



Prudent

— Money through wisdom —



Mutual Funds | Fixed Income | Broking | Insurance | Property | Loan



A man is sitting on a rocky ledge, looking out from a cave opening. The scene is bathed in a warm, orange light, suggesting a sunset or sunrise. The landscape outside the cave is vast and hazy, with rolling hills and a bright light source on the horizon. The man is wearing a dark tank top and shorts, and his hands are clasped in his lap. The cave's interior is dark and textured, with jagged rock formations.

Money Through Wisdom

Since the day he left a little extra food in his cave for the next day, man has been saving. That extra bit was his safeguard against tomorrow.

Today that extra saving is no longer a tidy sum of money tucked away in a fixed deposit or savings account, but a liquid asset that needs a range of Investment products along with customized investment solution to build wealth.

Creation of Wealth through Investments depends on holistic Product Offerings and Asset Allocation and this is precisely where we step in.

To a less informed investor, volatile market brings as much despair as hope but to the wise it confers wealth.



Our Vision

To be the most preferred Group in
Financial Services catering to masses

Our Mission

To build a strong organization based
on our core values of

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

“

For more than 21 years, Prudent has grown steadily and evolved by bringing changes and embracing challenges. The heart of our success lies in our people, our partners & our core belief in creating Money Through Wisdom.

”

Sanjay Shah

Founder & Managing Director, Prudent Group

“

Millennial investors demand speed, security and anywhere investing. We offer dedicated future-ready investment platforms and tools to our Channel Partners and Clients that deliver an exceptional digital investing experience.

”

Shirish Patel
Director & CEO, Prudent Group

“

Employees are our greatest asset and the cornerstone of our business. our core strength comes from the diverse background and experience of our team.

”

Chirag Shah
Director, Prudent Group

The Prudent Group

Started in 2000, today Prudent is one of India's fastest growing Group in Financial Services having diversified vertical catering to distribution of various financial products like Mutual Funds, PMS, AIF, Equities, Bonds, Insurance, Property & Loan. We are headquartered in Ahmedabad, Gujarat and operate through **110** branches across **20** states in India.

In the year 2018, US-based private equity investor TA Associates bought a minority stake in the Prudent Group. This investment will add lot of synergies in the growth of the Prudent Group in large and developing India's Financial Services space.

We deliver comprehensive and bespoke financial services to Individuals, Corporate, HNIs and UHNIs matching their investment aspirations and risk appetite through our team of **1050+** highly skilled professionals & large network of Channel Partners. Over a period of time, our market dominance has earned us not only trust and confidence but many accolades.

The journey, we believe has just begun.....



FINANCIAL SERVICES

Prudent Corporate Advisory Services Ltd. remains the flagship company and a primary arm of the Prudent Group. It offers specialized services in the area of Personal and Corporate Financial Services through distribution of Mutual Funds, Fixed Income Products and Third Party Products.



STOCK BROKING

Prudent Broking Services Pvt. Ltd. is a Stock Broker and Depository Participant. The company is a member of Bombay Stock Exchange (BSE), National Stock Exchange (NSE), Metropolitan Stock Exchange (MSEI) & Central Depository Services (India) Limited (CDSL).



INSURANCE

Gennext Insurance Brokers Pvt. Ltd. is an IRDA registered Insurance Broker. The company provides both Life and General Insurance solutions offline as well as online through state of the art portal policyworld.



PROPERTY

Prudent Properties is a RERA (Real Estate Regulatory Authority) registered Real Estate Agent in the states of Maharashtra and Gujarat, which provides Real Estate solutions in Mumbai and Ahmedabad.

PRUDENT GROUP



**Corporate Advisory
Services Limited**

www.prudentcorporate.com



www.prudentbroking.com



**Insurance Brokers
Pvt. Ltd**

www.gennextinsurance.com



www.prudentproperties.in



**Financial Services
Private Limited**

SERVICE PLATFORM S



www.fundzbazar.com



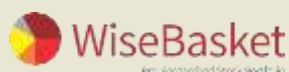
www.prudentconnect.com



www.policyworld.com



www.prudentprivatewealth.com



www.wisebasket.com



www.creditbasket.com



www.fundzbot.com



www.lakshme.com

PRUDENT IN NUMBERS

110

Branches Across
20 States

48,411^{cr}

Assets Under
Management



23,262

Channel
Partners

15.25^{lac}

Live SIPs

3rd Largest in Retail Wealth

4th Largest in No. of Transaction

As on Dec 2021

A background image showing the arms and hands of several people in business attire (suits) gathered around a table, looking at a tablet. The entire image is overlaid with a semi-transparent orange filter. On the left side, there is a vertical bar with three colored segments: red at the top, orange in the middle, and yellow at the bottom.

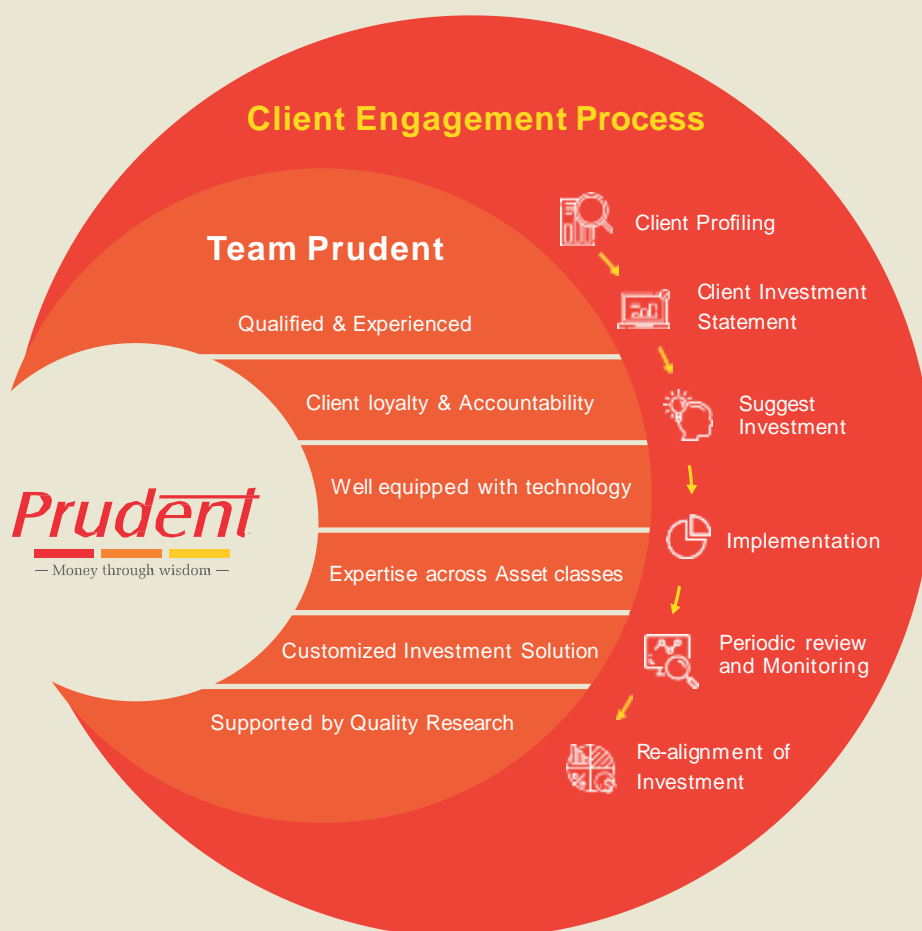
Our Philosophy - Money Through Wisdom

Our Principle

As a company that imparts Investment Solutions based on indepth research, we put the financial well being of our clients ahead of our monetary benefits. In the fragile business of handling other people's money, we always maintain high ethical standards in everything we do. Integrity and honesty are at the heart of our business. In this, lies our belief - our existence.

Our Ethics

Our professional expertise puts us in a position where Investors benefit from our guidance. Creation of investor's wealth is not just our business, it is our ethos. Having understood the investment needs and circumstances of the client, we provide the best possible solution; the focus always being on an optimal basket of products rather than selling all available products. The focus hence, is quality and not quantity.



Team Prudent is uniquely positioned to be a part of the client's inner trust-circle and consult them to arrive at Independent Investment decisions. The team also helps them manage their emotions during market volatility.



Product, People, Partners, Process, Presence & PruTech - Our Pillars

Six Pillars of Prudent



Product Basket

Wide spectrum of product offerings that sets us apart from the rest. We offer Mutual Funds, Equities, Fixed Income Products, PMS, AIF, Structured Products, Unlisted Equity, Insurance, Loan & Real Estate Investment Solutions.



People

A team of 1050+ employees consisting of Certified Professionals, Industry Experts, Relationship Managers, Research Specialists, IT Experts and a large team of back office support.



Partners

Our dedicated Online Platform and Mobile apps help our 23,200+ Channel Partners grow and expand their business with ease. We constantly engage with our partners by providing Product training, Research reports, Business tools, Articles and Marketing material.



Process

We use a research-based, quality-driven process to produce the best possible long-term results for our clients. Our research team provides product, market and investment reports through in-house research and third party data analysis.



Presence

We operate our business through 110 branches across 20 states in India. Excellent infrastructure graces our offices to provide our staff, clientele and partners an atmosphere of convenience, warmth and enrichment. Our branches are self sufficient and fully equipped to service our partners & clients.



Prutech

Prutech, a dedicated IT wing of the group consists of 60+ Programmers, Developers, Designers & Innovators. The team provides round the clock access to real time market data and various investment reports through Web portals, Mobile Apps & Chatbot.

A group of people are seated around a large, light-colored wooden conference table in a modern office setting. The room is brightly lit by large windows on the right side. On the left wall, there is a large framed world map. The people are engaged in a discussion, with some looking at laptops and others looking towards each other. The overall color scheme is warm, with a strong orange tint. A white rectangular box with black text is overlaid on the lower part of the image.

Financial services that takes your wealth to the next level

**Through our services we aim to Protect, Preserve and Build your Wealth.
Through our comprehensive basket of products we aim to match your
investment needs at every stage of life.**

At Prudent Private Wealth our aim is to pro-actively address the complex needs of Ultra & High net-worth individuals as well as retail clients and make their Wealth Management clear, simple and easy by providing bespoke investment services.

As an unbiased financial product distributor, we are not restricted to a specific product or a manufacturer. This allows us to select the most suitable product to meet your needs from the Plethora of financial products available today.

At Prudent, we have multiple product offerings like AIFs, PMS, Structured Products, Mutual Funds, Equities, Property, Loan Advisory & Protection Plans.

Our process involves Fact Finding, Research and Analysis, Product selection & Asset allocation, Recommendation & Implementation to Review and Rebalance as and when required.

A dedicated team catering to each client consists of Relationship Manager, Investment Specialist, and Service manager.

Reporting back to clients is important for us. Various research reports like Asset Class Reports, Performance Reports, Analytical Reports are provided to clients online through Web and App and offline through Service manager.

Bouquet of Services



**Investment
Solutions**



**Retirement
Solutions**



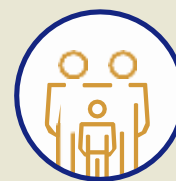
**Goal Based
Investing**



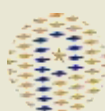
**Tax
Guidance**



**Insurance
Planning**



**Succession &
Estate planning**



**Prudent
Private Wealth**

Wealth Through Wisdom

www.prudentprivatewealth.com



Partnership that drive our business and growth

We strive to ensure that our partnership positively impact the business of our Channel partners. More than 23,200 Channel Partners enjoy trust and confidence with the brand Prudent.

PARTNER OFFERINGS

Our wide spectrum of offerings to partners sets us apart from the rest.



**CLIENT
SERVICING**



**SALES
SUPPORT**



**MARKETING
SUPPORT**



**TRAINING &
KNOWLEDGE**



**RESEARCH &
REPORTS**



**BACK OFFICE
SUPPORT**



**ONLINE
TRANSACTION**



**MOBILE
APPLICATION**

PrudentConnect
Partnership for Growth

www.prudentconnect.com





Transformation through digital and mobile platform

Quick, Hassle free, Secure and Online Investment platform which helps Investors in taking informed investment decisions by providing Research, Analysis, Investment tools, Apps and other features.

FUNDZBAZAR OFFERINGS

A single Investment Account for Mutual Fund, Stock Broking, Fixed Deposit, NPS, Bond & more...



PRODUCT OFFERING

Mutual Funds, Equities, NPS, FD, Bonds, LAS, Gold Accumulation Plan (GAP)



ACCOUNT OPTIONS

Single login account for Individual, Minor, HUF & NRI with multiple holding combinations



PLANNING

Risk Profiling, Financial Calculator, Goal Planning, Smart and Dynamic Asset Allocation Combos, Shubh Shuruat



TRANSACTION

Purchase, SIP, STP, Switch, SWP, InstaFundz, Redemption, Trigger Facility



REPORTS

Portfolio Valuation Report, Capital Gain/Loss Report, Dividend Income Statement, SIP/STP Report, Transaction Report



SCHEME RESEARCH

Fundz Analyzer, Peer Comparison, SIP Return Comparison, Rolling Return Comparison, Debt Fundz Analyzer



INDUSTRY RESEARCH

Trends in FI/MFs, AUM Analysis, Cash Analysis, What's In/What's Out, Sector Allocation Analysis



MANAGE ACCOUNT

Account Details, Add Client, Manage Joint Holder, Manage Mandate, Manage Query



Catering to millennial investors through **FUNDZBOT**

Fundzbot is a multi-channel conversational interface deployed on FundzBazar's website, WhatsApp and Facebook messenger that lets our clients invest & redeem in no time.

FUNDZBOT FEATURES



IT'S SECURE

Backed by a bank grade security that doesn't let you invest without an OTP based verification



IT'S EASY

Simple login through Mobile no. and PAN details



INVESTING & MORE

Chat & Invest, Redeem, Switch, SIP & STP



TRANSACTION

Chat & Get details of last 10 transaction details



INVESTMENT DETAILS

Chat & Get Account statements instantly in your mailbox



FAQs

Chat & Get answers to your queries on Mutual Fund Investing



AVAILABILITY

Available on FundzBazar's Web Platform, WhatsApp as well as Facebook Messenger



WE CARE

Chat & talk to customer care for answers to specific queries



FUNDZBOT

www.fundzbot.com



A man with glasses and a button-down shirt is looking towards the camera. The background is a grid of squares, some of which contain floating numbers like 75, 83.55, 73.5, 50.17, 79.09, 99.03, and 77.1. A bright white line graph with sharp peaks and valleys is overlaid on the right side of the image. On the left side, there is a vertical bar with three colored segments: red at the top, orange in the middle, and yellow at the bottom.

Stock market advisory to grow & stay in control of your investments

We believe that market research and insight play a key role in right investment decision making.

Prudent Broking Services Pvt. Ltd. is a Stock Broking and Depository Participant service provider. The company is a member of Bombay Stock Exchange (BSE), National Stock Exchange (NSE), Metropolitan Stock Exchange (MSEI) & Central Depository Services (India) Limited (CDSL).

The Company services its clients through 8 branches and 1530 channel partners. It also provides powerful and secure technology products across mobile, web & desktop. PruBazar is a Mobile Trading App for those clients who are always on the go.

WiseBasket is a pre-researched portfolio of stocks with weights assigned to each stock in the portfolio. The basket could be based on an idea, theme or strategy.

Morning Mantra, Evening Edition, Derivative Diary, Weekly Wisdom are some of the popular research tools created by our in-house research team. These help clients make informed decisions while trading, thereby achieving their investing goals.



PRUBAZAR
Mobile Trading App



WiseBasket
Pre-researched Stocks & Portfolios

**MARKET
NEWS**

Know what's
trending in
Market

**MORNING
MANTRA**

Your
Morning Market
Outlook

**EVENING
EDITION**

Summary
of days
action

**MARKET
TRACKER**

Opening Bell,
Closing Bell
and Review

**WEEKLY
TECH
INSIGHT**

Tech Analysis
& Market
Outlook

**DERIVATIVE
DIARY**

A summary
of Future and
Option activity

**FORTNIGHTLY
WISDOM**

Comprehensive
report of
Fortnightly Action

Prudent Broking
— Money through wisdom —

www.prudentbroking.com

The image features a person's hands holding a wire shopping basket filled with fresh produce, including corn cobs, tomatoes, and leafy greens. The entire scene is overlaid with a warm orange tint. A white rectangular box with a thin black border is positioned horizontally across the middle of the basket, containing the text "A thematic pre-researched basket of stocks for the wise investors". On the far left edge of the image, there is a vertical bar composed of three stacked colored rectangles: red at the top, orange in the middle, and yellow at the bottom.

A thematic pre-researched basket of stocks for the wise investors

Each WiseBasket is Built by our Equity Research specialist using the top of the line research tools. An ideal combination of Stock allocation and weightage makes each Basket investment worthy.

The WiseBasket

WiseBasket is a pre-researched portfolio of stocks with weights assigned to each stock in the portfolio. The basket could be based on an idea, theme or strategy.

The product is conceptualized to solve the two key problems of an Investor- 1) Which stock to buy and 2) What should be the weightage of that stock in the overall portfolio?

Investors receive advice from different sources which creates bigger confusion on what to buy or not to buy. The research team at WiseBasket not only helps you to find the best quality stocks, they also determine the appropriate weightages to be assigned to each stock. The combination of both these factors helps Investor to manage risks while generating returns.

Why WiseBasket ?

Pre-researched basket of stocks

Each WiseBasket product comes with stocks that are well researched and hand picked by our research team to bring an ease of Investment for you.

Buy or Sell Multiple Stocks in a Single Click

Each WiseBasket product is a combination of 15-20 stocks. You can buy & sell all of them in a single click.

Zero Management Fees

Exclusive of brokerage, we do not charge any management fees.

No Entry & Exit Restriction

Extremely liquid product. Once invested in wise Basket you can exit at your will..

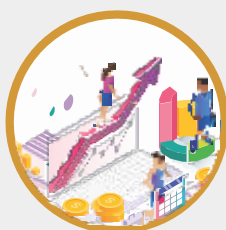
Allocation of Weightage Matters

Each WiseBasket comes with its own allocation and weightage of different stocks. Industry research shows that a portfolio having stocks with varied weights tend to outperform an equal weighted portfolio. We have given highest importance to allocation while creating the right basket for you.

WiseBasket current offerings



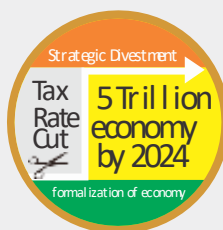
Bank Basket



Growth Plus



Contra Bets



Modi 2.0



Mini Ratna



www.wisebasket.com

A full-page background image with a warm orange-red tint. It depicts a family of three—a man, a woman, and a young child—walking away from the viewer on a sandy beach. They are holding hands and wading through the shallow surf. The man is on the left, the woman on the right, and the child in the center. The sky is a soft, hazy orange, suggesting a sunset or sunrise. On the far left edge, there is a vertical bar with three colored segments: red at the top, orange in the middle, and yellow at the bottom.

Discover the world of Insurance with us

It is our belief that appropriate cover at all times against relevant risks is very important to ensure the financial well-being.

Gennext Insurance Brokers Pvt. Ltd. is an IRDA registered Insurance Broker. The company provides both Life and Non-life Insurance solutions offline as well as online through state of the art portal policyworld. One can select, compare, buy, renew & manage their policies online from anywhere through the portal & mobile application.

Policyworld has partnered with leading Insurers in the Industry to provide Insurance Solutions related to Life, Health, Personal Accident, Critical Illness, Travel, Car & Two wheeler.

Its team of certified and experienced insurance experts helps the clients in providing Insurance at the most competitive premium and terms.

Our approach is client centric and not product or idea specific. The idea is to provide the right coverage, at the right time, through the right product and at the right cost.



**Health
Insurance**



**Critical
Illness**



**Personal
Accident**



**Car
Insurance**



**Two Wheeler
Insurance**



**Travel
Insurance**



**Term Life
Insurance**



www.policyworld.com



A Credit Basket for all your financial needs



A lending platform that offers Finance through a wide range of Retail Loan and Credit Card Products. Partnered with the leading Financial Institutions where customers can choose, compare and take instant credit decisions at their convenience.

CREDIT BASKET OFFERINGS



Personal Loan

Choose and compare Personal Loan online from the available top financial institutions. Get it approved without any collateral to meet your current financial needs.



Home Loan

Avail range of Home Loan products from leading financial institutions with attractive interest rates, quick processing, transparent charges and easy repayment options.



Loan Against Property

Get a secured loan against a Commercial or Residential property kept as a collateral with your choice from the wide range of lending Institutions.



Credit Cards

Explore a Wide range of Credit Cards that complement your distinct lifestyle with host of reward programs, offers and benefits.



Loan Transfer

Transfer your outstanding loan amount and avail additional top up loan from our service Providers. Save on EMI with low interest rate options.



Business Loan

Expand your business or start a new enterprise with our Business Loan options. Enjoy fast approval, Quick disbursal and Low interest options.



Helping people to buy/sell property at right price & place

Making the decision for the property can often be overwhelming, sometimes frustrating and emotionally draining. We guide you at every step that leads you to find your Dream Property.

Prudent Properties is a RERA (Real Estate Regulatory Authority) registered Real Estate Agent having presence in the states of Gujarat and Maharashtra. Prudent Properties provide Real Estate Solutions in such a way that in addition to creating an asset class, it also helps the client to Buy/Sell their properties, whether it is Residential, Commercial, Plots, Lands or Projects.

The team includes experts from the industry who understands trend movements in property prices. The team liaises with top Real Estate and Construction Companies to keep a watch on their existing and upcoming projects. It has strategic tie up with top-notch developers that provides you not only the best property option in terms of design, location, and construction quality but also an advantage in terms of pricing and payment terms.

The company's state of the art property portal provides up to date information about ready as well as under construction properties. The company sends regular updates on new projects launched through SMS and email campaign.

The aim is simple; to advise the client in finding the right property by using our market knowledge.

OFFERINGS



Residential



Commercial



Land & Plots

SERVICES



Buy



Sell



Lease & Rent



www.prudentproperties.in



Making an Impact, Empowering Women through CSR initiatives



Millennial Prudentian's believe making a positive difference in the society is more important than professional recognition.



Making an impact

At Prudent we all share a desire to give something back to our society and create an impact in our own way. We believe it is important to invest in improving society, helping the needy and taking action is a key step towards becoming an impact giver.

Our Initiatives range from celebrating children's day by donating clothes, distributing foods to seniors or supporting blind people's association through donation.

We know it's valuable to have happy, healthy & socially conscious employees. An eye & body check up camp, Blood donation drive, Health and Wellness week, Women's day celebration or taking a part in marathon for social cause are activities we do on a regular basis to strengthen employee engagement.

Empowering Women Through Financial Literacy

A CSR Initiative of Prudent Group to empower women through financial Literacy. The founding idea of LakshMe is to impart much-needed financial knowledge to women so that they know how to make their money work.

With a host of educational articles, videos, seminars, workshops, and podcasts - all directed towards making women more financially independent. LakshMe looks to become a trusted partner to women across all age-groups and backgrounds.

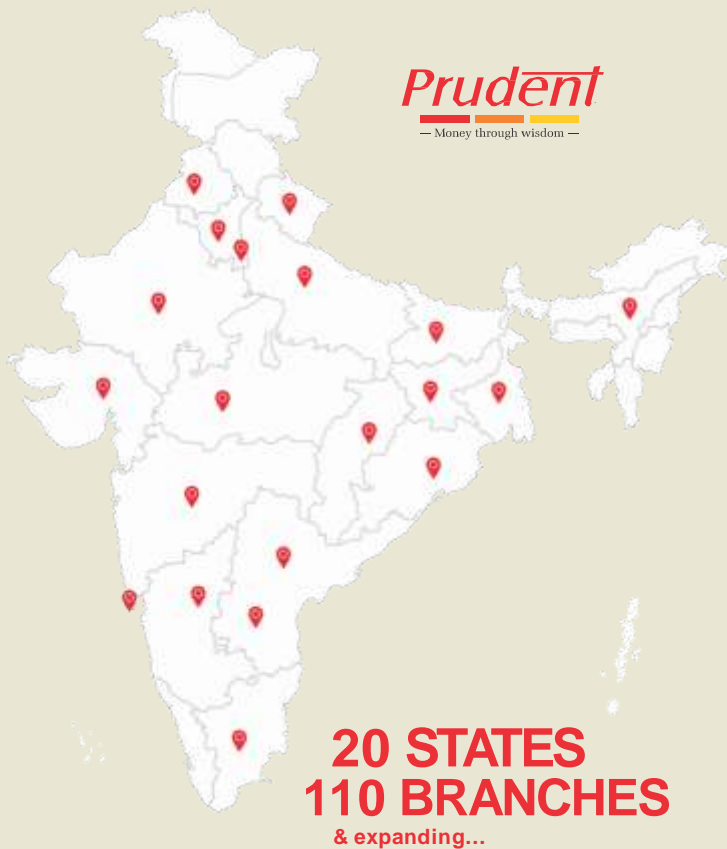


www.lakshme.com

A CSR initiative of Prudent

A young plant with several leaves is growing out of a dark, textured rock. The entire image is overlaid with a semi-transparent orange filter. On the left side, there is a vertical bar with three colored segments: red at the top, orange in the middle, and yellow at the bottom.

Growth story says it all



2020-21

Launched Credit Basket,
FundzBazar Broking &
LakshMe

Achieved a milestone of
30000 croreAUM in Mutual Fund.

2019-20

Launched WiseBasket.

Achieved a milestone of
25000 croreAUM in Mutual Fund.

2018-19

Launched FundzBot.

Achieved a milestone of
20000 croreAUM in Mutual Fund.

2017-18

Launched Policyworld.

Achieved a milestone of
15000 croreAUM in Mutual Fund.

2016-17

Achieved a milestone of
10000 croreAUM in Mutual Fund.

2015-16

Launched FundzBazar

2014-15

Achieved Milestone of
5000 croreAUM in Mutual Fund.

Acquired Insurance Broking License

Prudent Broking adjudged runner up
for ZEE Market Analyst Award.

2013-14

Won CNBC TV 18 Best Financial Advisors
Award for West Region - 5th time in a row.

2008-09

Acquired membership of
Bombay Stock Exchange (BSE).

2006-07

Started MF Distribution Channel

2000

Started as Prudent Fund Manager.

Mutual Funds | Fixed Income | Broking | Insurance | Property | Loan

Prudent

— Money through wisdom —

***An Integrated
Financial Services
Group***

Registered Office

Prudent House, Panjrapole Cross
Road, Nr. Polytechnic, Ambawadi,
Ahmedabad - 380015, Gujarat,
India. Contact: +91-79-40209600

Corporate Office

314, Hubtown Solaris,
Telli Galli Junction, N S Phadke
Marg, Andheri East, Mumbai -
400069, Maharashtra, India.
Contact: +91-22-42124600

Email: info@prudentcorporate.com

www.prudentcorporate.com

