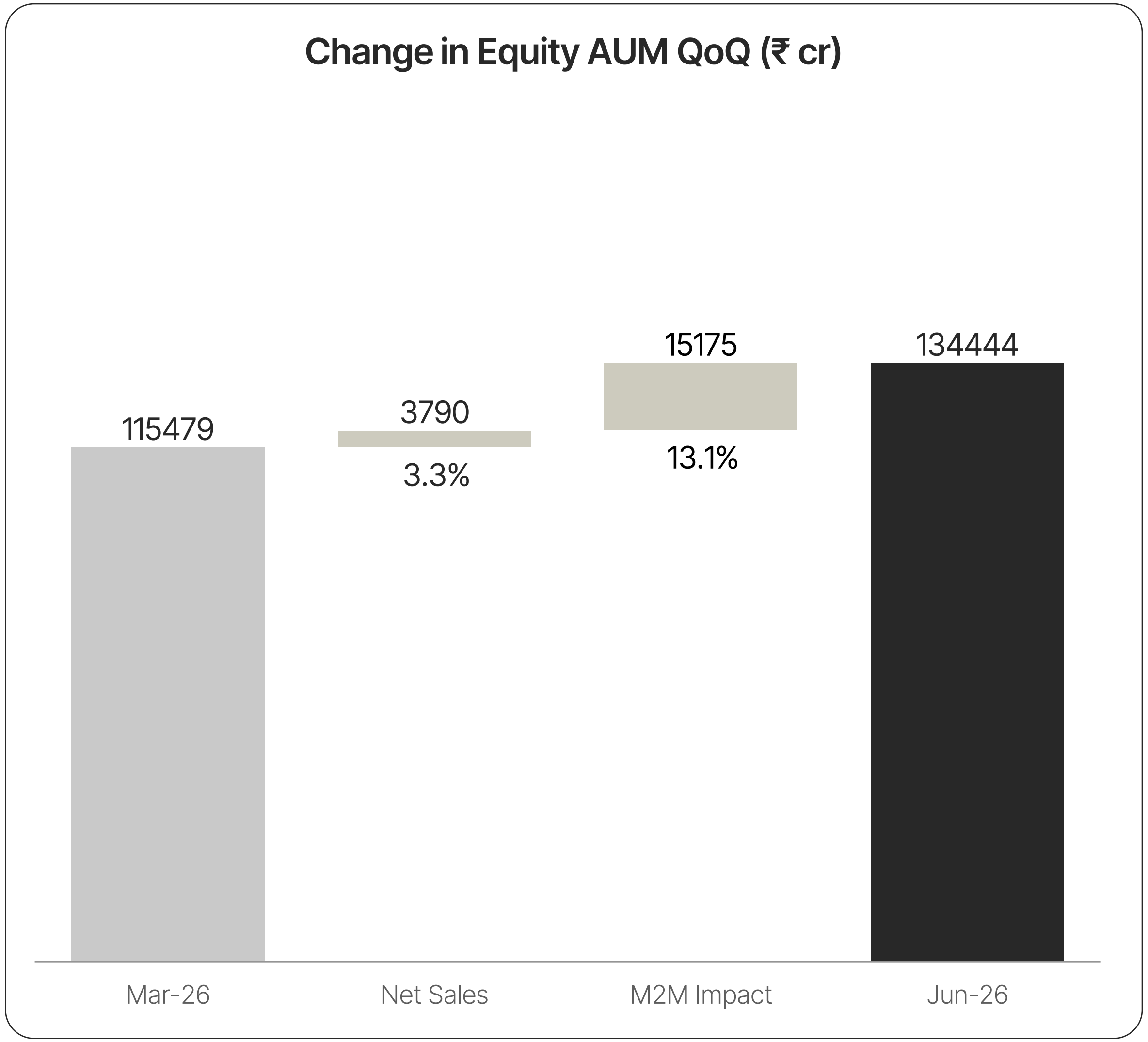


Quarterly Avg AUM (₹ cr)

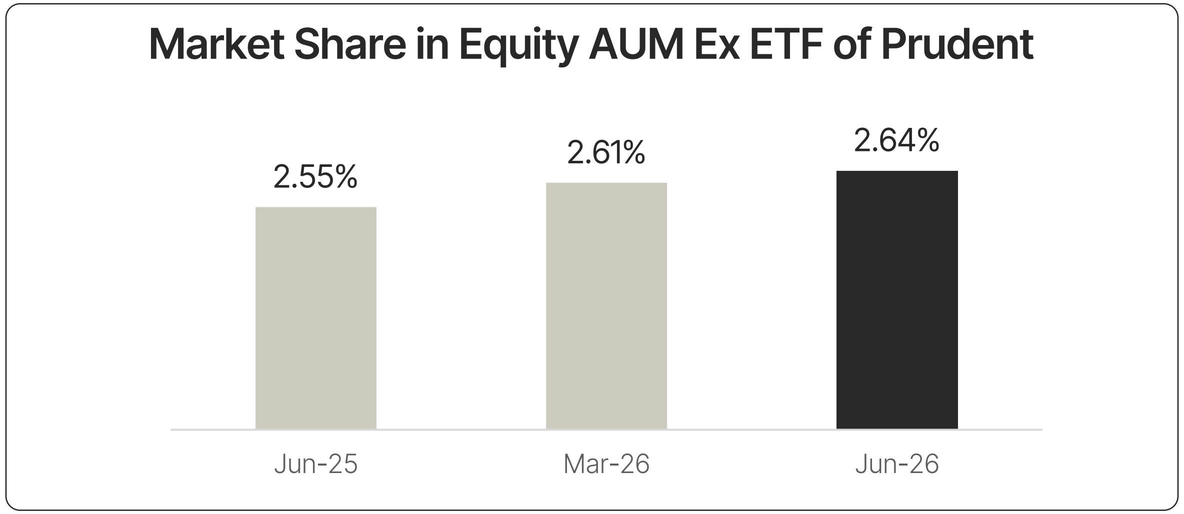


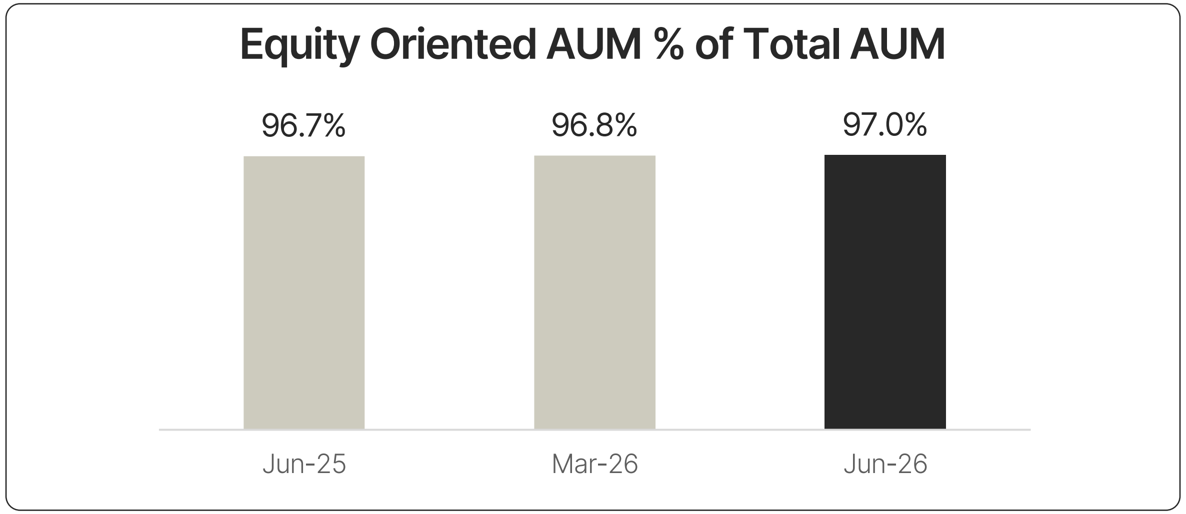
Equity - AUM Movement

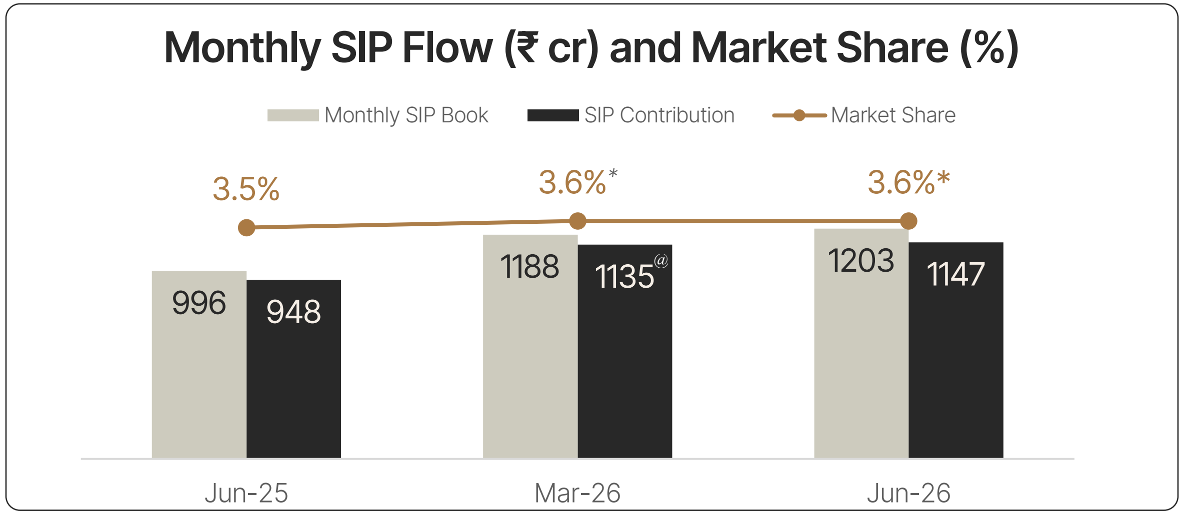


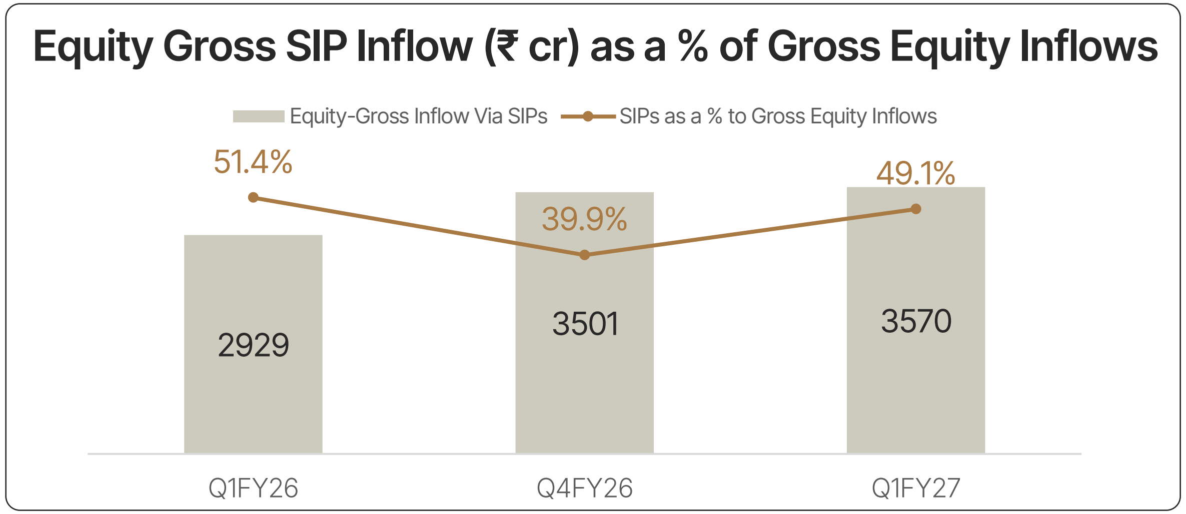


Q1 FY2027 - Equity & SIP









 # STP Value as on Jun-26 stood at ₹ 140 crores, which is not included in the above number. This number is reported on an actual realisation basis.
** Market share % is calculated based on SIP Contribution.*
@ March SIP collections of ₹1,135 crore exclude ₹35 crore of SIPs originally due at the end of February. Since 28th February was on Saturday all SIP scheduled on 28th to 31st were processed on 2nd March.

Emerging Segment - Insurance

Total Premium
₹ 191.3 Crore

Life Insurance
₹ 136.5 Crore

General Insurance
₹ 54.7 Crore

Fresh Premium
₹ 47.5 Crore

Life Insurance
₹ 30.3 Crore

General Insurance
₹ 17.1 Crore

Total Comission
₹ 35.1 Crore

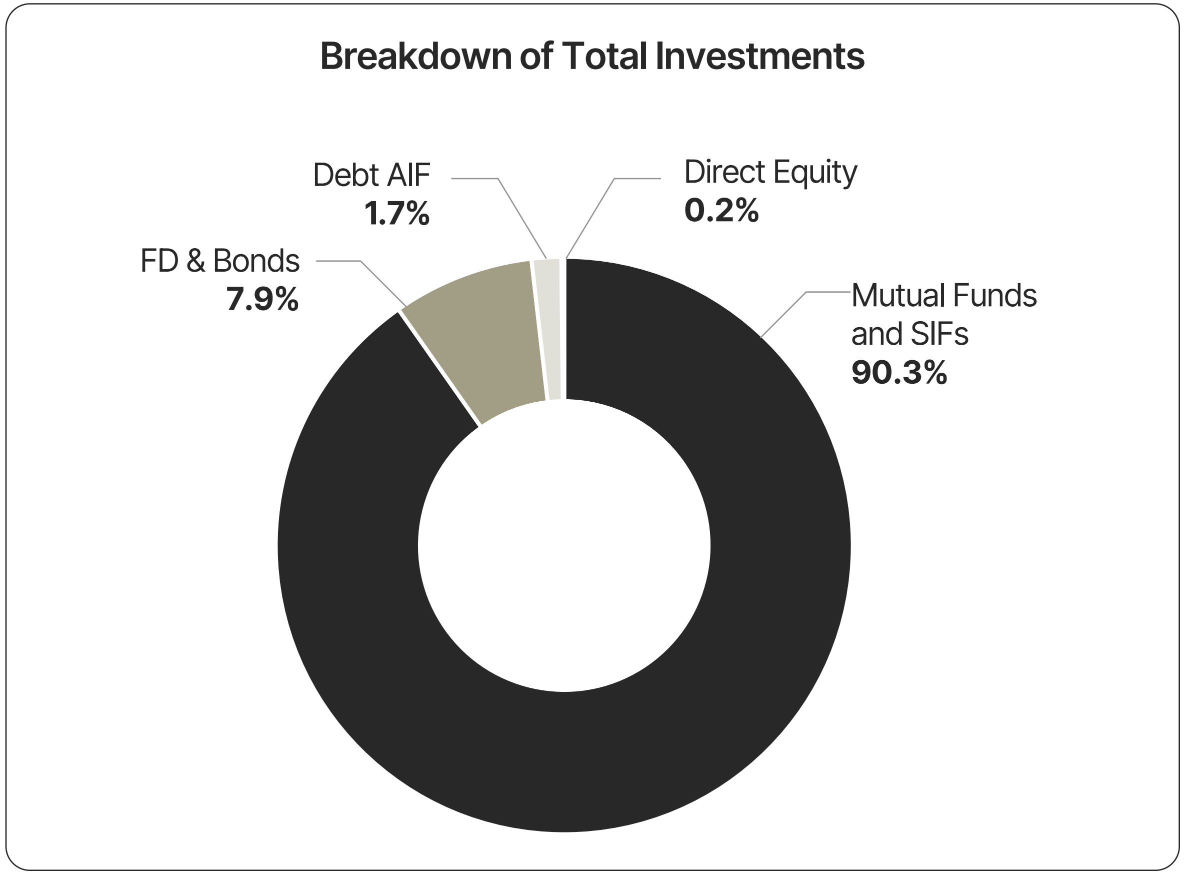
Life Insurance
₹ 21.1 Crore

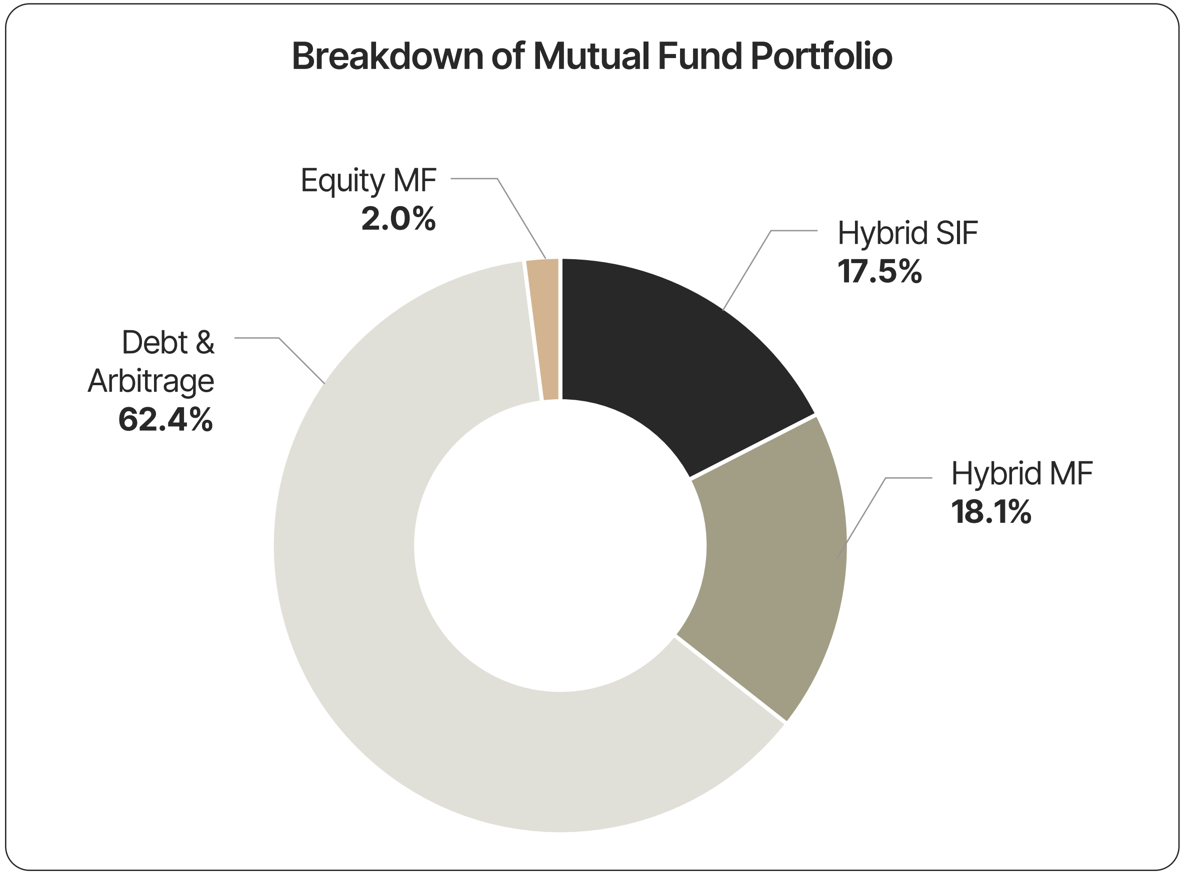
General Insurance
₹ 14.0 Crore

For Quarter Ended June 2026.

Treasury Book Breakup

Total Investments: ₹650.8 Crores





As on 30th June 2026.

Consolidated – Q1 FY27

Consolidated (in crore)	1QFY27	4QFY26	QoQ (%)	1QFY26	YoY (%)
Quarterly Average AUM	**133096**	**128020**	**4.0%**	**110194**	**20.8%**
Total Commission and Fee Income from (a+b+c+d)	**344.3**	**357.9**	**-3.8%**	**291.0**	**18.3%**
Distribution of Mutual Fund Products- (a)	293.4	287.9		248.9	
Distribution of Insurance Products (b)	35.1	56.9		29.1	
Stock Broking and Allied Services (c)	5.6	4.7		5.0	
Other Financial and Non-Financial Products (d)	10.2	8.4		8.0	
Interest Income	2.2	2.1		2.2	
Net Gain on Fair Value Changes	1.1	0.5		0.6	
Total Revenue from Operations	**347.6**	**360.6**	**-3.6%**	**293.8**	**18.3%**
Commission & Fees Expense	189.9	198.8		173.0	
Employee Cost Ex. ESOP Charges	40.1	33.4		31.4	
ESOP Charges	1.7	1.7		0.0	
Other Expense	26.9	33.7		22.0	
Operating Expense	**258.6**	**267.6**	**-3.4%**	**226.5**	**14.2%**
Operating Profit	**89.1**	**93.0**	**-4.2%**	**67.3**	**32.4%**
Operating Profit Margin (%)	**25.6%**	**25.8%**	**-0.2%**	**22.9%**	**2.7%**
Finance Cost	1.7	1.6		0.7	
Depreciation	8.0	7.9		7.3	
Other Income	20.8	-4.7		10.3	
Impairment/(Reversal) of Financial Instruments	0.0	0.0		0.0	
Profit Before Tax	**100.2**	**78.8**	**27.2%**	**69.6**	**44.0%**
Current Tax	21.7	21.4		17.3	
Deferred Tax	3.7	-1.7		0.5	
Profit After Tax	**74.8**	**59.1**	**26.5%**	**51.8**	**44.4%**
Profit After Tax Margin (%)	**21.5%**	**16.4%**	**5.1%**	**17.6%**	**3.9%**
Earning Per Share	**18.05**	**14.28**	**26.5%**	**12.50**	**44.4%**

Thank You

A DIVERSIFIED PLAY IN
WEALTH MANAGEMENT

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