

KEY INFORMATION MEMORANDUM AND APPLICATION FORM - EQUITY & HYBRID SCHEMES



NAME OF ASSET MANAGEMENT COMPANY : WhiteOak Capital Asset Management Limited - CIN - U65990MH2017PLC294178

NAME OF TRUSTEE COMPANY - WhiteOak Capital Trustee Limited - CIN - U65999MH2017PLC294613

ADDRESSES, WEBSITE OF THE ENTITIES - Registered Office: Unit No. B4, 6th Floor, Chenergy, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400 025.

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Scheme Code: WhiteOak Capital Flexi Cap Fund - WHIT/O/E/FCF/22/03/0004 • Scheme Code: WhiteOak Capital Mid Cap Fund - WHIT/O/E/MIF/22/05/0005

Scheme Code: WhiteOak Capital ELSS Tax Saver Fund - WHIT/O/E/ELS/22/06/0006 • Scheme Code: WhiteOak Capital Large Cap Fund - WHIT/O/E/LCF/22/06/0007

Scheme Code: WhiteOak Capital Balanced Advantage Fund - WHIT/O/H/BAF/22/10/0008 • Scheme Code: WhiteOak Capital Multi Asset Allocation Fund - WHIT/O/H/MAA/23/02/0010

Scheme Code: WhiteOak Capital Multi Cap Fund - WHIT/O/E/MCF/23/08/0011 • Scheme Code: WhiteOak Capital Balanced Hybrid Fund - WHIT/O/H/BHF/23/08/0012

Scheme Code: WhiteOak Capital Large & Mid Cap Fund - WHIT/O/E/LMF/23/10/0013 • Scheme Code: WhiteOak Capital Banking & Financial Services Fund - WHIT/O/E/THE/23/10/0014

Scheme Code: WhiteOak Capital Pharma and Healthcare Fund - WHIT/O/E/SEC/23/12/0015 • Scheme Code: WhiteOak Capital Special Opportunities Fund - WHIT/O/E/THE/24/04/0016

Scheme Code: WhiteOak Capital Arbitrage Fund - WHIT/O/H/ARB/24/05/0017 • Scheme Code: WhiteOak Capital Digital Bharat Fund - WHIT/O/E/SEC/24/09/0018

Scheme Code: WhiteOak Capital ESG Best-In-Class Strategy Fund - WHIT/O/E/THE/24/09/0019 • Scheme Code: WhiteOak Capital Quality Equity Fund - WHIT/O/E/THE/24/11/0020

Scheme Code: WhiteOak Capital Equity Savings Fund - WHIT/O/H/ESF/25/01/0021

Scheme Name & Type of the Scheme	Product Labelling	Scheme Risk-o-meter	Benchmark Risk-o-meter
WhiteOak Capital Flexi Cap Fund An Open Ended Dynamic Equity Scheme Investing Across Large Cap, Mid Cap and Small Cap Stocks	This product is suitable for investors who are seeking*: - Long term capital appreciation - Investment in a diversified portfolio of equity and equity-related securities of companies across the spectrum of various market capitalization. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	THE RISK OF THE SCHEME IS VERY HIGH	THE RISK OF THE BENCHMARK IS VERY HIGH As per AMFI Tier I Benchmark i.e. BSE 500 TRI

Scheme Name & Type of the Scheme	Product Labelling	Scheme Risk-o-meter	Benchmark Risk-o-meter
WhiteOak Capital Mid Cap Fund An Open Ended Equity Scheme predominantly investing in Mid-Cap Stocks	This product is suitable for investors who are seeking*: - Long term capital appreciation - Investment in a diversified portfolio of equity and equity-related securities of companies primarily selected from the mid-cap segment of the Indian markets. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	THE RISK OF THE SCHEME IS VERY HIGH	THE RISK OF THE BENCHMARK IS VERY HIGH As per AMFI Tier I Benchmark i.e. BSE MidCap 150 TRI

Scheme Name & Type of the Scheme	Product Labelling	Scheme Risk-o-meter	Benchmark Risk-o-meter
WhiteOak Capital ELSS Tax Saver Fund An open ended Equity Linked Savings Scheme with a statutory lock in of 3 years and tax benefit	This product is suitable for investors who are seeking*: - Long term capital appreciation - Investment in a diversified portfolio of equity and equity-related securities. - Tax Benefits with a lock-in of 3-years. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	THE RISK OF THE SCHEME IS VERY HIGH	THE RISK OF THE BENCHMARK IS VERY HIGH As per AMFI Tier I Benchmark i.e. BSE 500 TRI

The Scheme particulars of WhiteOak Capital ELSS Tax Saver Fund are also in accordance with Equity Linked Savings Scheme, 2005 (vide notification No. 226/2005 dated 3-11-2005, as amended) issued by Department of Economic Affairs, Ministry of Finance, Government of India

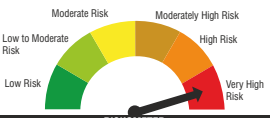
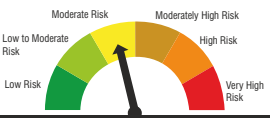
Scheme Name & Type of the Scheme	Product Labelling	Scheme Risk-o-meter	Benchmark Risk-o-meter
WhiteOak Capital Large Cap Fund An Open Ended Equity Scheme Predominantly Investing in Large Cap Stocks	This product is suitable for investors who are seeking*: - Long term capital appreciation - To provide long-term capital appreciation/income by investing predominantly in and managing a diversified portfolio of Large-Cap companies stocks *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	THE RISK OF THE SCHEME IS VERY HIGH	THE RISK OF THE BENCHMARK IS VERY HIGH As per AMFI Tier I Benchmark i.e. BSE 100 TRI

Scheme Name & Type of the Scheme	Product Labelling	Scheme Risk-o-meter	Benchmark Risk-o-meter
WhiteOak Capital Balanced Advantage Fund An Open Ended Dynamic Asset Allocation Fund	This product is suitable for investors who are seeking*: - Capital Appreciation & Income Generation over Medium to Long term - Investment in a dynamically managed portfolio of equity & equity related instruments and debt & money market securities *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	THE RISK OF THE SCHEME IS VERY HIGH	THE RISK OF THE BENCHMARK IS HIGH As per AMFI Tier I Benchmark i.e. CRISIL Hybrid 50+50 - Moderate Index

Continuous offer of the Units of the face value of ₹ 10/- each at NAV based prices (subject to applicable load)

Scheme Name & Type of the Scheme	Product Labelling	Scheme Risk-o-meter	Benchmark Risk-o-meter
WhiteOak Capital Multi Asset Allocation Fund An open ended scheme investing in Equity & Equity Related Instruments, Debt & Money Market Securities and Gold/silver related instruments.	This product is suitable for investors who are seeking*: - Long term capital appreciation - Investment in diversified portfolio of instruments across multiple asset classes i.e. Equity, Debt and Gold/silver related instruments *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 THE RISK OF THE SCHEME IS HIGH	 THE RISK OF THE BENCHMARK IS HIGH As per AMFI Tier I Benchmark i.e. BSE 500 TRI (35%) + CRISIL Short Term Bond Index (45%) + Domestic prices of Gold (19%) + Domestic prices of Silver (1%)
WhiteOak Capital Multi Cap Fund An open ended equity scheme investing across large cap, mid cap, small cap stocks.	This product is suitable for investors who are seeking*: - Long term capital appreciation - Investment in equity & equity related instruments across large cap, mid cap & small cap stocks. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 THE RISK OF THE SCHEME IS VERY HIGH	 THE RISK OF THE BENCHMARK IS VERY HIGH As per AMFI Tier I Benchmark i.e. NIFTY 500 Multicap 50:25:25 TRI
WhiteOak Capital Balanced Hybrid Fund An open ended balanced scheme investing in equity and debt instruments.	This product is suitable for investors who are seeking*: - Capital Appreciation & Income Generation over Medium to Long term - Investment in equity & equity related instruments and debt & money market securities *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 THE RISK OF THE SCHEME IS VERY HIGH	 THE RISK OF THE BENCHMARK IS HIGH As per AMFI Tier I Benchmark i.e. CRISIL Hybrid 50+50 Moderate Index
WhiteOak Capital Large & Mid Cap Fund An open ended equity scheme investing in both large cap and mid cap stocks.	This product is suitable for investors who are seeking*: - Long term capital appreciation - Investment predominantly in equity and equity related instruments of large & mid cap companies *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 THE RISK OF THE SCHEME IS VERY HIGH	 THE RISK OF THE BENCHMARK IS VERY HIGH As per AMFI Tier I Benchmark i.e. BSE 250 Large MidCap TRI
WhiteOak Capital Banking & Financial Services Fund An open ended equity scheme investing in banking & financial services sector	This product is suitable for investors who are seeking*: - Long term capital appreciation - Investment predominantly in equity & equity related instruments in banking & financial services sector. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 THE RISK OF THE SCHEME IS VERY HIGH	 THE RISK OF THE BENCHMARK IS VERY HIGH As per AMFI Tier I Benchmark i.e. Nifty Financial Services TRI
WhiteOak Capital Pharma and Healthcare Fund An open ended equity scheme investing in Pharma and Healthcare sector.	This product is suitable for investors who are seeking*: - Long term capital appreciation - Investment predominantly in equity & equity related instruments of Pharma and Healthcare companies. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 THE RISK OF THE SCHEME IS VERY HIGH	 THE RISK OF THE BENCHMARK IS VERY HIGH As per AMFI Tier I Benchmark i.e. BSE Healthcare TRI

Continuous offer of the Units of the face value of ₹ 10/- each at NAV based prices (subject to applicable load)

Scheme Name & Type of the Scheme	Product Labelling	Scheme Risk-o-meter	Benchmark Risk-o-meter
WhiteOak Capital Special Opportunities Fund An open ended equity scheme following special situations theme.	This product is suitable for investors who are seeking*: - Long term capital appreciation - Investment predominantly in equity & equity related instruments of special situations theme *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 THE RISK OF THE SCHEME IS VERY HIGH	 THE RISK OF THE BENCHMARK IS VERY HIGH As per AMFI Tier I Benchmark i.e. BSE 500 TRI
WhiteOak Capital Arbitrage Fund An open ended scheme investing in arbitrage opportunities	This product is suitable for investors who are seeking*: - Short to Medium Term return generation - Investment predominantly in arbitrage opportunities in cash and derivative segment of equity market. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 THE RISK OF THE SCHEME IS LOW	 THE RISK OF THE BENCHMARK IS LOW As per AMFI Tier I Benchmark i.e. NIFTY 50 Arbitrage
WhiteOak Capital Digital Bharat Fund An open ended equity scheme investing in Technology and Technology related companies	This product is suitable for investors who are seeking*: - Long Term Capital Appreciation - Investment predominantly in equity & equity related instruments of Technology and Technology related companies. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 THE RISK OF THE SCHEME IS VERY HIGH	 THE RISK OF THE BENCHMARK IS VERY HIGH As per AMFI Tier I Benchmark i.e. BSE Teck TRI
WhiteOak Capital ESG Best-In-Class Strategy Fund An open-ended equity scheme investing in companies following Environment, Social and Governance (ESG) theme adopting Best-In-Class Strategy	This product is suitable for investors who are seeking*: - Long Term Capital Appreciation - Investment predominantly in equity & equity related instruments of companies following Environment, Social and Governance (ESG) adopting Best-In-Class Strategy. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 THE RISK OF THE SCHEME IS VERY HIGH	 THE RISK OF THE BENCHMARK IS VERY HIGH As per AMFI Tier I Benchmark i.e. Nifty 100 ESG TRI
WhiteOak Capital Quality Equity Fund An open ended equity scheme following quality factor theme	This product is suitable for investors who are seeking*: - Long Term Capital Appreciation - Investment predominantly in equity & equity related instruments of quality factor theme. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 THE RISK OF THE SCHEME IS VERY HIGH	 THE RISK OF THE BENCHMARK IS VERY HIGH As per AMFI Tier I Benchmark i.e. BSE Quality TRI
WhiteOak Capital Equity Savings Fund An open ended scheme investing in equity, arbitrage and debt	This product is suitable for investors who are seeking*: - To generate capital appreciation by investing in equity and equity related instruments. - Seeking to generate income by investing in fixed income securities and using arbitrage and other derivative strategies *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 THE RISK OF THE SCHEME IS MODERATE	 THE RISK OF THE BENCHMARK IS MODERATE As per AMFI Tier I Benchmark i.e. NIFTY Equity Savings TRI

Continuous offer of the Units of the face value of ₹ 10/- each at NAV based prices (subject to applicable load)

This Key Information Memorandum (KIM) sets forth the information which a prospective investor ought to know before investing. For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website <http://mf.whiteoakamc.com>.

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

This Key Information Memorandum is dated May 30, 2025.

WHITEOAK CAPITAL FLEXI CAP FUND

INVESTMENT OBJECTIVE

To generate long-term capital appreciation by investing predominately in equity & equity related instruments across the spectrum of various market capitalization.

There is no assurance that the investment objective of the Scheme will be achieved.

ASSET ALLOCATION PATTERN OF THE SCHEME

Under normal circumstances the asset allocation pattern will be:

Instruments	Indicative Allocation (% of Total Assets)	
	Minimum	Maximum
Equity and Equity Related Instruments	65	100
Debt Securities and Money Market Instruments	0	35
Units issued by REITs and InVITs	0	10

In line with Para 12.24 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the cumulative gross exposure through equity, debt, derivative positions, REITs, InVITs, other permitted securities/assets and such other securities/assets as may be permitted by the SEBI from time to time, subject to regulatory approvals, if any, shall not exceed 100% of the net assets of the Scheme.

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)

Sl. no	Type of Instrument	Percentage of exposure	Circular references
1.	Unrated debt and money market instruments, other than government securities, treasury bills, derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc.	Upto 5% of the net assets of the schemes.	Para 12.1.5 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
2.	Securitized debt	Upto 40% of cumulative exposure	Para 12.15 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
3.	Debt instruments having Structured Obligations / Credit Enhancements	Not exceeding 10% of the debt portfolio of the Scheme and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the Scheme: a. Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade; and b. Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade.	Para 12.3 of SEBI Master Circular on Mutual Funds dated June 27, 2024
4.	Unlisted non-convertible debentures	Up to a 10% of the debt portfolio of the Scheme.	Para 12.1 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
5.	Securities Lending	1. Not more than 20% of the net assets of the Scheme. 2. Not more than 5% of the net assets of the Scheme in Securities Lending to any single approved intermediary. The Mutual Fund may not be able to sell such lent-out securities, and this can lead to temporary illiquidity.	Subject to the SEBI (MF) Regulations and in accordance with Securities Lending Scheme, 1997, Para 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024 and framework for short selling and borrowing and lending of securities notified by SEBI vide circular No MRD/DoP/SE/ Dep/Cir-14/2007 dated December 20, 2007, as may be amended from time to time.
6.	Derivatives	Up to 50% of the net assets of Equity & Debt respectively.	Para 12.25 of SEBI Master Circular on Mutual Funds dated June 27, 2024.

The Scheme shall not invest in the below securities:

Sr. No.	Type of Instrument
1.	Unlisted debt instruments subject to para 12.12 of SEBI Master Circular on Mutual Funds.

Investments in equity will be made through secondary market purchases, initial public offers, other public offers, placements and right offers (including renunciation) Investment in debt will be made through secondary market purchases, public offers and placements. The securities could be listed / unlisted, privately placed, secured / unsecured, rated / unrated in accordance with various SEBI regulations.

Pending deployment as per investment objective, the moneys under the Scheme may be parked in short-term deposits of Scheduled Commercial Banks. The Scheme shall abide by the guidelines for parking of funds in short term deposits vide Para 12.16 of SEBI Master Circular on Mutual Funds dated June 27, 2024, as may be amended from time to time.

The Scheme may invest in other schemes managed by the AMC or in the schemes of any other mutual funds, provided it is in conformity with the investment objectives of the Scheme and in terms of the prevailing SEBI (MF) Regulations. As per the SEBI (MF) Regulations, no investment management fees will be charged for such investments and the aggregate inter scheme investment made by all the schemes of WhiteOak Capital Mutual Fund or in the schemes of other mutual funds shall not exceed 5% of the net asset value of the WhiteOak Capital Mutual Fund.

There can be no assurance that the investment objective of the scheme will be realized. The scheme will also review these investments from time to time and the Fund Manager may churn the portfolio to the extent as considered beneficial to the investors.

Rebalancing due to Short Term Defensive Consideration:

Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per Para 1.14.1.2.b of SEBI Master Circular on Mutual Funds dated June 27, 2024, and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.

Portfolio Rebalancing due to Passive Breaches:

Further, as per Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024, as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Review Committee of the AMC. The Investment Review Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in Para 2.9 of the Master Circular.

INVESTMENT STRATEGY

The investment objective of the scheme is to generate capital appreciation / income from a portfolio, predominantly of equity & equity related instruments. The Scheme would predominantly invest in companies spanning entire market capitalization. The aim of the equity strategy will be to build a portfolio, representing a cross section of companies diversified across major industries, economic sectors and market capitalization that offer an acceptable risk reward balance.

Though every endeavour will be made to achieve the objective of the Scheme, the AMC/ Sponsors/Trustee do not guarantee that the investment objective of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme.

To achieve the investment objective, the scheme will invest in equity and equity linked instruments across market capitalization viz. Large cap, mid cap and small companies.

Definition of Large Cap, Mid Cap and Small Cap:

As per Para 2.7.1 of SEBI Master Circular on Mutual Funds dated June 27, 2024, a definition has been provided of large cap, mid cap and small cap as follows.

- Large Cap: 1st - 100th company in terms of full market capitalization
- Mid Cap: 101st - 250th company in terms of full market capitalization
- Small Cap: 251st company onwards in terms of full market capitalization.

Subsequent to any updation in the above list, the portfolio would be re-balanced in line with the updated list within a period of one month. This definition and updation will continue till such time that it may be revised or modified by SEBI or any other agency as prescribed by SEBI.

The scheme shall invest part of its portfolio in debt and money market instruments subject to permissible limits laid under SEBI (MF) Regulations and will be guided by credit quality, liquidity, interest rates outlook. The scheme shall also have an exposure to derivative instruments for the purpose of hedging, portfolio balancing and optimising returns.

RISK PROFILE OF THE SCHEME

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below: The Scheme carries risks associated with investing in Equity and Equity related instruments, derivatives, Repo in corporate Bond, REITs and InVITs, Securities Lending, Risks associated with Segregated portfolio. Fixed Income Securities are subject to risks including but not limited to interest rate risk, re-investment risk, spread risk, liquidity risk, credit risk, Liquidity Risk on account of unlisted securities, Counterparty Risk, Settlement Risk duration risk and performance risk.

For details on risk factors and risk mitigation measures, please refer SID.

PLANS/OPTIONS

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

APPLICABLE NAV (AFTER THE SCHEME OPENS FOR SUBSCRIPTIONS AND REDEMPTIONS)

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

DISPATCH OF REDEMPTION REQUEST

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

BENCHMARK INDEX

BSE 500 TRI

DIVIDEND POLICY (IDCW)

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

NAME OF THE FUND MANAGER

Mr. Ramesh Mantri (Managing the Scheme – Since Inception)
Ms. Trupti Agrawal (Assistant Fund Manager) (Managing the Scheme – Since August 11, 2022)
Mr. Dheeresh Pathak (Assistant Fund Manager – Equity) (Managing the Scheme – Since April 01, 2024)
Mr. Piyush Baranwal (for debt Securities) (Managing the Scheme - Since Inception)
Mr. Ashish Agrawal (Arbitrage) (Managing the Scheme – Since January 06, 2025)

NAME OF THE TRUSTEE COMPANY

WhiteOak Capital Trustee Limited

PERFORMANCE OF THE SCHEME

The Performance of the scheme is as on March 31, 2025:

Name of the Scheme / Benchmarks	Compounded Annualised Returns (in %)*^A			
	1 year	3 years	5 years	Since Inception@
WhiteOak Capital Flexi Cap Fund - Regular Plan- Growth	11.31%	N.A.	N.A.	18.82%
WhiteOak Capital Flexi Cap Fund - Direct Plan - Growth	12.90%	N.A.	N.A.	20.64%
Benchmark: BSE 500 TRI	5.96%	N.A.	N.A.	15.37%

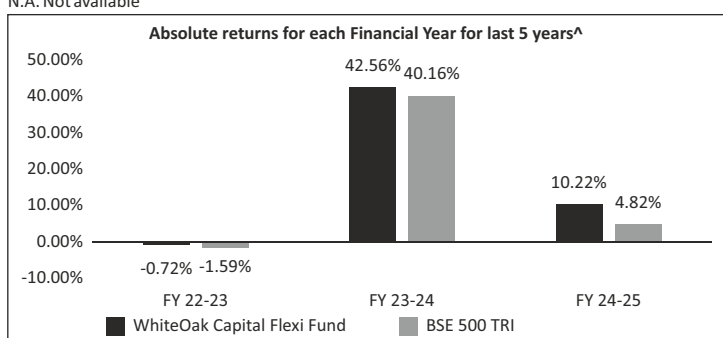
^Past performance may or may not be sustained in the future.

@Inception date – August 02, 2022

*Returns greater than one year are compounded annualized (CAGR).

BSE 500 TRI

N.A. Not available



^22-23 returns provided from allotment of units.

All the returns are of Regular Plan - Growth Option.

Calculation assumes that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV.

Product Labelling: To provide investors an easy understanding of the kind of product / scheme they are investing in and its suitability to them, the product labeling is as mentioned on Page 1 to 3.

ADDITIONAL SCHEME RELATED DISCLOSURES

1.Scheme's portfolio holdings as on March 31, 2025 (top 10 holdings by issuer and fund allocation towards various sectors) -

https://mf.whiteoakamc.com/download#SID_KIM_SAI#Product_Related_Disclosures

2.Portfolio Turnover Rate as on March 31, 2025 – 1.82

EXPENSES OF THE SCHEME**(i) Load Structure**

Entry Load: Nil

Exit Load:

- In respect of each purchase / switch-in of Units, an Exit Load of 1.00% is payable if Units are redeemed / switched-out within 1 month from the date of allotment.
- No Exit Load is payable if Units are redeemed / switched-out after 1 month from the date of allotment.
- No Entry / Exit Load shall be levied on units allotted on IDCW reinvestment.

(ii) Recurring Expenses

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

Actual expenses for the previous financial year (FY 2023-24) (% of NAV):

Regular Plan: 1.96% and Direct Plan: 0.43% (including GST on Management fees).

Actual Expense ratio has been disclosed at the following link:

<https://mf.whiteoakamc.com/regulatory-disclosures/total-expense-ratio>

The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read "Section- Annual Scheme Recurring Expenses" in the SID.

TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS)

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

DAILY NET ASSET VALUE (NAV) PUBLICATION

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

FOR INVESTOR GRIEVANCES PLEASE CONTACT

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

UNITHOLDERS' INFORMATION

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

WHITEOAK CAPITAL MID CAP FUND**INVESTMENT OBJECTIVE**

To seek to generate capital appreciation by actively investing in and managing a diversified portfolio primarily composed of mid-cap stocks.

There is no assurance that the investment objective of the Scheme will be achieved.

ASSET ALLOCATION PATTERN OF THE SCHEME

Under normal circumstances the asset allocation pattern will be:

Instruments	Indicative Allocation (% of Total Assets)	
	Minimum	Maximum
Equity and Equity Related Instruments of Mid- Cap Companies**	65	100
Equity and Equity Related Instruments other than above	0	35
Debt Securities and Money Market Instruments	0	35
Units issued by REITs and InvITs	0	10

** Investment universe of "Mid-Cap":

The investment universe of "Mid-Cap" shall comprise companies as defined by SEBI from time to time.

In terms of Para 2.7.1 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the universe of "Mid-Cap" shall consist of 101st to 250th company in terms of full market capitalization and that the Scheme will be required to adhere the following:

- The list of stocks of Mid Cap companies prepared by AMFI in this regard will be adopted.
- The said list would be uploaded on the AMFI website and would be updated every six months based on the data as on the end of June and December of each year or periodically as specified by SEBI.
- Subsequent to any update in the said list as uploaded by AMFI, the portfolio of the Scheme will be rebalanced within a period of one month

In terms of paragraph 12.24 of SEBI Master Circular for Mutual Funds dated June 27, 2024 the cumulative gross exposure through equity, debt, derivative positions, REITs, InvITs, other permitted securities/assets and such other securities/assets as may be permitted by the SEBI from time to time, subject to regulatory approvals, if any, shall not exceed 100% of the net assets of the Scheme.

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)

Sl. no	Type of Instrument	Percentage of exposure	Circular references
1.	Investment in unrated debt and money market instruments, other than government securities, treasury bills, derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc.	Not more than 5% of the net assets of the scheme.	Para 12.1.5 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
2.	Securitized debt	Cumulative exposure up to 40% of maximum permissible allocation to debt assets in securitized debt or structured obligations or credit enhancements.	Para 12.15 of SEBI Master Circular on Mutual Funds dated June 27, 2024
3.	Debt instruments having Structured Obligations / Credit Enhancements	Not exceeding 10% of the debt portfolio of the Scheme and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the Scheme: a. Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade; and b. Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade.	Para 12.3 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
4.	Unlisted non-convertible debentures	Up to a 10% of the debt portfolio of the Scheme.	Para 12.1 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
5.	Foreign Securities and Overseas ETFs	20% of the average AUM in Overseas securities / Overseas ETFs of the previous three calendar months would be available to the Mutual Fund for that month to invest in Overseas securities / Overseas ETFs. Provided that the limit for investment in overseas securities including ETFs shall be as permitted by RBI/SEBI from time to time. Further, the investment in foreign securities and overseas ETFs shall not exceed 35% of its total assets subject to investment restriction specified by SEBI/RBI from time to time.	Para 12.19 of SEBI Master Circular on Mutual Funds dated June 27, 2024.

Sl. no	Type of Instrument	Percentage of exposure	Circular references
6.	Securities Lending	1. Not more than 20% of the net assets of the Scheme. 2. Not more than 5% of the net assets of the Scheme to any single approved intermediary	Subject to the SEBI (MF) Regulations and in accordance with Securities Lending Scheme, 1997, Para 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024 and framework for short selling and borrowing and lending of securities notified by SEBI vide circular No MRD/DoP/SE/Dep/Cir-14/2007 dated December 20, 2007, as may be amended from time to time.
7.	Derivatives	Up to 50% of both equity and debt component respectively. For hedging and portfolio balancing, and to undertake imperfect hedging in accordance with guidelines and limits prescribed by SEBI from time to time.	Para 12.25 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
8.	Units of Infrastructure Investment Trusts (InvITs) and Real Estate Investment Trusts (REITs)	The scheme may invest upto 10% of the net assets in units of REITs and INVITs and not more than 5% of the net assets of the Scheme will be invested in REITs and INVITs of any single issuer.	Paragraph 12.21 of SEBI Master Circular for Mutual Funds dated June 27, 2024.

The Scheme shall not invest in the below securities:

Sr. No.	Type of Instrument
1.	Debt instruments with special features AT1 & AT2 Bonds

The Scheme may invest in other schemes managed by the AMC or in the schemes of any other mutual funds, provided it is in conformity with the investment objectives of the Scheme and in terms of the prevailing SEBI (MF) Regulations. As per the SEBI (MF) Regulations, no investment management fees will be charged for such investments and the aggregate inter scheme investment made by all the schemes of WhiteOak Capital Mutual Fund or in the schemes of other mutual funds shall not exceed 5% of the net asset value of WhiteOak Capital Mutual Fund

Pending deployment as per investment objective, the money under the Scheme may be parked in short-term deposits of Scheduled Commercial Banks. The Scheme shall abide by the guidelines for parking of funds in short term deposits vide Para 12.16 of SEBI Master Circular on Mutual Funds dated June 27, 2024, as may be amended from time to time.

Investments in equity will be made through secondary market purchases, initial public offers, other public offers, placements and right offers (including renunciation). Investment in debt will be made through secondary market purchases, public offers and placements. The securities could be listed / unlisted, privately placed, secured / unsecured, rated / unrated in accordance with various SEBI regulations.

Rebalancing due to Short Term Defensive Consideration:

Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per Para 1.14.1.2.b of SEBI Master Circular on Mutual Funds dated June 27, 2024, and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.

Portfolio Rebalancing due to Passive Breaches:

Further, as per Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024, as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Review Committee of the AMC. The Investment Review Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in Para 2.9 of the Master Circular.

INVESTMENT STRATEGY

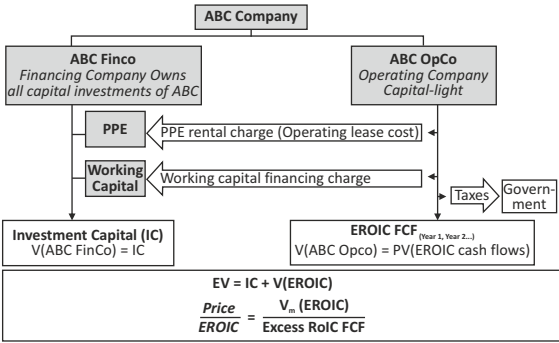
The investment objective of the Scheme is to provide long-term capital appreciation/income by investing predominantly in Mid-Cap companies. The Scheme shall follow a predominantly Mid cap strategy with a minimum exposure of 65% to Mid-Cap stocks.

At WhiteOak Capital AMC, our investment strategy is to invest in businesses based on stock selection and to avoid focusing on macro events. We believe in investing in good businesses at attractive valuations. These are the two critical pillars of our investment philosophy – business and valuation. A good business is one that is well managed, scalable, and generates superior returns on incremental capital. Valuation is attractive when the current market price is at a substantial discount to intrinsic value.

Key attributes we look for in a Business	Key factors we evaluate
a) Superior returns on incremental capital	Industry competitive intensity Sustainable competitive advantage
b) Scalable long-term opportunity	Industry potential versus current size Expanding market share and scope
c) Strong execution and governance	Drive to create long term value Interests aligned with minority shareholders

OpcoFinco Valuation Framework

We use a proprietary valuation approach that has been trademarked as OpcoFinco. As shown in the extract below, under the OpcoFinco framework, a company is bifurcated into an Opco (capital-light operating company) and Finco (financing company that owns all capital investments). By deducting the invested capital from the publicly available enterprise valuation, we arrive at the value ascribed by the market to the Opco. The OpcoFinco Free Cash Flow (FCF) multiple of the business is then obtained by dividing the value of Opco with the present value of excess FCF generated.



Abbreviations: PPE - Plant Property & Equipment, EROIC - Excess Return on Invested Capital, V(ABC FinCo) – Value of ABC FinCo, V(ABC OpCo) – Value of ABC OpCo, PV – Present Value Excess Return on Invested Capital – Return earned after subtracting the cost of capital.

As the OpcoFinco Framework is based on analysis of cash flows, it avoids several distortions that can potentially emerge while using accounting multiples. Depending on the suitability the traditional valuation approaches might be used for valuation.

The scheme may invest part of its portfolio in debt and money market instruments subject to permissible limits laid under SEBI (MF) Regulations and will be guided by credit quality, liquidity, interest rates outlook. The scheme may also have an exposure to derivative instruments for the purpose of hedging, portfolio balancing and optimising returns.

Though every endeavour will be made to achieve the objective of the Scheme, the AMC/ Sponsors/Trustee do not guarantee that the investment objective of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme.

RISK PROFILE OF THE SCHEME

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below: The Scheme carries risks associated with investing in equity and equity related instruments, fixed income securities, securities segment and tri-party repo trade settlement, derivatives, foreign securities/ overseas investments, repo in corporate bond, REITs and InvITs, short selling, securities lending, securitized debt, units of mutual fund schemes, risks associated with segregated portfolio. Fixed Income Securities are subject to risks including but not limited to interest rate risk, re-investment risk, spread risk, liquidity risk, credit risk, Liquidity Risk on account of unlisted securities, Counterparty Risk, Settlement Risk duration risk and performance risk.

For details on risk factors and risk mitigation measures, please refer SID.

PLANS/OPTIONS

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

APPLICABLE NAV (AFTER THE SCHEME OPENS FOR SUBSCRIPTIONS AND REDEMPTIONS)

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

DESPATCH OF REDEMPTION REQUEST

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

BENCHMARK INDEX

BSE MidCap 150 TRI

DIVIDEND POLICY (IDCW)

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

NAME OF THE FUND MANAGER

Mr. Ramesh Mantri (Managing the Scheme – Since Inception)
 Ms. Trupti Agrawal (Assistant Fund Manager - Equity) (Managing the Scheme – Since Inception)
 Mr. Dheeresh Pathak (Assistant Fund Manager – Equity) (Managing the Scheme – Since April 01, 2024)
 Mr. Piyush Baranwal (for debt Securities) (Managing the Scheme - Since Inception)
 Mr. Ashish Agrawal (Arbitrage) (Managing the Scheme – Since January 06, 2025)

NAME OF THE TRUSTEE COMPANY

WhiteOak Capital Trustee Limited

PERFORMANCE OF THE SCHEME

The Performance of the scheme is as on March 31, 2025:

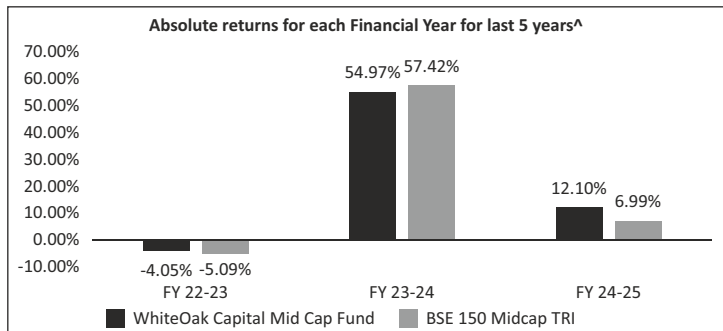
Name of the Scheme / Benchmarks	Compounded Annualised Returns (in %)*^			
	1 year	3 years	5 years	Since Inception@
WhiteOak Capital Mid Cap Fund - Regular Plan- Growth	13.38%	N.A.	N.A.	22.67%
WhiteOak Capital Mid Cap Fund - Direct Plan - Growth	15.12%	N.A.	N.A.	24.69%
Benchmark: BSE MidCap 150 TRI.	8.87%	N.A.	N.A.	20.96%

^Past performance may or may not be sustained in the future.

@Inception date – September 07, 2022

N.A. - Not available

** Returns greater than one year are compounded annualized (CAGR).



^23-24 returns provided from allotment of units.

All the returns are of Regular Plan - Growth Option.

Calculation assumes that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV.

Product Labelling: To provide investors an easy understanding of the kind of product / scheme they are investing in and its suitability to them, the product labeling is as mentioned on Page 1 to 3.

ADDITIONAL SCHEME RELATED DISCLOSURES

1.Scheme's portfolio holdings as on March 31, 2025 (top 10 holdings by issuer and fund allocation towards various sectors) –

https://mf.whiteoakamc.com/download#SID_KIM_SAI#Product_Related_Disclosures

2.Portfolio Turnover Rate as on March 31, 2025 –2.18

EXPENSES OF THE SCHEME**(i) Load Structure**

Entry Load: Nil

Exit Load:

- In respect of each purchase / switch-in of Units, an Exit Load of 1.00% is payable if Units are redeemed/ switched-out within 1 month from the date of allotment.
- No Exit Load is payable if Units are redeemed / switched-out after 1 month from the date of allotment.
- No Entry / Exit Load shall be levied on units allotted on IDCW reinvestment.

(ii) Recurring Expenses

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

Actual expenses for the previous financial year (FY 2023-24) (% of NAV):

Regular Plan: 2.11% and Direct Plan: 0.48% (including GST on Management fees)

Actual Expense ratio has been disclosed at the following link:

<https://mf.whiteoakamc.com/regulatory-disclosures/total-expense-ratio>

The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read "Section- Annual Scheme Recurring Expenses" in the SID.

TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS)

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

DAILY NET ASSET VALUE (NAV) PUBLICATION

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

FOR INVESTOR GRIEVANCES PLEASE CONTACT

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

UNITHOLDERS' INFORMATION

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

WHITEOAK CAPITAL ELSS TAX SAVER FUND**INVESTMENT OBJECTIVE**

To generate capital appreciation / income from a portfolio, comprising predominantly of equity & equity related instruments.

There is no assurance that the investment objective of the Scheme will be achieved.

ASSET ALLOCATION PATTERN OF THE SCHEME

Under normal circumstances the asset allocation pattern will be:

Instruments	Indicative Allocation (% of Total Assets)	
	Minimum	Maximum
Equity and Equity Related Instruments	80	100
Debt Securities and Money Market Instruments	0	20

In line with Equity Linked Savings Scheme, 2005 as notified by Ministry of Finance (Department of Economic Affairs) vide notification dated November 03, 2005 as amended from time to time, the corpus of Scheme shall be predominantly invested in Equities including cumulative convertible preference shares, fully convertible debentures and bonds of companies, partly convertible issues of debentures and bonds including those issued on right basis subject to the condition that, as far as possible, the non-convertible portion of the debentures or bonds so acquired or subscribed, shall be disinvested within a period of twelve months.

In terms of Para 12.24 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the cumulative gross exposure through equity, equity related instruments, debt, derivative positions, REITs/INVTs, repo transactions, credit default swaps in corporate debt securities, other permitted securities/assets and such other securities/assets as may be permitted by the Board from time to time, subject to regulatory approvals, if any, shall not exceed 100% of the net assets of the scheme.

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)

Sl. no	Type of Instrument	Percentage of exposure	Circular references
1.	Foreign Securities	20% of its total assets	Para 12.19 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
2.	Unrated debt and money market instruments, other than government securities, treasury bills, derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc.	Upto 5% of the net assets of the schemes.	Para 12.1.5 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
3.	Unlisted non-convertible debentures	Up to a 10% of the debt portfolio of the Scheme.	Para 12.1 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
4.	Securities Lending	1. Not more than 20% of the net assets of the Scheme. 2. Not more than 5% of the net assets of the Scheme in Securities Lending to any single approved intermediary.	Subject to the SEBI (MF) Regulations and in accordance with Securities Lending Scheme, 1997, Para 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024 and framework for short selling and borrowing and lending of securities notified by SEBI vide circular No MRD/DoP/SE/ Dep/Cir-14/2007 dated December 20, 2007, as may be amended from time to time.
5.	Derivatives	up to 50% of the net assets of Equity & Debt respectively.	Para 12.25 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
6.	Repo/ reverse repo transactions in corporate debt securities	Upto 10% of the net assets of the scheme.	Para 12.18 of SEBI Master Circular for Mutual Funds dated June 27, 2024.
7.	Tri-Party Repos	A part of the net assets may be invested in the Triparty repo (TREPS) or repo as may be provided by RBI to meet the liquidity requirements.	-

The Scheme shall not invest in the below securities:

Sr. No.	Type of Instrument
1.	Instruments having Special Features
2.	Unlisted debt instruments subject to Para 12.12 of SEBI Master Circular on Mutual Funds dated June 27, 2024
3.	Securitized debt

Pursuant to Para 12.12 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the scheme will not invest in unlisted debt instruments including commercial papers (CPs), other than (a) government securities, (b) other money market instruments and (c) derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. which are used by mutual funds for hedging.

Pending deployment of funds in securities in terms of investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of Scheduled Commercial Banks, subject to the guidelines issued by SEBI vide Para 12.16 of SEBI Master Circular on Mutual Funds dated June 27, 2024, as may be amended from time to time.

The Scheme may invest in other schemes managed by the AMC or in the schemes of any other mutual funds, provided it is in conformity with the investment objectives of the Scheme and in terms of the prevailing SEBI (MF) Regulations. As per the SEBI (MF) Regulations, no investment management fees will be charged for such investments and the aggregate inter scheme investment made by all the schemes of WhiteOak Capital Mutual Fund or in the schemes of other mutual funds shall not exceed 5% of the net asset value of the WhiteOak Capital Mutual Fund.

Investments in equity will be made through secondary market purchases, initial public offers, other public offers, placements and right offers (including renunciation). Investment in debt will be made through secondary market purchases, public offers and placements. The securities could be listed / unlisted, privately placed, secured / unsecured, rated / unrated in accordance with various SEBI regulations.

There can be no assurance that the investment objective of the scheme will be realized. The scheme will also review these investments from time to time and the Fund Manager may churn the portfolio to the extent as considered beneficial to the investors.

INVESTMENT STRATEGY

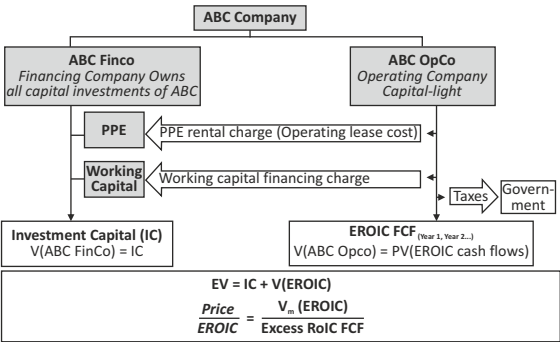
The investment objective of the scheme is to generate capital appreciation / income from a portfolio, predominantly of equity & equity related instruments. The aim of equity strategy will be to build a portfolio of companies diversified across major industries, economic sectors and market capitalization that offer an acceptable risk reward balance. The ELSS (Equity Linked Savings Scheme) guidelines, as applicable, would be adhered to in the management of this Scheme.

At WhiteOak Capital AMC, our investment strategy is to invest in businesses based on stock selection and to avoid focusing on macro events. We believe in investing in good businesses at attractive valuations. These are the two critical pillars of our investment philosophy – business and valuation. A good business is one that is well managed, scalable, and generates superior returns on incremental capital. Valuation is attractive when the current market price is at a substantial discount to intrinsic value.

Key attributes we look for in a Business	Key factors we evaluate
a) Superior returns on incremental capital	Industry competitive intensity Sustainable competitive advantage
b) Scalable long-term opportunity	Industry potential versus current size Expanding market share and scope
c) Strong execution and governance	Drive to create long term value Interests aligned with minority shareholders

OpcoFinco Valuation Framework

We use a proprietary valuation approach that has been trademarked as OpcoFinco. As shown in the extract below, under the OpcoFinco framework, a company is bifurcated into an Opco (capital-light operating company) and Finco (financing company that owns all capital investments). By deducting the invested capital from the publicly available enterprise valuation, we arrive at the value ascribed by the market to the Opco. The OpcoFinco Free Cash Flow (FCF) multiple of the business is then obtained by dividing the value of Opco with the present value of excess FCF generated.



Abbreviations: PPE - Plant Property & Equipment, EROIC - Excess Return on Invested Capital, V(ABC FinCo) – Value of ABC FinCo, V(ABC OpCo) – Value of ABC OpCo, PV – Present Value Excess Return on Invested Capital – Return earned after subtracting the cost of capital.

As the OpcoFinco Framework is based on analysis of cash flows, it avoids several distortions that can potentially emerge while using accounting multiples. Depending on the suitability the traditional valuation approaches might be used for valuation.

The scheme may invest part of its portfolio in debt and money market instruments subject to permissible limits laid under SEBI (MF) Regulations and will be guided by credit quality, liquidity, interest rates outlook. The scheme may also have an exposure to derivative instruments for the purpose of hedging, portfolio balancing and optimising returns.

Though every endeavour will be made to achieve the objective of the Scheme, the AMC/ Sponsors/Trustee do not guarantee that the investment objective of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme.

RISK PROFILE OF THE SCHEME

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below: The Scheme carries risks associated with investing in Equity and Equity related instruments, derivatives, Repo in corporate Bond, Securities Lending, Risks associated with Segregated portfolio. Fixed Income Securities are subject to risks including but not limited to interest rate risk, re-investment risk, spread risk, liquidity risk, credit risk, Liquidity Risk on account of unlisted securities, Counterparty Risk, Settlement Risk duration risk and performance risk.

Please refer the SID for detailed risk factors.

PLANS/OPTIONS

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

APPLICABLE NAV (AFTER THE SCHEME OPENS FOR SUBSCRIPTIONS AND REDEMPTIONS)

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

LOCK-IN PERIOD

Redemption of Units can be made only after a period of three years (lock-in period) from the date of allotment of Units proposed to be redeemed as prescribed in the ELSS regulations. As per SEBI guidelines, the NAV will be disclosed at the close of every business day. The Trustee reserves the right to change the lock-in period prospectively from time to time, in the event of amendment(s) to the ELSS regulations with respect to the lock-in period.

DESPATCH OF REDEMPTION REQUEST

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

BENCHMARK INDEX

BSE 500 TRI

DIVIDEND POLICY (IDCW)

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

NAME OF THE FUND MANAGER

Mr. Ramesh Mantri (For Equity Securities) (Managing the Scheme – Since Inception)
Ms. Trupti Agrawal (Assistant Fund Manager - Equity) (Managing the Scheme – Since Inception)
Mr. Dheeresh Pathak (Assistant Fund Manager – Equity) (Managing the Scheme – Since April 01, 2024)
Mr. Piyush Baranwal (for debt Securities) (Managing the Scheme - Since Inception)
Mr. Ashish Agrawal (Arbitrage) (Managing the Scheme – Since January 06, 2025)

NAME OF THE TRUSTEE COMPANY

WhiteOak Capital Trustee Limited

PERFORMANCE OF THE SCHEME

The Performance of the scheme is as on March 31, 2025:

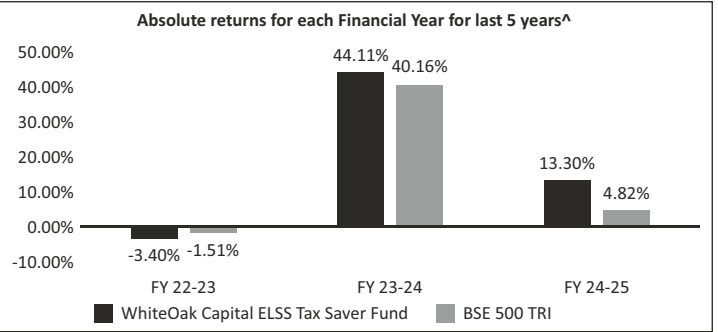
Name of the Scheme / Benchmarks	Compounded Annualised Returns (in %)*^			
	1 year	3 years	5 years	Since Inception@
WhiteOak Capital ELSS Tax Saver Fund - Regular Plan- Growth	14.40%	NA	NA	20.87%
WhiteOak Capital ELSS Tax Saver Fund - Direct Plan - Growth	16.29%	NA	NA	22.98%
Benchmark: BSE 500 TRI	5.96%	NA	NA	16.76%

^Past performance may or may not be sustained in the future.

@Inception date – September 14, 2022

N.A. Not available

* Returns greater than one year are compounded annualized (CAGR).



^22-23 returns provided from allotment of units.

All the returns are of Regular Plan - Growth Option.

Calculation assumes that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV.

Product Labelling: To provide investors an easy understanding of the kind of product / scheme they are investing in and its suitability to them, the product labeling is as mentioned on Page 1 to 3.

ADDITIONAL SCHEME RELATED DISCLOSURES

1.Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors) as on March 31, 2025 –

https://mf.whiteoakamc.com/download#SID_KIM_SAI#Product_Related_Disclosures

2.Portfolio Turnover Rate as on March 31, 2025 – 0.42

EXPENSES OF THE SCHEME
(i) Load Structure
Entry Load: Nil
Exit Load: Nil
(ii) Recurring Expenses
PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME
Actual expenses for the previous financial year (FY 2023-24) (% of NAV):
Regular Plan: 2.31% and Direct Plan: 0.67% (including GST on Management fees)
Actual Expense ratio has been disclosed at the following link:
https://mf.whiteoakamc.com/regulatory-disclosures/total-expense-ratio
The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read "Section- Annual Scheme Recurring Expenses" in the SID.
TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS)
PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME
DAILY NET ASSET VALUE (NAV) PUBLICATION
PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME
FOR INVESTOR GRIEVANCES PLEASE CONTACT
PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME
UNITHOLDERS' INFORMATION
PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

WHITEOAK CAPITAL LARGE CAP FUND

INVESTMENT OBJECTIVE
To provide long-term capital appreciation/income by investing predominantly in and managing a diversified portfolio of Large-Cap stocks.
There is no assurance that the investment objective of the Scheme will be achieved.

ASSET ALLOCATION PATTERN OF THE SCHEME		
Under normal circumstances the asset allocation pattern will be:		
Instruments	Indicative Allocation (% of Total Assets)	
	Minimum	Maximum
Equity and Equity Related Instruments of Large Cap Companies**	80	100
Equity and Equity Related Instruments other than above	0	20
Debt Securities and Money Market Instruments	0	20
Units issued by REITs and InvITs	0	10

**Investment universe of "Large Cap":

- The investment universe of "Large Cap" shall comprise companies as defined by SEBI from time to time.
- In terms of Para 2.7.1 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the universe of "Large Cap" shall consist of 1st to 100th company in terms of full market capitalization and that the Scheme will be required to adhere the following:
 - The list of stocks of Large Cap companies prepared by AMFI in this regard will be adopted.
 - The said list would be uploaded on the AMFI website and would be updated every six months based on the data as on the end of June and December of each year or periodically as specified by SEBI.
 - Subsequent to any updation in the said list as uploaded by AMFI, the portfolio of the Scheme will be rebalanced within a period of one month.

In terms of Para 12.24 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the cumulative gross exposure through equity, equity related instruments, debt, derivative positions, REITs/InvITs, repo transactions, credit default swaps in corporate debt securities, other permitted securities/assets and such other securities/assets as may be permitted by the Board from time to time, subject to regulatory approvals, if any, shall not exceed 100% of the net assets of the scheme.

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)

Sl. no	Type of Instrument	Percentage of exposure	Circular references
1.	Unrated debt and money market instruments, other than government securities, treasury bills, derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc.	Upto 5% of the net assets of the schemes.	Para 12.1.5 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
2.	Securitized debt	Up to 40% of maximum permissible allocation to debt assets in securitized debt or structured obligations or credit enhancements.	Para 12.15 of SEBI Master Circular on Mutual Funds dated June 27, 2024

Sl. no	Type of Instrument	Percentage of exposure	Circular references
3.	Investment in debt instruments having Structured Obligations / Credit Enhancements	The investment in the following instruments shall not exceed 10% of the debt portfolio of the Scheme and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the Scheme: - Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade; and - Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade.	Para 12.3 of SEBI Master Circular on Mutual Funds dated June 27, 2024
4.	Unlisted non-convertible debentures	Up to a 10% of the debt portfolio of the Scheme.	Para 12.1 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
5.	Overseas securities / Overseas ETFs	The Scheme may invest up to 20% of its net assets in foreign securities and Overseas ETFs as permitted by RBI/SEBI from time to time..	Para 12.19 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
6.	Securities Lending	- Not more than 20% of the net assets of the Scheme. - Not more than 5% of the net assets of the Scheme in Securities Lending to any single approved intermediary.	Subject to the SEBI (MF) Regulations and in accordance with Securities Lending Scheme, 1997, Para 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024 and framework for short selling and borrowing and lending of securities notified by SEBI vide circular No MRD/DoP/SE/ Dep/Cir-14/2007 dated December 20, 2007, as may be amended from time to time.
7.	Derivatives	Upto 50% of the net assets of Equity & Debt respectively.	Para 12.25 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
8.	Investment in the units of Infrastructure Investment Trusts (InvITs) and Real Estate Investment Trusts (REITs)	Not more than 10% of the net assets of the Scheme and not more than 5% of the net assets of the Scheme in InvITs and REITs of any single issuer.	Para 12.21 of SEBI Master Circular on Mutual Funds dated June 27, 2024
9.	Repo/ reverse repo transactions in corporate debt securities	Upto 10% of the net assets of the scheme.	Para 12.18 of SEBI Master Circular for Mutual Funds dated June 27, 2024.
10.	Tri-Party Repos	A part of the net assets may be invested in the Triparty repo (TREPS) or repo as may be provided by RBI to meet the liquidity requirements.	-
11.	Short selling of securities	The Scheme may engage in short selling of securities.	Para 12.11 of SEBI Master Circular for Mutual Funds dated June 27, 2024.

The Scheme shall not invest in the below securities:

Sr. No.	Type of Instrument
1.	Instruments having Special Features

Pursuant to Para 12.12 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the scheme will not invest in unlisted debt instruments including commercial papers (CPs), other than (a) government securities, (b) other money market instruments and (c) derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. which are used by mutual funds for hedging.

Pending deployment of funds in securities in terms of investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of Scheduled Commercial Banks, subject to the guidelines issued by SEBI vide Para 12.16 of SEBI Master Circular on Mutual Funds dated June 27, 2024, as may be amended from time to time.

The Scheme may invest in other schemes managed by the AMC or in the schemes of any other mutual funds, provided it is in conformity with the investment objectives of the Scheme and in terms of the prevailing SEBI (MF) Regulations. As per the SEBI (MF) Regulations, no investment management fees will be charged for such investments and the aggregate inter scheme investment made by all the schemes of WhiteOak Capital Mutual Fund or in the schemes of other mutual funds shall not exceed 5% of the net asset value of the WhiteOak Capital Mutual Fund.

Investments in equity will be made through secondary market purchases, initial public offers, other public offers, placements and right offers (including renunciation). Investment in debt will be made through secondary market purchases, public offers and placements. The securities could be listed / unlisted, privately placed, secured / unsecured, rated / unrated in accordance with various SEBI regulations.

There can be no assurance that the investment objective of the scheme will be realized. The scheme will also review these investments from time to time and the Fund Manager may churn the portfolio to the extent as considered beneficial to the investors.

Rebalancing due to Short Term Defensive Consideration:

Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per Para 1.14.1.2.b of SEBI Master Circular on Mutual Funds dated June 27, 2024, and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.

Portfolio Rebalancing due to Passive Breaches:

Further, as per Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024, as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Review Committee of the AMC. The Investment Review Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in Para 2.9 of the Master Circular.

INVESTMENT STRATEGY

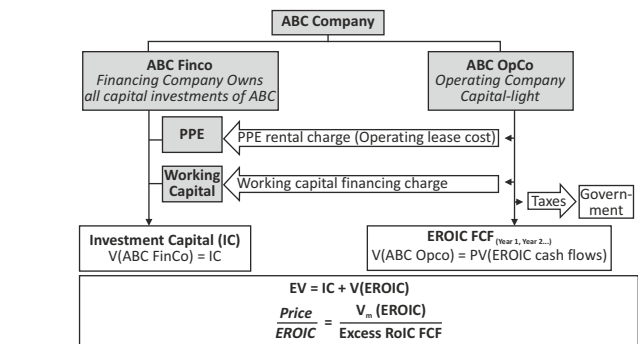
The investment objective of the Scheme is to provide long-term capital appreciation by investing predominantly in Large-Cap companies. The Scheme will maintain a minimum exposure of 80% to Large Cap stocks. The Scheme will diversified across key sectors.

At WhiteOak Capital AMC, our investment strategy is to invest in businesses based on stock selection and to avoid focusing on macro events. We believe in investing in good businesses at attractive valuations. These are the two critical pillars of our investment philosophy – business and valuation. A good business is one that is well managed, scalable, and generates superior returns on incremental capital. Valuation is attractive when the current market price is at a substantial discount to intrinsic value.

Key attributes we look for in a Business	Key factors we evaluate
a) Superior returns on incremental capital	Industry competitive intensity Sustainable competitive advantage
b) Scalable long-term opportunity	Industry potential versus current size Expanding market share and scope
c) Strong execution and governance	Drive to create long term value Interests aligned with minority shareholders

OpcoFinco Valuation Framework

We use a proprietary valuation approach that has been trademarked as OpcoFinco. As shown in the extract below, under the OpcoFinco framework, a company is bifurcated into an Opco (capital-light operating company) and Finco (financing company that owns all capital investments). By deducting the invested capital from the publicly available enterprise valuation, we arrive at the value ascribed by the market to the Opco. The OpcoFinco Free Cash Flow (FCF) multiple of the business is then obtained by dividing the value of Opco with the present value of excess FCF generated.



Abbreviations: PPE - Plant Property & Equipment, EROIC - Excess Return on Invested Capital, V(ABC FinCo) – Value of ABC FinCo, V(ABC OpCo) – Value of ABC OpCo, PV – Present Value

Excess Return on Invested Capital – Return earned after subtracting the cost of capital.

As the OpcoFinco Framework is based on analysis of cash flows, it avoids several distortions that can potentially emerge while using accounting multiples. Depending on the suitability the traditional valuation approaches might be used for valuation.

The scheme may invest part of its portfolio in debt and money market instruments subject to permissible limits laid under SEBI (MF) Regulations and will be guided by credit quality, liquidity, interest rates outlook. The scheme may also have an exposure to derivative instruments for the purpose of hedging, portfolio balancing and optimising returns.

Though every endeavour will be made to achieve the objective of the Scheme, the AMC/ Sponsors/Trustee do not guarantee that the investment objective of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme.

RISK PROFILE OF THE SCHEME

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below: The Scheme carries risks associated with investing in Equity and Equity related instruments, derivatives, Repo in corporate Bond, Securities Lending, Risks associated with Segregated portfolio. Fixed Income Securities are subject to risks including but not limited to interest rate risk, re-investment risk, spread risk, liquidity risk, credit risk, Liquidity Risk on account of unlisted securities, Counterparty Risk, Settlement Risk duration risk and performance risk.

Please refer the SID for detailed risk factors.

PLANS/OPTIONS

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

APPLICABLE NAV (AFTER THE SCHEME OPENS FOR SUBSCRIPTIONS AND REDEMPTIONS)

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

DESPATCH OF REDEMPTION REQUEST

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

BENCHMARK INDEX

BSE 100 TRI

DIVIDEND POLICY (IDCW)

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

NAME OF THE FUND MANAGER

Mr. Ramesh Mantri (For Equity Securities) (Managing the Scheme – Since Inception)
Ms. Trupti Agrawal (Assistant Fund Manager - Equity) (Managing the Scheme – Since Inception)
Mr. Dheeresh Pathak (Assistant Fund Manager – Equity) (Managing the Scheme – Since April 01, 2024)
Mr. Piyush Baranwal (for debt Securities) (Managing the Scheme - Since Inception)
Mr. Ashish Agrawal (Arbitrage) (Managing the Scheme – Since January 06, 2025)

NAME OF THE TRUSTEE COMPANY

WhiteOak Capital Trustee Limited

PERFORMANCE OF THE SCHEME

The Performance of the scheme is as on March 31, 2025:

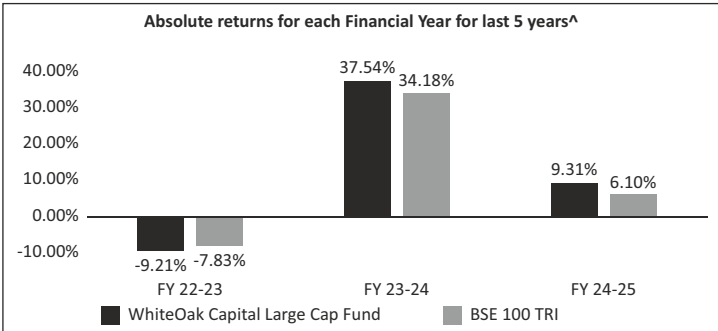
Name of the Scheme / Benchmarks	Compounded Annualised Returns (in %)*^			
	1 year	3 years	5 years	Since Inception@
WhiteOak Capital Large Cap Fund - Regular Plan- Growth	10.06%	N.A.	N.A.	14.67%
WhiteOak Capital Large Cap Fund - Direct Plan - Growth	11.93%	N.A.	N.A.	16.62%
Benchmark: BSE 100 TRI	6.82%	N.A.	N.A.	12.74%

^Past performance may or may not be sustained in the future.

@Inception date – December 01, 2022

N.A. Not available

* Returns greater than one year are compounded annualized (CAGR).



^22-23 returns provided from allotment of units.

All the returns are of Regular Plan - Growth Option.

Calculation assumes that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV.

Product Labelling: To provide investors an easy understanding of the kind of product / scheme they are investing in and its suitability to them, the product labeling is as mentioned on Page 1 to 3.

ADDITIONAL SCHEME RELATED DISCLOSURES

1.Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors) as on March 31, 2025 –

https://mf.whiteoakamc.com/download#SID_KIM_SAI#Product_Related_Disclosures

2.Portfolio Turnover Rate as on March 31, 2025 – 1.81

EXPENSES OF THE SCHEME**(i) Load Structure**

Entry Load: Nil

Exit Load:

- In respect of each purchase / switch-in of Units, an Exit Load of 1.00% is payable if Units are redeemed/ switched-out within 1 month from the date of allotment.
- No Exit Load is payable if Units are redeemed / switched-out after 1 month from the date of allotment.
- No Entry / Exit Load shall be levied on units allotted on IDCW reinvestment.

(ii) Recurring Expenses

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

Actual expenses for the previous financial year (FY 2023-24) (% of NAV):

Regular Plan: 2.37% and Direct Plan: 0.68% (including GST on Management fees)

Actual Expense ratio has been disclosed at the following link:

<https://mf.whiteoakamc.com/regulatory-disclosures/total-expense-ratio>

The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read "Section- Annual Scheme Recurring Expenses" in the SID.

TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS)

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

DAILY NET ASSET VALUE (NAV) PUBLICATION

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

FOR INVESTOR GRIEVANCES PLEASE CONTACT

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

UNITHOLDERS' INFORMATION

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

WHITEOAK CAPITAL BALANCED ADVANTAGE FUND**INVESTMENT OBJECTIVE**

The primary objective of the Scheme is to provide long term capital appreciation and generate income from a dynamically managed portfolio of equity & equity related instruments and debt & money market securities.

There is no assurance that the investment objective of the Scheme will be achieved.

ASSET ALLOCATION PATTERN OF THE SCHEME

Under normal circumstances the asset allocation pattern will be:

Instruments	Indicative Allocation (% of Total Assets)	
	Minimum	Maximum
Equity and Equity Related Instruments	0	100
Debt Securities (including securitized debt) and Money Market Instruments, cash, and cash equivalents and / or units of domestic liquid mutual fund schemes	0	100

In terms of Para 12.24 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the cumulative gross exposure through equity, equity related instruments, debt, derivative positions, REITs/InvTs, repo transactions, credit default swaps in corporate debt securities, other permitted securities/assets and such other securities/assets as may be permitted by the Board from time to time, subject to regulatory approvals, if any, shall not exceed 100% of the net assets of the scheme.

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)

Sl. no	Type of Instrument	Percentage of exposure	Circular references
1.	Derivatives	up to 50% of the net assets of Equity & Debt respectively.	Para 12.25 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
2.	Repo/ reverse repo transactions	Gross exposure Upto 10% of the net assets of the scheme.	Para 12.18 of SEBI Master Circular for Mutual Funds dated June 27, 2024.
3.	Tri – Party Repos	A part of the net assets may be invested in the Triparty repo (TREPS) or repo as may be provided by RBI to meet the liquidity requirements.	-

Sl. no	Type of Instrument	Percentage of exposure	Circular references
4.	Unrated debt and money market instruments, other than government securities, treasury bills, derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc.	Upto 5% of the net assets of the schemes.	Para 12.1.5 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
5.	Securitized Debt	Upto 20% of the net assets of the debt component.	Para 12.15 of SEBI Master Circular on Mutual Funds dated June 27, 2024
6.	Investment in debt instruments having Structured Obligations / Credit Enhancements	The investment in the following instruments shall not exceed 10% of the debt portfolio of the Scheme and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the Scheme: a. Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade; and b. Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade.	Para 12.3 of SEBI Master Circular on Mutual Funds dated June 27, 2024
7.	Unlisted non-convertible debentures	Up to a 10% of the debt portfolio of the Scheme.	Para 12.1 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
8.	Securities Lending	1. Not more than 20% of the net assets of the Scheme. 2. Not more than 5% of the net assets of the Scheme in Securities Lending to any single approved intermediary.	Subject to the SEBI (MF) Regulations and in accordance with Securities Lending Scheme, 1997, Para 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024 and framework for short selling and borrowing and lending of securities notified by SEBI vide circular No MRD/DoP/SE/ Dep/Cir-14/2007 dated December 20, 2007, as may be amended from time to time.
9.	Tri – Party Repos	A part of the net assets may be invested in the Triparty repo (TREPS) or repo as may be provided by RBI to meet the liquidity requirements.	-
10.	Short selling of securities	The Scheme may engage in short selling of securities.	Para 12.11 of SEBI Master Circular for Mutual Funds dated June 27, 2024.

The Scheme shall not invest in the below securities:

Sr. No.	Type of Instrument
1.	Instruments having Special Features
2.	REITs & InvTs
3.	Overseas Securities

Pursuant to Para 12.12 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the scheme will not invest in unlisted debt instruments including commercial papers (CPs), other than (a) government securities, (b) other money market instruments and (c) derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. which are used by mutual funds for hedging.

Pending deployment of funds in securities in terms of investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of Scheduled Commercial Banks, subject to the guidelines issued by SEBI vide Para 12.16 of SEBI Master Circular on Mutual Funds dated June 27, 2024, as may be amended from time to time.

The Scheme may invest in other schemes managed by the AMC or in the schemes of any other mutual funds, provided it is in conformity with the investment objectives of the Scheme and in terms of the prevailing SEBI (MF) Regulations. As per the SEBI (MF) Regulations, no investment management fees will be charged for such investments and the aggregate inter scheme investment made by all the schemes of WhiteOak Capital Mutual Fund or in the schemes of other mutual funds shall not exceed 5% of the net asset value of the WhiteOak Capital Mutual Fund.

Investments in equity will be made through secondary market purchases, initial public offers, other public offers, placements and right offers (including renunciation). Investment in debt will be made through secondary market purchases, public offers and placements. The securities could be listed / unlisted, privately placed, secured / unsecured, rated / unrated in accordance with various SEBI regulations.

There can be no assurance that the investment objective of the scheme will be realized. The scheme will also review these investments from time to time and the Fund Manager may churn the portfolio to the extent as considered beneficial to the investors.

Rebalancing due to Short Term Defensive Consideration:

Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per Para 1.14.1.2.b of SEBI Master Circular on Mutual Funds dated June 27, 2024, and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.

Portfolio Rebalancing due to Passive Breaches:

Further, as per Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024, as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Review Committee of the AMC. The Investment Review Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in Para 2.9 of the Master Circular.

INVESTMENT STRATEGY

The investment objective of the Scheme is to provide long term capital appreciation and generate income from a dynamically managed portfolio of equity & equity related instruments and debt & money market securities

The Scheme may utilise internal proprietary model to monitor the markets to decide the asset allocation mix in various asset classes. This model may provide broad guidance regarding the relative valuation levels and scope of the asset allocation opportunities in the market. Given the dynamic nature of the market, while the Fund manager may utilise this model as a broad indicator; the Fund manager shall have the final authority to apply his/her own discretion and judgement while determining the allocation percentage, the allocation interval, and the allocation approach as may be appropriate to pursue the investment objective of the fund. The internal proprietary model may use parameters like Adjusted Price to Book Value of Equity market indices (with an overlay of ROE), Ratio of G-Sec Yield to Earning Yield of Equity market indices, VIX and Equity and Debt Momentum while deciding the Asset Allocation levels of the portfolio. This internal proprietary model may go through periodic revision (as and when required), resulting in addition or deletion of parameters and the weightages assigned to them.

Illustration:

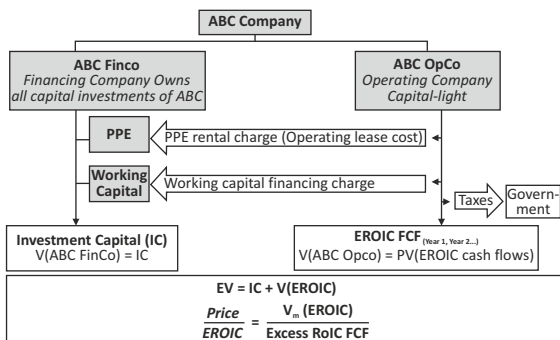
- A very high Ratio of G-Sec Yield/ Earning yield of Index and Adjusted P/BV compared to long term average, indicates higher model value, may result in lower equity allocation say between 30-40%.
- Ratio of G-Sec Yield/ Earning yield of Index and Adjusted P/BV closer to long term average, indicates median model value, may result in equity allocation say between 50-60%.
- A very low Ratio of G-Sec Yield/ Earning yield of Index and Adjusted P/BV compared to long term average, indicates lower model value, may result in higher equity allocation say between 70-80%.

Note: These are tentative numbers for illustration purpose only. The final asset allocation % will be decided based on prevailing market conditions, other parameters like VIX, Momentum etc. along with the primary indicators mentioned above.

Key attributes we look for in a Business	Key factors we evaluate
a) Superior returns on incremental capital	Industry competitive intensity Sustainable competitive advantage
b) Scalable long-term opportunity	Industry potential versus current size Expanding market share and scope
c) Strong execution and governance	Drive to create long term value Interests aligned with minority shareholders

OpcoFinco Valuation Framework

We use a proprietary valuation approach that has been trademarked as OpcoFinco. As shown in the extract below, under the OpcoFinco framework, a company is bifurcated into an Opco (capital-light operating company) and Finco (financing company that owns all capital investments). By deducting the invested capital from the publicly available enterprise valuation, we arrive at the value ascribed by the market to the Opco. The OpcoFinco Free Cash Flow (FCF) multiple of the business is then obtained by dividing the value of Opco with the present value of excess FCF generated.



Abbreviations: PPE - Plant Property & Equipment, EROIC - Excess Return on Invested Capital, $V(ABC\ FinCo)$ - Value of ABC FinCo, $V(ABC\ OpCo)$ - Value of ABC OpCo, PV - Present Value Excess Return on Invested Capital - Return earned after subtracting the cost of capital.

As the OpcoFinco Framework is based on analysis of cash flows, it avoids several distortions that can potentially emerge while using accounting multiples. Depending on the suitability the traditional valuation approaches might be used for valuation.

The scheme may invest part of its portfolio in debt and money market instruments subject to permissible limits laid under SEBI (MF) Regulations and will be guided by credit quality, liquidity,

interest rates outlook. The scheme may also have an exposure to derivative instruments for the purpose of hedging, portfolio balancing and optimising returns.

Though every endeavour will be made to achieve the objective of the Scheme, the AMC/ Sponsors/Trustee do not guarantee that the investment objective of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme.

The scheme may seek to invest in Arbitrage opportunities in Indian Equities. The endeavor will be to ensure the allocation to equity and equity related instruments is greater than or equal to 65%, which will provide the fund with equity fund taxation, while the net equity levels will normally be between 30% to 80%.

Debt Allocation: The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets. The investment team of the AMC will, as a mitigation and risk control procedure, carry out rigorous credit evaluation of the issuer company proposed to be invested in. The credit evaluation process for an issuer includes analysis of its sector, the operating environment, business model, management, corporate governance practices, past track record and financial health.

RISK PROFILE OF THE SCHEME

Mutual Fund Units involve investment risks including the possible loss of principal. Scheme specific Risk Factors are summarized below: The Scheme carries risks associated with investing in Equity and Equity related instruments, derivatives, Foreign Securities, ETFs, Repo in corporate Bond, Securities Lending, Risks associated with Segregated portfolio, instruments with special features, Credit Default Swaps. Fixed Income Securities are subject to risks including but not limited to interest rate risk, re-investment risk, spread risk, liquidity risk, credit risk, Liquidity Risk on account of unlisted securities, Counterparty Risk, Settlement Risk duration risk and performance risk. Please refer to the SID for detailed risk factors.

Please read the SID carefully for details on risk factors before investment.

PLANS/OPTIONS

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

APPLICABLE NAV (AFTER THE SCHEME OPENS FOR SUBSCRIPTIONS AND REDEMPTIONS)

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

DESPATCH OF REDEMPTION REQUEST

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

BENCHMARK INDEX

CRISIL Hybrid 50+50 - Moderate Index

DIVIDEND POLICY (IDCW)

Not Applicable as the Scheme does not offer any IDCW option.

NAME OF THE FUND MANAGER

Mr. Ramesh Mantri (for Equity Securities) (Managing the Scheme - Since Inception)
Ms. Trupti Agrawal (Assistant Fund Manager - Equity) (Managing the Scheme - Since Inception)
Mr. Dheeresh Pathak (Assistant Fund Manager - Equity) (Managing the Scheme - Since April 01, 2024)
Mr. Piyush Baranwal (for Debt Securities) (Managing the Scheme - Since Inception)
Mr. Ashish Agrawal (Arbitrage) (Managing the Scheme - Since January 06, 2025)

NAME OF THE TRUSTEE COMPANY

WhiteOak Capital Trustee Limited

PERFORMANCE OF THE SCHEME

The Performance of the scheme is as on March 31, 2025:

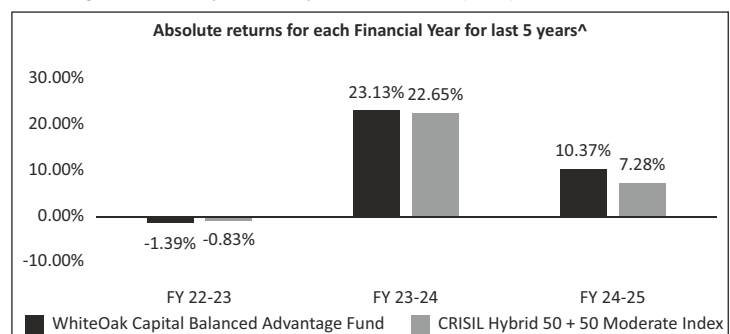
Name of the Scheme / Benchmarks	Compounded Annualised Returns (in %)*^			
	1 year	3 years	5 years	Since Inception@
WhiteOak Capital Balanced Advantage Fund - Regular Plan- Growth	10.87%	NA	NA	14.99%
WhiteOak Capital Balanced Advantage Fund - Direct Plan - Growth	12.65%	NA	NA	16.88%
Benchmark: CRISIL Hybrid 50+50 - Moderate Index	7.78%	NA	NA	13.56%

^Past performance may or may not be sustained in the future.

@Inception date - February 10, 2023

N.A. Not available

* Returns greater than one year are compounded annualized (CAGR).



[^]22-23 returns provided from allotment of units.

All the returns are of Regular Plan - Growth Option.

Calculation assumes that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV.

Product Labelling: To provide investors an easy understanding of the kind of product / scheme they are investing in and its suitability to them, the product labeling is as mentioned on Page 1 to 3.

ADDITIONAL SCHEME RELATED DISCLOSURES

1.Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors) as on March 31, 2025 –

https://mf.whiteoakamc.com/download#SID_KIM_SAI#Product_Related_Disclosures

2.Portfolio Turnover Rate as on March 31, 2025 -3.74

EXPENSES OF THE SCHEME

(i) Load Structure

Entry Load: Nil

Exit Load:

- In respect of each purchase / switch-in of Units, an Exit Load of 1.00% is payable if Units are redeemed/ switched-out within 1 month from the date of allotment.
- No Exit Load is payable if Units are redeemed / switched-out after 1 month from the date of allotment.

With effect from June 02, 2025, the following exit load shall be applicable on a prospective basis in respect of each purchase of Units –

- Nil Exit load – for 10% of the units purchased or switched-in on or before 30 days from the date of allotment.
 - The “First In First Out (FIFO)” logic will be applied while selecting the units for redemption
 - Waiver of Exit load is calculated for each inflow transaction separately on FIFO basis and not on the total units through multiple inflows
 - The load free units from purchases made subsequent to the initial purchase will be available only after redeeming all units from the initial purchase
- All units redeemed /switched out in excess of the 10% load free units will be subject to the below mentioned exit load.
 - 1.00% - if Units are redeemed/switched-out on or before 30 days from the date of allotment
 - Nil - if redeemed after 30 days from the date of allotment

This no load redemption limit is applicable on a 30 day basis (from the date of allotment of such units) and the limit not availed during said period, this shall not be clubbed or carried forward.

(ii) Recurring Expenses

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

Actual expenses for the previous financial year (FY 2023-24) (% of NAV):

Regular Plan: 2.29% and Direct Plan: 0.65% (including GST on Management fees).

Actual Expense ratio has been disclosed at the following link:

<https://mf.whiteoakamc.com/regulatory-disclosures/total-expense-ratio>

The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read “Section- Annual Scheme Recurring Expenses” in the SID.

TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS)

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

DAILY NET ASSET VALUE (NAV) PUBLICATION

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

FOR INVESTOR GRIEVANCES PLEASE CONTACT

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

UNITHOLDERS' INFORMATION

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

WHITEOAK CAPITAL MULTI ASSET ALLOCATION FUND

INVESTMENT OBJECTIVE

To provide long term capital appreciation and generate income by investing in instruments across multiple asset classes viz. Equity, Debt and Gold/silver related instruments.

There is no assurance that the investment objective of the Scheme will be achieved.

ASSET ALLOCATION PATTERN OF THE SCHEME

Under normal circumstances the asset allocation pattern will be:

Instruments	Indicative Allocation (% of Total Assets)	
	Minimum	Maximum
Equity and Equity Related Instruments	10	80
Debt Securities and Money Market Instruments	10	80
Gold/silver related instruments (including ETFs, Sovereign gold deposit schemes) & Exchange Traded Commodity Derivatives (ETCDs) as permitted by SEBI from time to time.	10	50
Units issued by REITS and InVITs	0	10

Investment into physical Gold is neither envisaged nor is part of the core investment strategy; however listed Gold Futures in Indian Commodity Exchanges are physically settled, i.e. if Gold Futures positions are held to maturity it will result in physical delivery which may form part of gold related instruments in asset allocation. However, the scheme shall dispose of such goods as per Para 12.26.3 of the SEBI Master Circular on Mutual Funds dated June 27, 2024 and as amended from time to time.

No Mutual fund schemes shall invest in physical goods except in ‘gold’ through Gold ETFs. However, as mutual fund schemes participating in ETCDs may hold the underlying goods in case of physical settlement of contracts, in that case mutual funds shall dispose of such goods from the books of the scheme, at the earliest, not exceeding the timeline prescribed below:

- For Gold and Silver: - 180 days from the date of holding of physical goods,
- For other goods (except for Gold and Silver):
 - By the immediate next expiry day of the same contract series of the said commodity.

- However, if Final Expiry Date (FED) of the goods falls before the immediate next expiry day of the same contract series of the said commodity, then within 30 days from the date of holding of physical goods.

Pursuant to Para 12.28.1.4 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the cumulative gross exposure to equity, equity related instruments including ETFs, debt, money market instruments, Gold and Silver related instruments (including derivatives, Sovereign Gold Bonds Exchange Traded Commodity Derivatives (ETCDs), and units issued by REITs & InVITs and such other securities/assets as may be permitted by the Board from time to time subject to regulatory approvals, if any should not exceed 100% of the net assets of the scheme.

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)

Sl. no	Type of Instrument	Percentage of exposure	Circular references
1.	Derivatives	Upto 50% of the net assets of equity component and debt component respectively. The scheme may have derivative exposure for the purpose of hedging, portfolio balancing and optimising returns.	Para 12.25 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
2.	Exchange Traded Commodity Derivatives (ETCDs)	The Scheme may participate in ETCDs.	Para 12.26 of the SEBI Master Circular on Mutual Funds dated June 27, 2024.
3.	Overseas Securities	Foreign securities investments shall follow the norms for ongoing schemes as specified by SEBI from time to time, which currently are, 20% of the average AUM in Overseas securities / Overseas ETFs of the previous three calendar months would be available to the Mutual Fund for that month to invest in Overseas securities / Overseas ETFs. Provided that the limit for investment in overseas securities including ETFs shall be as permitted by RBI/SEBI from time to time. The overseas limits mentioned in Para 12.19 of SEBI Master Circular on Mutual Funds dated June 27, 2024 are soft limits. Not more than 35% of its total assets subject to investment restriction specified by SEBI/RBI from time to time.	Para 12.19 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
4.	Securitized Debt	upto 20% of the net assets of the debt component.	Para 12.15 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
5.	Debt instruments having Structured Obligations / Credit Enhancements	The investment by the Scheme in the following instruments shall not exceed 10% of the debt portfolio of the Scheme and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the Scheme. a.Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade; and b.Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade.	Para 12.3 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
6.	Investments in instruments having special features	1. No Mutual Fund under all its schemes shall own more than 10% of such instruments issued by a single issuer; 2. The scheme shall not invest:— a) more than 10% of its NAV of the debt portfolio of the scheme in such instruments; and b) more than 5% of its NAV of the debt portfolio of the scheme in such instruments issued by a single issuer. The limit mentioned at a) and b) above shall be within the overall limit for debt instruments issued by a single issuer and other prudential limits with respect to the debt instruments.	Para 12.2 of the SEBI Master Circular on Mutual Funds, dated June 27, 2024.
7.	Repo/ reverse repo transactions in corporate debt securities	Not exceeding 10% of the net assets of the scheme.	Para 12.18 of SEBI Master Circular for Mutual Funds dated June 27, 2024.
8.	Tri – Party Repos	Investment in the Triparty repo (TREP) or repo or in an alternative investment as may be provided by RBI to meet the liquidity requirements.	-

Sl. no	Type of Instrument	Percentage of exposure	Circular references
9.	Credit Default Swaps	An exposure to a single counterparty in CDS transactions shall not exceed 10% of the net assets of the Scheme and the total exposure related to premium paid for all derivative positions, including CDS, shall not exceed 20% of the net assets of the Scheme. Further provided that the exposure in interest rate derivatives and CDS shall not exceed 50% of debt assets.	Para 12.28 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
10.	Short selling of securities	The Scheme may engage in short selling of securities.	Para 12.11 of SEBI Master Circular for Mutual Funds dated June 27, 2024.
11.	Securities Lending	1. Not more than 20% of the net assets of the Scheme. 2. Not more than 5% of the net assets of the Scheme in Securities Lending to any single approved intermediary.	Subject to the SEBI (MF) Regulations and in accordance with Securities Lending Scheme, 1997, Para 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024 and framework for short selling and borrowing and lending of securities notified by SEBI vide circular No MRD/DoP/SE/Dep/Cir-14/2007 dated December 20, 2007, as may be amended from time to time.
12.	Investment in the units of Infrastructure Investment Trusts (InvITs) and Real Estate Investment Trusts (REITs)	Not more than 10% of the net assets of the Scheme and not more than 5% of the net assets of the Scheme in InvITs and REITs of any single issuer.	Para 12.21 of SEBI Master Circular on Mutual Funds dated June 27, 2024

The Scheme may invest in other schemes managed by the AMC or in the schemes of any other mutual funds, provided it is in conformity with the investment objectives of the Scheme and in terms of the prevailing SEBI (MF) Regulations. As per the SEBI (MF) Regulations, no investment management fees will be charged for such investments and the aggregate inter scheme investment made by all the schemes of WhiteOak Capital Mutual Fund or in the schemes of other mutual funds shall not exceed 5% of the net asset value of WhiteOak Capital Mutual Fund.

Pending deployment of funds in securities in terms of investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of Scheduled Commercial Banks, subject to the guidelines issued by SEBI vide Para 12.16 of the SEBI Master Circular on Mutual Funds dated June 27, 2024, as may be amended from time to time.

Investments in equity will be made through secondary market purchases, initial public offers, other public offers, placements and right offers (including renunciation). Investment in debt will be made through secondary market purchases, public offers and placements. The securities could be listed / unlisted, privately placed, secured / unsecured, rated / unrated in accordance with various SEBI regulations.

There can be no assurance that the investment objective of the scheme will be realized. The scheme will also review these investments from time to time and the Fund Manager may churn the portfolio to the extent considered beneficial to the investors.

Rebalancing due to Short Term Defensive Consideration:

Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per Para 1.14.1.2.b of SEBI Master Circular on Mutual Funds dated June 27, 2024, and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.

Portfolio Rebalancing due to Passive Breaches:

Further, as per Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024, as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Review Committee of the AMC. The Investment Review Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in Para 2.9 of the Master Circular.

INVESTMENT STRATEGY

As per investment objective, the Scheme will endeavour to achieve diversification across Equity, Debt, and Gold/Silver related asset classes with an aim to generate superior risk adjusted returns and provide income/ long-term capital appreciation. Investments under the Scheme will be predominantly in a mix of money market instruments, debt securities, equity & equity related instruments, Gold/ Silver related instruments including ETFs, Exchange Traded Commodities Derivatives (ETCDs), units of REITs and InvITs and such other asset classes as SEBI may prescribe from time to time.

The Scheme may utilize internal proprietary model to monitor the markets to decide the asset allocation mix in various asset classes. This model may provide broad guidance regarding the relative valuation levels and scope of the asset allocation opportunities in the market. However, considering the dynamic nature of the market, the Fund manager might utilize this model as a broad indicator. Fund Manager will have the final authority to apply their discretion and judgment while determining the actual allocation percentage, the allocation interval, and the allocation approach as may be appropriate to pursue the investment objective of the Scheme.

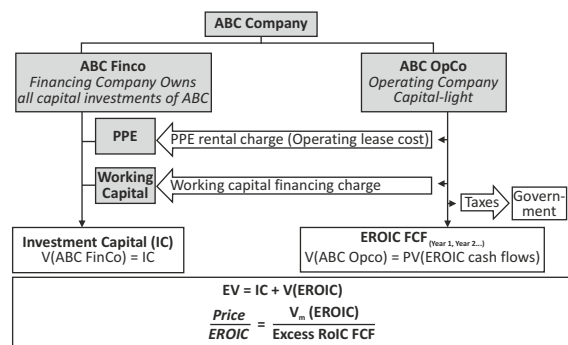
The internal proprietary model might use parameters like Adjusted Price to Book Value of Equity market indices (with an overlay of ROE), Ratio of G-Sec Yield to Earning Yield of Equity market indices, VIX and Equity and Debt Momentum while deciding the Asset Allocation levels of the portfolio between equities and debt. The internal model might use the valuation premium/discount of domestic and foreign equity to decide their respective allocations. Fixed income allocation will be made based on the evaluation of macroeconomic factors, market dynamics, and issuer-specific factors. The model may also use Capitalisation rates prevailing in the market to determine its allocation to REITs and InvITs. The internal model may use Equity to Adjusted Gold Ratio, Dollar Index to Gold Ratio, Gold to Oil Ratio and other such ratios to decide the allocation to gold instruments and various other commodity instruments. This internal proprietary model may undergo periodic revision (as and when required), resulting in adding or deleting parameters and the weights assigned to them.

Equity Allocation- At WhiteOak Capital AMC, our investment strategy is to invest in businesses based on stock selection and to avoid focusing on macro events. We believe in investing in good businesses at attractive valuations. These are the two critical pillars of our investment philosophy – business and valuation. A good business is one that is well managed, scalable, and generates superior returns on incremental capital. Valuation is attractive when the current market price is at a substantial discount to intrinsic value.

Key attributes we look for in a Business	Key factors we evaluate
a) Superior returns on incremental capital	Industry competitive intensity Sustainable competitive advantage
b) Scalable long-term opportunity	Industry potential versus current size Expanding market share and scope
c) Strong execution and governance	Drive to create long term value Interests aligned with minority shareholders

OpcoFinco Valuation Framework

We use a proprietary valuation approach that has been trademarked as OpcoFinco. As shown in the extract below, under the OpcoFinco framework, a company is bifurcated into an Opco (capital-light operating company) and Finco (financing company that owns all capital investments). By deducting the invested capital from the publicly available enterprise valuation, we arrive at the value ascribed by the market to the Opco. The OpcoFinco Free Cash Flow (FCF) multiple of the business is then obtained by dividing the value of Opco with the present value of excess FCF generated.



Abbreviations: PPE - Plant Property & Equipment, EROIC - Excess Return on Invested Capital, V(ABC FinCo) – Value of ABC FinCo, V(ABC OpCo) – Value of ABC OpCo, PV – Present Value Excess Return on Invested Capital – Return earned after subtracting the cost of capital.

As the OpcoFinco Framework is based on analysis of cash flows, it avoids several distortions that can potentially emerge while using accounting multiples. Depending on the suitability the traditional valuation approaches might be used for valuation.

The scheme may invest part of its portfolio in debt and money market instruments subject to permissible limits laid under SEBI (MF) Regulations and will be guided by credit quality, liquidity, interest rates outlook. The scheme may also have an exposure to derivative instruments for the purpose of hedging, portfolio balancing and optimising returns.

Though every endeavour will be made to achieve the objective of the Scheme, the AMC/ Sponsors/Trustee do not guarantee that the investment objective of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme.

Debt Allocation: Debt instruments will be invested based on evaluation of macro-economic factors, market dynamics and issuer specific factors. The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets. The investment team of the AMC will, as a mitigation and risk control procedure, carry out rigorous credit evaluation of the issuer company proposed to be invested in. The credit evaluation process for an issuer includes analysis of its sector, the operating environment, business model, management, corporate governance practices, past track record and financial health.

RISK PROFILE OF THE SCHEME

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below: The Scheme carries risks associated with investing in equity and equity related instruments, securities segment and tri-party repo trade settlement, derivatives, covered call strategy, foreign securities/ overseas investments, repo in corporate bond, Gilt Securities, REITs and InvITs, short selling, securities lending, instruments having special features, securitized debt, units of mutual fund schemes, risks associated with segregated portfolio and risks associated with transactions through stock exchange. Fixed Income Securities are subject to risks including but not limited to interest rate risk, re-investment risk, spread risk, liquidity risk, credit risk, Liquidity Risk on account of unlisted securities, Counterparty Risk, Settlement Risk duration risk and performance risk.

For details on risk factors and risk mitigation measures, please refer SID.

PLANS/OPTIONS

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

APPLICABLE NAV (AFTER THE SCHEME OPENS FOR SUBSCRIPTIONS AND REDEMPTIONS)

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

DESPATCH OF REDEMPTION REQUEST

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

BENCHMARK INDEX

BSE 500 TRI (35%) + CRISIL Short Term Bond Index (45%) + Domestic prices of Gold (19%) + Domestic prices of Silver (1%)

DIVIDEND POLICY (IDCW)

The Scheme does not offer IDCW option.

NAME OF THE FUND MANAGER

Mr. Ramesh Mantri (Managing the Scheme - Since Inception)

Mr. Dheeresh Pathak (Assistant Fund Manager - Equity) (Managing the Scheme - Since April 01, 2024)

Mr. Piyush Baranwal (for debt Securities) (Managing the Scheme - Since Inception)

Ms. Trupti Agarwal (Assistant Fund Manager - Equity) (Managing the scheme - Since May 20, 2025)

Mr. Ashish Agrawal (Arbitrage) (Managing the Scheme - Since January 06, 2025)

NAME OF THE TRUSTEE COMPANY

WhiteOak Capital Trustee Limited

PERFORMANCE OF THE SCHEME

The Performance of the scheme is as on March 31, 2025:

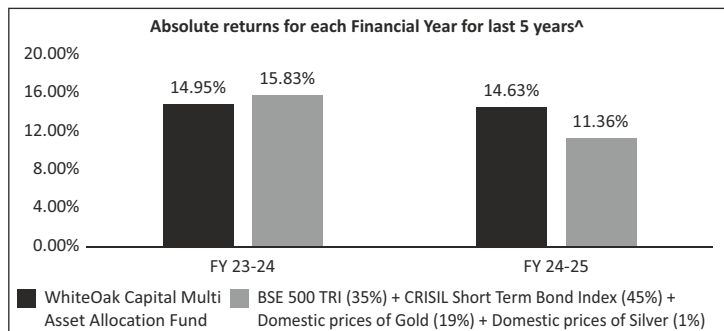
Name of the Scheme / Benchmarks	Compounded Annualised Returns (in %)*^			
	1 year	3 years	5 years	Since Inception@
WhiteOak Capital Multi Asset Allocation Fund - Regular Plan- Growth	15.62%	N.A.	N.A.	16.52%
WhiteOak Capital Multi Asset Allocation Fund - Direct Plan - Growth	17.03%	N.A.	N.A.	17.93%
Benchmark: BSE 500 TRI (35%) + CRISIL Short Term Bond Index (45%) + Domestic prices of Gold (19%) + Domestic prices of Silver (1%)	12.29%	N.A.	N.A.	15.18%

^Past performance may or may not be sustained in the future.

@Inception date – May 19, 2024

N.A. - Not available

* Returns greater than one year are compounded annualized (CAGR).



^23-24 returns provided from allotment of units.

All the returns are of Regular Plan - Growth Option.

Calculation assumes that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV.

Product Labelling: To provide investors an easy understanding of the kind of product / scheme they are investing in and its suitability to them, the product labeling is as mentioned on Page 1 to 3.

ADDITIONAL SCHEME RELATED DISCLOSURES

1.Scheme's portfolio holdings as on March 31, 2025 (top 10 holdings by issuer and fund allocation towards various sectors) –

https://mf.whiteoakamc.com/download#SID_KIM_SAI#Product_Related_Disclosures

2.Portfolio Turnover Rate as on March 31, 2025 – 3.94

EXPENSES OF THE SCHEME**(i) Load Structure**

Entry Load: Nil

Exit Load:

- In respect of each purchase / switch-in of Units, an Exit Load of 1.00% is payable if Units are redeemed/ switched-out within 1 month from the date of allotment.
- No Exit Load is payable if Units are redeemed / switched-out after 1 month from the date of allotment.

With effect from June 02, 2025, the following exit load shall be applicable on a prospective basis in respect of each purchase of Units –

- Nil Exit load – for 10% of the units purchased or switched-in on or before 30 days from the date of allotment.
- The "First In First Out (FIFO)" logic will be applied while selecting the units for redemption

- Waiver of Exit load is calculated for each inflow transaction separately on FIFO basis and not on the total units through multiple inflows
- The load free units from purchases made subsequent to the initial purchase will be available only after redeeming all units from the initial purchase
- All units redeemed /switched out in excess of the 10% load free units will be subject to the below mentioned exit load.
 - 1.00% - if Units are redeemed/switched-out on or before 30 days from the date of allotment
 - Nil - if redeemed after 30 days from the date of allotment

This no load redemption limit is applicable on a 30 day basis (from the date of allotment of such units) and the limit not availed during said period, this shall not be clubbed or carried forward.

(ii) Recurring Expenses

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

Actual expenses for the previous financial year (FY 2023-24) (% of NAV):

Regular Plan: 1.72% and Direct Plan: 0.56% (including GST on Management fees)

Actual Expense ratio has been disclosed at the following link:

<https://mf.whiteoakamc.com/regulatory-disclosures/total-expense-ratio>

The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read "Section- Annual Scheme Recurring Expenses" in the SID.

TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS)

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

DAILY NET ASSET VALUE (NAV) PUBLICATION

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

FOR INVESTOR GRIEVANCES PLEASE CONTACT

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

UNITHOLDERS' INFORMATION

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

WHITEOAK CAPITAL MULTI CAP FUND**INVESTMENT OBJECTIVE**

The primary objective of the Scheme is to provide long-term capital appreciation/ income by investing across market capitalisations and managing a diversified portfolio of Large Cap, Mid Cap and Small Cap Stock.

There is no assurance that the investment objective of the Scheme will be achieved.

ASSET ALLOCATION PATTERN OF THE SCHEME

Under normal circumstances the asset allocation pattern will be:

Instruments	Indicative Allocation (% of Total Assets)	
	Minimum	Maximum
Equity & Equity related Instruments of Large, Mid and Small Cap Companies of which:	75	100
Large Cap Companies	25	50
Mid Cap Companies	25	50
Small Cap Companies	25	50
Debt Securities and Money Market Instruments	0	25
Units issued by REITs and InvITs	0	10

As defined by Para 2.7.1 of SEBI Master Circular on Mutual Funds dated June 27, 2024, Large Cap, Mid Cap & Small Cap Companies are classified as below:

- Large Cap: 1st -100th company in terms of full market capitalization.
- Mid Cap: 101st -250th company in terms of full market capitalization.
- Small Cap: 251st company onwards in terms of full market capitalization.

In terms of paragraph 12.24 of SEBI Master Circular for Mutual Funds dated June 27, 2024 the cumulative gross exposure through equity, debt, derivative positions, repo transactions, REITs, InvITs, other permitted securities/assets and such other securities/assets as may be permitted by the SEBI from time to time, subject to regulatory approvals, if any, shall not exceed 100% of the net assets of the Scheme.

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)

Sl. no	Type of Instrument	Percentage of exposure	Circular references
1.	Derivatives	Upto 50% of the net assets of equity component and debt component respectively. The scheme may have derivative exposure for the purpose of hedging, portfolio balancing and optimising returns.	Para 12.25 of SEBI Master Circular on Mutual Funds dated June 27, 2024.

Sl. no	Type of Instrument	Percentage of exposure	Circular references
2.	Overseas Securities	20% of the average AUM in Overseas securities / Overseas ETFs of the previous three calendar months would be available to the Mutual Fund for that month to invest in Overseas securities / Overseas ETFs. Provided that the limit for investment in overseas securities including ETFs shall be as permitted by RBI/SEBI from time to time.	Para 12.19 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
3.	Investments in instruments having special features	(a) Not more than 10% of its NAV of the debt portfolio of the scheme in such instruments; and (b) Not more than 5% of its NAV of the debt portfolio of the scheme in such instruments issued by a single issuer.	Para 12.2 of the SEBI Master Circular on Mutual Funds, dated June 27, 2024
4.	Securitized Debt	Upto 20% of the net assets of the debt component.	Para 12.15 of SEBI Master Circular on Mutual Funds dated June 27, 2024
5.	Repo/ reverse repo transactions in corporate debt securities	Upto 10% of the net assets of the scheme.	Para 12.18 of SEBI Master Circular for Mutual Funds dated June 27, 2024.
6.	Tri – Party Repos	A part of the net assets may be invested in the Triparty repo (TREPS) as may be provided by RBI to meet the liquidity requirements.	-
7.	Credit Default Swaps	An exposure to a single counterparty in CDS transactions shall not exceed 10% of the net assets of the Scheme and the total exposure related to premium paid for all derivative positions, including CDS, shall not exceed 20% of the net assets of the Scheme. Further provided that the exposure in interest rate derivatives and CDS shall not exceed 50% of debt assets.	Para 12.28 of SEBI Master Circular on Mutual Funds dated June 27, 2024
8.	Debt instruments having Structured Obligations / Credit Enhancements	The investment in the following instruments shall not exceed 10% of the debt portfolio of the Scheme and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the Scheme: a. Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade; and b. Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade.	Para 12.3 of SEBI Master Circular on Mutual Funds dated June 27, 2024
9.	Short selling of securities	The Scheme may engage in short selling of securities.	Para 12.11 of SEBI Master Circular for Mutual Funds dated June 27, 2024.
10.	Securities Lending	1. Not more than 20% of the net assets of the Scheme. 2. Not more than 5% of the net assets of the Scheme in Securities Lending to any single approved intermediary.	Subject to the SEBI (MF) Regulations and in accordance with Securities Lending Scheme, 1997, Para 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024 and framework for short selling and borrowing and lending of securities notified by SEBI vide circular No MRD/DoP/SE/ Dep/Cir-14/2007 dated December 20, 2007, as may be amended from time to time.

Sl. no	Type of Instrument	Percentage of exposure	Circular references
11.	Investment in the units of Infrastructure Investment Trusts (InvITs) and Real Estate Investment Trusts (REITs)	Not more than 10% of the net assets of the Scheme and not more than 5% of the net assets of the Scheme in InvITs and REITs of any single issuer.	Para 12.21 of SEBI Master Circular on Mutual Funds dated June 27, 2024

The Scheme may invest in other schemes managed by the AMC or in the schemes of any other mutual funds, provided it is in conformity with the investment objectives of the Scheme and in terms of the prevailing SEBI (MF) Regulations. As per the SEBI (MF) Regulations, no investment management fees will be charged for such investments and the aggregate inter scheme investment made by all the schemes of WhiteOak Capital Mutual Fund or in the schemes of other mutual funds shall not exceed 5% of the net asset value of WhiteOak Capital Mutual Fund

Pending deployment of funds in securities in terms of investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of Scheduled Commercial Banks, subject to the guidelines issued by SEBI vide Para 12.16 of SEBI Master Circular on Mutual Funds dated June 27, 2024, as may be amended from time to time

Investments in equity will be made through secondary market purchases, initial public offers, other public offers, placements and right offers (including renunciation). Investment in debt will be made through secondary market purchases, public offers and placements. The securities could be listed / unlisted, privately placed, secured / unsecured, rated / unrated in accordance with various SEBI regulations.

There can be no assurance that the investment objective of the scheme will be realized. The scheme will also review these investments from time to time and the Fund Manager may churn the portfolio to the extent as considered beneficial to the investors.

Rebalancing due to Short Term Defensive Consideration:

Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per Para 1.14.1.2.b of SEBI Master Circular on Mutual Funds dated June 27, 2024, and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.

Portfolio Rebalancing due to Passive Breaches:

Further, as per Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024, as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Review Committee of the AMC. The Investment Review Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in Para 2.9 of the Master Circular.

INVESTMENT STRATEGY

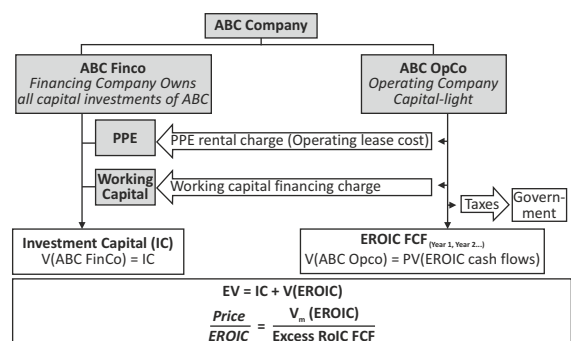
As per investment objective, the Scheme will endeavour to achieve long term capital appreciation by investing across Large Cap, Mid Cap & Small Cap Companies. The Scheme will maintain minimum exposure of 25% of its corpus to each of the market capitalisations. The Scheme will try to achieve diversification across key sectors. The Scheme seeks to capture potential opportunities available in all three, i.e., large, mid & small cap space.

At WhiteOak Capital AMC, our investment strategy is to invest in businesses based on stock selection and to avoid focusing on macro events. We believe in investing in good businesses at attractive valuations. These are the two critical pillars of our investment philosophy – business and valuation. A good business is one that is well managed, scalable, and generates superior returns on incremental capital. Valuation is attractive when the current market price is at a substantial discount to intrinsic value.

Key attributes we look for in a Business	Key factors we evaluate
a) Superior returns on incremental capital	Industry competitive intensity Sustainable competitive advantage
b) Scalable long-term opportunity	Industry potential versus current size Expanding market share and scope
c) Strong execution and governance	Drive to create long term value Interests aligned with minority shareholders

OpcoFinco Valuation Framework

We use a proprietary valuation approach that has been trademarked as OpcoFinco. As shown in the extract below, under the OpcoFinco framework, a company is bifurcated into an Opco (capital-light operating company) and Finco (financing company that owns all capital investments). By deducting the invested capital from the publicly available enterprise valuation, we arrive at the value ascribed by the market to the Opco. The OpcoFinco Free Cash Flow (FCF) multiple of the business is then obtained by dividing the value of Opco with the present value of excess FCF generated.



Abbreviations: PPE - Plant Property & Equipment, EROIC - Excess Return on Invested Capital, V(ABC FinCo) – Value of ABC FinCo, V(ABC OpCo) – Value of ABC OpCo, PV – Present Value
Excess Return on Invested Capital – Return earned after subtracting the cost of capital.

As the OpcoFinco Framework is based on analysis of cash flows, it avoids several distortions that can potentially emerge while using accounting multiples. Depending on the suitability the traditional valuation approaches might be used for valuation.

The scheme may invest part of its portfolio in debt and money market instruments subject to permissible limits laid under SEBI (MF) Regulations and will be guided by credit quality, liquidity, interest rates outlook. The scheme may also have an exposure to derivative instruments for the purpose of hedging, portfolio balancing and optimising returns.

Though every endeavour will be made to achieve the objective of the Scheme, the AMC/ Sponsors/Trustee do not guarantee that the investment objective of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme.

RISK PROFILE OF THE SCHEME

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below: The Scheme carries risks associated with investing in equity and equity related instruments, credit default swaps, securities segment and tri-party repo trade settlement, derivatives, foreign securities/ overseas investments, repo in corporate bond, reits and invits, short selling, securities lending, instruments having special features, securitized debt, units of mutual fund schemes, risks associated with segregated portfolio. Fixed Income Securities are subject to risks including but not limited to interest rate risk, re-investment risk, spread risk, liquidity risk, credit risk, Liquidity Risk on account of unlisted securities, Counterparty Risk, Settlement Risk duration risk and performance risk.

For details on risk factors and risk mitigation measures, please refer SID.

PLANS/OPTIONS

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

APPLICABLE NAV (AFTER THE SCHEME OPENS FOR SUBSCRIPTIONS AND REDEMPTIONS)

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

DESPATCH OF REDEMPTION REQUEST

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

BENCHMARK INDEX

NIFTY 500 Multicap 50:25:25 TRI

DIVIDEND POLICY (IDCW)

Not Applicable as the Scheme does not offer any IDCW option.

NAME OF THE FUND MANAGER

Mr. Ramesh Mantri (Managing the Scheme – Since Inception)
Ms. Trupti Agrawal (Assistant Fund Manager - Equity) (Managing the Scheme – Since Inception)
Mr. Dheeresh Pathak (Assistant Fund Manager – Equity) (Managing the Scheme – Since April 01, 2024)
Mr. Piyush Baranwal (for debt Securities) (Managing the Scheme - Since Inception)
Mr. Ashish Agrawal (Arbitrage) (Managing the Scheme – Since January 06, 2025)

NAME OF THE TRUSTEE COMPANY

WhiteOak Capital Trustee Limited

PERFORMANCE OF THE SCHEME

The Performance of the scheme is as on March 31, 2025:

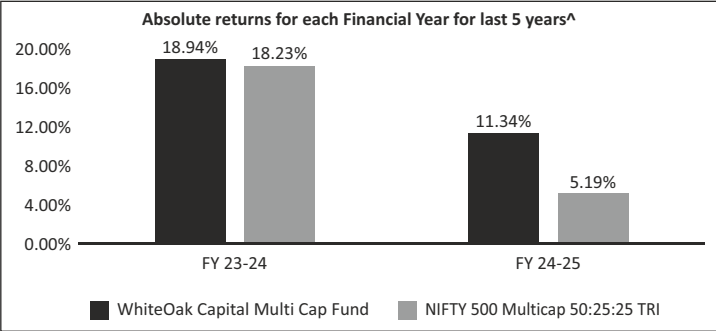
Name of the Scheme / Benchmarks	Compounded Annualised Returns (in %)*^			
	1 year	3 years	5 years	Since Inception@
WhiteOak Capital Multi Cap Fund - Regular Plan- Growth	12.58%	N.A.	N.A.	21.25%
WhiteOak Capital Multi Cap Fund - Direct Plan - Growth	14.42%	N.A.	N.A.	23.27%
Benchmark: NIFTY 500 Multicap 50:25:25 TRI	6.88%	N.A.	N.A.	16.70%

^Past performance may or may not be sustained in the future.

@Inception date – September 22, 2023

N.A. - Not available

*Returns greater than one year are compounded annualized (CAGR).



^FY 23-24 absolute returns provided from allotment of units.

All the returns are of Regular Plan - Growth Option.

Calculation assumes that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV.

Product Labelling: To provide investors an easy understanding of the kind of product / scheme they are investing in and its suitability to them, the product labeling is as mentioned on Page 1 to 3.

ADDITIONAL SCHEME RELATED DISCLOSURES

1.Scheme’s portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors) as on March 31, 2025 –

https://mf.whiteoakamc.com/download#SID_KIM_SAI#Product_Related_Disclosures

2.Portfolio Turnover Rate as on March 31, 2025 - 1.65

EXPENSES OF THE SCHEME

(i) Load Structure

Entry Load: Nil

Exit Load:

- In respect of each purchase / switch-in of Units, an Exit Load of 1.00% is payable if Units are redeemed/ switched-out within 1 month from the date of allotment.
- No Exit Load is payable if Units are redeemed / switched-out after 1 month from the date of allotment.

(ii) Recurring Expenses

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

Actual expenses for the previous financial year (FY 2023-24) (% of NAV):

Regular Plan: 2.31% and Direct Plan: 0.61% (including GST on Management fees)

Actual Expense ratio has been disclosed at the following link:

<https://mf.whiteoakamc.com/regulatory-disclosures/total-expense-ratio>

The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read “Section- Annual Scheme Recurring Expenses” in the SID.

TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS)

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

DAILY NET ASSET VALUE (NAV) PUBLICATION

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

FOR INVESTOR GRIEVANCES PLEASE CONTACT

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

UNITHOLDERS’ INFORMATION

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

WHITEOAK CAPITAL BALANCED HYBRID FUND

INVESTMENT OBJECTIVE

The investment objective of the Scheme is to provide long term capital appreciation and generate income by investing in a balanced portfolio of equity & equity related instruments and debt & money market securities.

There is no assurance that the investment objective of the Scheme will be achieved.

ASSET ALLOCATION PATTERN OF THE SCHEME

Under normal circumstances the asset allocation pattern will be:

Instruments	Indicative Allocation (% of Total Assets)	
	Minimum	Maximum
Equity and Equity Related Instruments (including foreign securities)	40	60
Debt Securities (including securitized debt) & Money market instruments, cash, and cash equivalents and / or units of domestic liquid mutual fund schemes.	40	60

No arbitrage would be permitted in this Scheme.

In terms of Para 12.24 of SEBI Master Circular on Mutual Funds dated June 27, 2024, The cumulative gross exposure to equity, equity related instruments, debt, derivative positions, repo transactions, credit default swaps in corporate debt securities and such other securities/assets as may be permitted by the Board from time to time subject to regulatory approvals, if any should not exceed 100% of the net assets of the scheme.

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)

Sl. no	Type of Instrument	Percentage of exposure	Circular references
1.	Derivatives	Not exceeding 50% of the net assets of equity component and debt component respectively. The Scheme may use equity and fixed income derivatives for the purpose of hedging and portfolio balancing.	Para 12.25 of SEBI Master Circular on Mutual Funds dated June 27, 2024.

Sl. no	Type of Instrument	Percentage of exposure	Circular references
2.	Overseas Securities	20% of the average AUM in Overseas securities / Overseas ETFs of the previous three calendar months would be available to the Mutual Fund for that month to invest in Overseas securities / Overseas ETFs. Provided that the limit for investment in overseas securities including ETFs shall be as permitted by RBI/SEBI from time to time.	Para 12.19 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
3.	Securitized Debt	Up to 20% of the net assets of the debt component.	Para 12.15 of SEBI Master Circular on Mutual Funds dated June 27, 2024
4.	Repos/reverse repos in corporate debt securities	Up to 10% of the net assets of the scheme.	Para 12.18 of SEBI Master Circular for Mutual Funds dated June 27, 2024 and permitted by RBI
5.	Debt instruments having Structured Obligations / Credit Enhancements	The investment in the following instruments shall not exceed 10% of the debt portfolio of the Scheme and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the Scheme: a. Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade; and b. Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade.	Para 12.3 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
6.	Investments in instruments having special features	1. No Mutual Fund under all its schemes shall own more than 10% of such instruments issued by a single issuer; 2. The scheme shall not invest:— a) more than 10% of its NAV of the debt portfolio of the scheme in such instruments; and b) more than 5% of its NAV of the debt portfolio of the scheme in such instruments issued by a single issuer. The limit mentioned at a) and b) above shall be within the overall limit for debt instruments issued by a single issuer and other prudential limits with respect to the debt instruments.	Para 12.2 of the SEBI Master Circular on Mutual Funds, dated June 27, 2024.
7.	Tri – Party Repos	A part of the net assets may be invested in the Triparty repo (TREPS) as may be provided by RBI to meet the liquidity requirements.	
8.	Credit Default Swaps	An exposure to a single counterparty in CDS transactions shall not exceed 10% of the net assets of the Scheme and the total exposure related to premium paid for all derivative positions, including CDS, shall not exceed 20% of the net assets of the Scheme. Further provided that the exposure in interest rate derivatives and CDS shall not exceed 50% of debt assets.	Para 12.28 of SEBI Master Circular on Mutual Funds dated June 27, 2024.

Sl. no	Type of Instrument	Percentage of exposure	Circular references
9.	Short selling of securities	The Scheme may engage in short selling of securities.	Para 12.11 of SEBI Master Circular for Mutual Funds dated June 27, 2024.
10.	Securities Lending	1. Not more than 20% of the net assets of the Scheme. 2. Not more than 5% of the net assets of the Scheme in Securities Lending to any single approved intermediary	Subject to the SEBI (MF) Regulations and in accordance with Securities Lending Scheme, 1997, Para 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024 and framework for short selling and borrowing and lending of securities notified by SEBI vide circular No MRD/DoP/SE/Dep/Cir-14/2007 dated December 20, 2007, as may be amended from time to time

The Scheme may invest in other schemes managed by the AMC or in the schemes of any other mutual funds, provided it is in conformity with the investment objectives of the Scheme and in terms of the prevailing SEBI (MF) Regulations. As per the SEBI (MF) Regulations, no investment management fees will be charged for such investments and the aggregate inter scheme investment made by all the schemes of WhiteOak Capital Mutual Fund or in the schemes of other mutual funds shall not exceed 5% of the net asset value of the WhiteOak Capital Mutual Fund. Pending deployment of funds in securities in terms of investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of Scheduled Commercial Banks, subject to the guidelines issued by SEBI vide Para 12.16 of SEBI Master Circular on Mutual Funds dated June 27, 2024, as may be amended from time to time. Investments in equity will be made through secondary market purchases, initial public offers, other public offers, placements and right offers (including renunciation). Investment in debt will be made through secondary market purchases, public offers, and placements. The securities could be listed / to be listed, privately placed, secured / unsecured, rated / unrated in accordance with various SEBI regulations.

Scheme shall not invest in the below securities:

Sr. No.	Type of Instrument
1	Units of ReITs & InVITs

There can be no assurance that the investment objective of the scheme will be realized. The scheme will also review these investments from time to time and the Fund Manager may churn the portfolio to the extent as considered beneficial to the investors.

INVESTMENT STRATEGY

The primary objective of the Scheme is to provide long term capital appreciation and generate income by investing in a balanced portfolio of equity & equity related instruments and debt & money market securities. However, there can be no assurance that the investment objective of the Scheme will be realized.

Equity Allocation: At WhiteOak Capital AMC, our investment philosophy is to invest in businesses based on stock selection and to avoid focusing on macro events. We believe in investing in good businesses at attractive valuations. These are the two critical pillars of our investment philosophy – business and valuation. A good business is one that is well managed, scalable, and generates superior returns on incremental capital. Valuation is attractive when the current market price is at a substantial discount to intrinsic value.

Key attributes we look for in a Business	Key factors we evaluate
a) Superior returns on incremental capital	Industry competitive intensity Sustainable competitive advantage
b) Scalable long-term opportunity	Industry potential versus current size Expanding market share and scope
c) Strong execution and governance	Drive to create long term value Interests aligned with minority shareholders

OpcoFinco Valuation Framework

We use a proprietary valuation approach that has been trademarked as OpcoFinco. As shown in the extract below, under the OpcoFinco framework, a company is bifurcated into an Opco (capital-light operating company) and Finco (financing company that owns all capital investments). By deducting the invested capital from the publicly available enterprise valuation, we arrive at the value ascribed by the market to the Opco. The OpcoFinco Free Cash Flow (FCF) multiple of the business is then obtained by dividing the value of Opco with the present value of excess FCF generated.

ABC Company

ABC Finco
Financing Company Owns
all capital investments of ABC

ABC OpCo
Operating Company
Capital-light

PPE

Working Capital

Investment Capital (IC)
V(ABC FinCo) = IC

EROIC FCF
V(ABC OpCo) = PV(EROIC cash flows)

PPE rental charge (Operating lease cost)

Working capital financing charge

Taxes

Government

Abbreviations: PPE - Plant Property & Equipment, EROIC - Excess Return on Invested Capital, V(ABC FinCo) – Value of ABC FinCo, V(ABC OpCo) – Value of ABC OpCo, PV – Present Value
Excess Return on Invested Capital – Return earned after subtracting the cost of capital.

As the OpCoFinco Framework is based on analysis of cash flows, it avoids several distortions that can potentially emerge while using accounting multiples. Depending on the suitability the traditional valuation approaches might be used for valuation.

The scheme may invest part of its portfolio in debt and money market instruments subject to permissible limits laid under SEBI (MF) Regulations and will be guided by credit quality, liquidity, interest rates outlook. The scheme may also have an exposure to derivative instruments for the purpose of hedging, portfolio balancing and optimising returns.

Though every endeavour will be made to achieve the objective of the Scheme, the AMC/ Sponsors/Trustee do not guarantee that the investment objective of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme.

Debt Allocation: Debt instruments will be invested based on evaluation of macro-economic factors, market dynamics and issuer specific factors. The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets. The investment team of the AMC will, as a mitigation and risk control procedure, carry out rigorous credit evaluation of the issuer company proposed to be invested in. The credit evaluation process for an issuer includes analysis of its sector, the operating environment, business model, management, corporate governance practices, past track record and financial health.

RISK PROFILE OF THE SCHEME

Mutual Fund Units involve investment risks including the possible loss of principal. Scheme specific Risk Factors are summarized below: The Scheme carries risks associated with investing in Equity and Equity related instruments, derivatives, Foreign Securities, ETFs, Repo in corporate Bond, Securities Lending, Risks associated with Segregated portfolio, instruments with special features, Credit Default Swaps. Fixed Income Securities are subject to risks including but not limited to interest rate risk, re-investment risk, spread risk, liquidity risk, credit risk, Liquidity Risk on account of unlisted securities, Counterparty Risk, Settlement Risk duration risk and performance risk. Please refer to the SID for detailed risk factors.

Please read the SID carefully for details on risk factors before investment.

PLANS/OPTIONS

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

APPLICABLE NAV (AFTER THE SCHEME OPENS FOR SUBSCRIPTIONS AND REDEMPTIONS)

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

DESPATCH OF REDEMPTION REQUEST

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

BENCHMARK INDEX

CRISIL Hybrid 50+50 Moderate Index.

DIVIDEND POLICY (IDCW)

Not Applicable as the Scheme does not offer any IDCW option.

NAME OF THE FUND MANAGER

Mr. Ramesh Mantri (for Equity Securities) (Managing the Scheme – Since Inception)
Ms. Trupti Agrawal (Assistant Fund Manager - Equity) (Managing the Scheme – Since Inception)
Mr. Dheeresh Pathak (Assistant Fund Manager – Equity) (Managing the Scheme – Since April 01, 2024)
Mr. Piyush Baranwal (for Debt Securities) (Managing the Scheme - Since Inception)
Mr. Ashish Agrawal (Arbitrage) (Managing the Scheme – Since January 06, 2025)

NAME OF THE TRUSTEE COMPANY

WhiteOak Capital Trustee Limited

PERFORMANCE OF THE SCHEME

The Performance of the scheme is as on March 31, 2025:

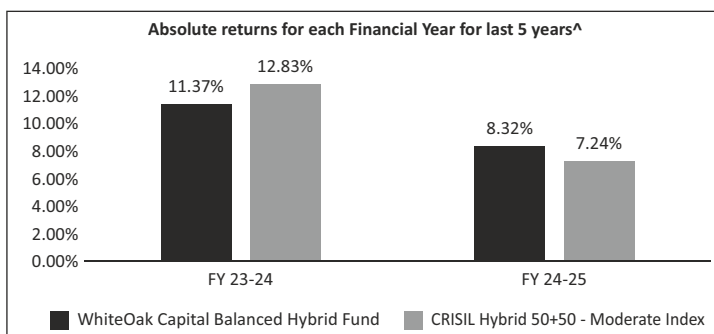
Name of the Scheme / Benchmarks	Compounded Annualised Returns (in %)*^A			
	1 year	3 years	5 years	Since Inception@
WhiteOak Capital Balanced Hybrid Fund - Regular Plan- Growth	8.97%	N.A.	N.A.	14.62%
WhiteOak Capital Balanced Hybrid Fund - Direct Plan- Growth	10.60%	N.A.	N.A.	16.33%
Benchmark: CRISIL Hybrid 50+50 - Moderate Index	7.78%	N.A.	N.A.	14.77%

^Past performance may or may not be sustained in the future.

@Inception date – October 27, 2023

N.A. Not available

*Returns greater than one year are compounded annualized (CAGR).



^23-24 absolute returns provided from allotment of units.

All the returns are of Regular Plan - Growth Option.

Calculation assumes that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV.

Product Labelling: To provide investors an easy understanding of the kind of product / scheme they are investing in and its suitability to them, the product labeling is as mentioned on Page 1 to 3.

ADDITIONAL SCHEME RELATED DISCLOSURES

1.Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors) as on March 31, 2025 –

https://mf.whiteoakamc.com/download#SID_KIM_SAI#Product_Related_Disclosures

2.Portfolio Turnover Rate as on March 31, 2025 - 1.12

EXPENSES OF THE SCHEME

(i) Load Structure

Entry Load: Nil

Exit Load:

- In respect of each purchase / switch-in of Units, an Exit Load of 1.00% is payable if Units are redeemed/ switched-out within 1 month from the date of allotment.
- No Exit Load is payable if Units are redeemed / switched-out after 1 month from the date of allotment.

With effect from June 02, 2025, the following exit load shall be applicable on a prospective basis in respect of each purchase of Units –

- Nil Exit load – for 10% of the units purchased or switched-in on or before 30 days from the date of allotment.
 - The “First In First Out (FIFO)” logic will be applied while selecting the units for redemption
 - Waiver of Exit load is calculated for each inflow transaction separately on FIFO basis and not on the total units through multiple inflows
 - The load free units from purchases made subsequent to the initial purchase will be available only after redeeming all units from the initial purchase
- All units redeemed /switched out in excess of the 10% load free units will be subject to the below mentioned exit load.
 - 1.00% - if Units are redeemed/switched-out on or before 30 days from the date of allotment
 - Nil - if redeemed after 30 days from the date of allotment

This no load redemption limit is applicable on a 30 day basis (from the date of allotment of such units) and the limit not availed during said period, shall not be clubbed or carried forward.

(ii) Recurring Expenses

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

Actual expenses for the previous financial year (FY 2023-24) (% of NAV):

Regular Plan: 2.11% and Direct Plan: 0.66% (including GST on Management fees).

Actual Expense ratio has been disclosed at the following link:

<https://mf.whiteoakamc.com/regulatory-disclosures/total-expense-ratio>

The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read “Section- Annual Scheme Recurring Expenses” in the SID.

TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS)

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

DAILY NET ASSET VALUE (NAV) PUBLICATION

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

FOR INVESTOR GRIEVANCES PLEASE CONTACT

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

UNITHOLDERS' INFORMATION

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

WHITEOAK CAPITAL LARGE & MID CAP FUND			
INVESTMENT OBJECTIVE			
The primary objective of the scheme is to generate long term capital appreciation by investing in and managing a diversified portfolio of equity and equity related instruments of large and mid cap companies.			
There is no assurance that the investment objective of the Scheme will be achieved.			
ASSET ALLOCATION PATTERN OF THE SCHEME			
Under normal circumstances the asset allocation pattern will be:			
Instruments	Indicative Allocation (% of Total Assets)		
	Minimum	Maximum	
Equity and Equity Related Instruments of Large and Mid Cap Companies of which:	70	100	
Large Cap ^ Companies	35	65	
Mid Cap ^ Companies	35	65	
Equity and Equity Related Instruments other than above	0	30	
Debt Securities and Money Market Instruments	0	30	
Units issued by REITs and InvITs	0	10	

^Investment universes of "Large Cap" and "Mid Cap":

As defined by Para 2.7.1 of SEBI Master Circular on Mutual Funds dated June 27, 2024, Large Cap & Mid Cap are classified as below:

- Large Cap: 1st -100th company in terms of full market capitalization.
- Mid Cap: 101st -250th company in terms of full market capitalization.

The Scheme will be required to adhere the following:

- The list of stocks of Large Cap companies prepared by AMFI in this regard will be adopted.
- The said list would be uploaded on the AMFI website and would be updated every six months based on the data as on the end of June and December of each year or periodically as specified by SEBI.
- Subsequent to any updation in the said list as uploaded by AMFI, the portfolio of the Scheme will be rebalanced within a period of one month.

In terms of Para 12.24 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the cumulative gross exposure through equity, equity related instruments, debt, derivative positions, REITs/InvITs, repo transactions, credit default swaps in corporate debt securities, other permitted securities/assets and such other securities/assets as may be permitted by the Board from time to time, subject to regulatory approvals, if any, shall not exceed 100% of the net assets of the scheme.

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)

Sl. no	Type of Instrument	Percentage of exposure	Circular references
1.	Derivatives	Upto 50% of the net assets of equity component and debt component respectively. The scheme may have derivative exposure for the purpose of hedging, portfolio balancing and optimising returns.	Para 12.25 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
2.	Overseas Securities	20% of the average AUM in Overseas securities / Overseas ETFs of the previous three calendar months would be available to the Mutual Fund for that month to invest in Overseas securities / Overseas ETFs. Provided that the limit for investment in overseas securities including ETFs shall be as permitted by RBI/SEBI from time to time. Further, the investment in foreign securities shall not exceed 35% of its total assets subject to investment restriction specified by SEBI/RBI from time to time.	Para 12.19 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
3.	Investments in instruments having special features	- No Mutual Fund under all its schemes shall own more than 10% of such instruments issued by a single issuer; - The scheme shall not invest:- - more than 10% of its NAV of the debt portfolio of the scheme in such instruments; and - more than 5% of its NAV of the debt portfolio of the scheme in such instruments issued by a single issuer. The limit mentioned at a) and b) above shall be within the overall limit for debt instruments issued by a single	Para 12.2 of the SEBI Master Circular on Mutual Funds, dated June 27, 2024

Sl. no	Type of Instrument	Percentage of exposure	Circular references
		issuer and other prudential limits with respect to the debt instruments.	
4.	Securitized Debt	Upto 20% of the net assets of the debt component.	Para 12.15 of SEBI Master Circular on Mutual Funds dated June 27, 2024
5.	Repo/ reverse repo transactions in corporate debt securities	Upto 10% of the net assets of the scheme.	Para 12.18 of SEBI Master Circular for Mutual Funds dated June 27, 2024.
6.	Tri – Party Repos	A part of the net assets may be invested in the Triparty repo (TREPS) or repo as may be provided by RBI to meet the liquidity requirements.	-
7.	Credit Default Swaps	An exposure to a single counterparty in CDS transactions shall not exceed 10% of the net assets of the Scheme and the total exposure related to premium paid for all derivative positions, including CDS, shall not exceed 20% of the net assets of the Scheme. Further provided that the exposure in interest rate derivatives and CDS shall not exceed 50% of debt assets.	Para 12.28 of SEBI Master Circular on Mutual Funds dated June 27, 2024
8.	Debt instruments having Structured Obligations / Credit Enhancements	The investment by the Scheme in the following instruments shall not exceed 10% of the debt portfolio of the Scheme and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the Scheme. a.Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade;and b.Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade.	Para 12.3 of SEBI Master Circular on Mutual Funds dated June 27, 2024
9.	Short selling of securities	The Scheme may engage in short selling of securities.	Para 12.11 of SEBI Master Circular for Mutual Funds dated June 27, 2024.
10.	Securities Lending	- Not more than 20% of the net assets of the Scheme. - Not more than 5% of the net assets of the Scheme in Securities Lending to any single approved intermediary.	Subject to the SEBI (MF) Regulations and in accordance with Securities Lending Scheme, 1997, Para 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024 and framework for short selling and borrowing and lending of securities notified by SEBI vide circular No MRD/DoP/SE/ Dep/Cir-14/2007 dated December 20, 2007, as may be amended from time to time.
11.	Investment in the units of Infrastructure Investment Trusts (InvITs) and Real Estate Investment Trusts (REITs)	Not more than 10% of the net assets of the Scheme and not more than 5% of the net assets of the Scheme in InvITs and REITs of any single issuer.	Para 12.21 of SEBI Master Circular on Mutual Funds dated June 27, 2024

Pending deployment of funds in securities in terms of investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of Scheduled Commercial Banks, subject to the guidelines issued by SEBI vide Para 12.16 of SEBI Master Circular on Mutual Funds dated June 27, 2024, as may be amended from time to time.

The Scheme may invest in other schemes managed by the AMC or in the schemes of any other mutual funds, provided it is in conformity with the investment objectives of the Scheme and in terms of the prevailing SEBI (MF) Regulations. As per the SEBI (MF) Regulations, no investment management fees will be charged for such investments and the aggregate inter scheme investment made by all the schemes of WhiteOak Capital Mutual Fund or in the schemes of other mutual funds shall not exceed 5% of the net asset value of WhiteOak Capital Mutual Fund

Investments in equity will be made through secondary market purchases, initial public offers, other public offers, placements and right offers (including renunciation). Investment in debt will be made through secondary market purchases, public offers and placements. The securities could be listed / unlisted, privately placed, secured / unsecured, rated / unrated in accordance with various SEBI regulations.

There can be no assurance that the investment objective of the scheme will be realized. The scheme will also review these investments from time to time and the Fund Manager may churn the portfolio to the extent as considered beneficial to the investors.

Rebalancing due to Short Term Defensive Consideration:

Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per Para 1.14.1.2.b of SEBI Master Circular on Mutual Funds dated June 27, 2024, and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.

Portfolio Rebalancing due to Passive Breaches:

Further, as per Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024, as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Review Committee of the AMC. The Investment Review Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in Para 2.9 of the Master Circular.

INVESTMENT STRATEGY

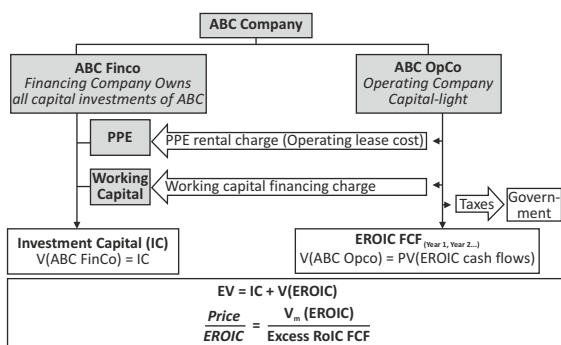
The investment objective of the Scheme is to generate long term capital appreciation from a portfolio of equity and equity related instruments of predominantly large cap and mid-cap companies. At all times, the portfolio shall have a minimum of 35% exposure to each of Large and Mid-cap companies. Our investment approach of bottom-up stock selection is well applicable across sectors and market capitalisations. The Scheme will mainly focus on maintaining a reasonably diversified portfolio at all times. However the exposure to market capitalizations will be decided based on our internal assessment & research on an ongoing basis.

At WhiteOak Capital AMC, our investment strategy is to invest in businesses based on stock selection and to avoid focusing on macro events. We believe in investing in good businesses at attractive valuations. These are the two critical pillars of our investment philosophy – business and valuation. A good business is one that is well managed, scalable, and generates superior returns on incremental capital. Valuation is attractive when the current market price is at a substantial discount to intrinsic value.

Key attributes we look for in a Business	Key factors we evaluate
a) Superior returns on incremental capital	Industry competitive intensity Sustainable competitive advantage
b) Scalable long-term opportunity	Industry potential versus current size Expanding market share and scope
c) Strong execution and governance	Drive to create long term value Interests aligned with minority shareholders

OpcoFinco Valuation Framework

We use a proprietary valuation approach that has been trademarked as OpcoFinco. As shown in the extract below, under the OpcoFinco framework, a company is bifurcated into an Opco (capital-light operating company) and Finco (financing company that owns all capital investments). By deducting the invested capital from the publicly available enterprise valuation, we arrive at the value ascribed by the market to the Opco. The OpcoFinco Free Cash Flow (FCF) multiple of the business is then obtained by dividing the value of Opco with the present value of excess FCF generated.



Abbreviations: PPE - Plant Property & Equipment, EROIC - Excess Return on Invested Capital, V(ABC FinCo) – Value of ABC FinCo, V(ABC OpCo) – Value of ABC OpCo, PV – Present Value

Excess Return on Invested Capital – Return earned after subtracting the cost of capital.

As the OpcoFinco Framework is based on analysis of cash flows, it avoids several distortions that can potentially emerge while using accounting multiples. Depending on the suitability the traditional valuation approaches might be used for valuation.

The scheme may invest part of its portfolio in debt and money market instruments subject to permissible limits laid under SEBI (MF) Regulations and will be guided by credit quality, liquidity, interest rates outlook. The scheme may also have an exposure to derivative instruments for the purpose of hedging, portfolio balancing and optimising returns.

Though every endeavour will be made to achieve the objective of the Scheme, the AMC/ Sponsors/Trustee do not guarantee that the investment objective of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme.

RISK PROFILE OF THE SCHEME

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below: The Scheme carries risks associated with investing in Equity and Equity related instruments, derivatives, Repo in corporate Bond, REITs and InVTs, foreign securities, Securities Lending, instruments with special features, Credit Default Swaps and Risks associated with Segregated portfolio. Fixed Income Securities are subject to risks including but not limited to interest rate risk, re-investment risk, spread risk, liquidity risk, credit risk, Liquidity Risk on account of unlisted securities, Counterparty Risk, Settlement Risk duration risk and performance risk.

Please refer the SID for detailed risk factors.

PLANS/OPTIONS

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

APPLICABLE NAV (AFTER THE SCHEME OPENS FOR SUBSCRIPTIONS AND REDEMPTIONS)

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

DESPATCH OF REDEMPTION REQUEST

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

BENCHMARK INDEX

BSE 250 Large MidCap TRI

DIVIDEND POLICY (IDCW)

Not Applicable as the Scheme does not offer any IDCW option.

NAME OF THE FUND MANAGER

Mr. Ramesh Mantri (for Equity Securities) (Managing the Scheme – Since Inception)
Ms. Trupti Agrawal (Assistant Fund Manager - Equity) (Managing the Scheme – Since Inception)
Mr. Dheeresh Pathak (Assistant Fund Manager – Equity) (Managing the Scheme – Since April 01, 2024)
Mr. Piyush Baranwal (for Debt Securities) (Managing the Scheme - Since Inception)
Mr. Ashish Agrawal (Arbitrage) (Managing the Scheme – Since January 06, 2025)

NAME OF THE TRUSTEE COMPANY

WhiteOak Capital Trustee Limited

PERFORMANCE OF THE SCHEME

The Performance of the scheme is as on March 31, 2025:

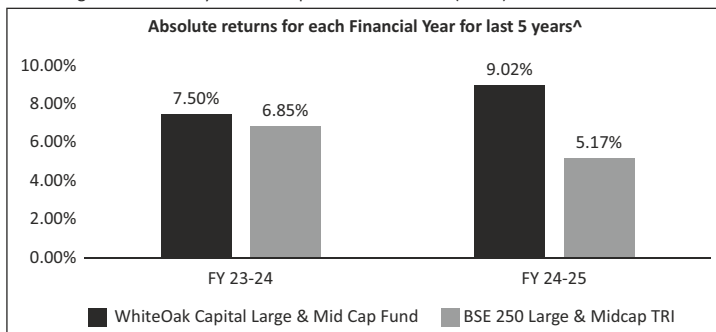
Name of the Scheme / Benchmarks	Compounded Annualised Returns (in %)*^			
	1 year	3 years	5 years	Since Inception@
WhiteOak Capital Large & Mid Cap Fund - Regular Plan- Growth	9.97%	N.A.	N.A.	14.14%
WhiteOak Capital Large & Mid Cap Fund - Direct Plan - Growth	11.80%	N.A.	N.A.	16.07%
Benchmark: BSE 250 Large MidCap TRI.	6.14%	N.A.	N.A.	10.46%

^Past performance may or may not be sustained in the future.

@Inception date – December 22, 2023

N.A. Not available

*Returns greater than one year are compounded annualized (CAGR).



^23-24 absolute returns provided from allotment of units.

All the returns are of Regular Plan - Growth Option.

Calculation assumes that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV.

Product Labelling: To provide investors an easy understanding of the kind of product / scheme they are investing in and its suitability to them, the product labeling is as mentioned on Page 1 to 3.

ADDITIONAL SCHEME RELATED DISCLOSURES

1.Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors) as on March 31, 2025–

https://mf.whiteoakamc.com/download#SID_KIM_SAI#Product_Related_Disclosures

2.Portfolio Turnover Rate as on March 31, 2025 – 1.93

EXPENSES OF THE SCHEME

(i) Load Structure

Entry Load: Nil

Exit Load:

- In respect of each purchase / switch-in of Units, an Exit Load of 1.00% is payable if Units are redeemed/ switched-out within 1 month from the date of allotment.
- No Exit Load is payable if Units are redeemed / switched-out after 1 month from the date of allotment.

(ii) Recurring Expenses

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

Actual expenses for the previous financial year (FY 2023-24) (% of NAV):

Regular Plan: 2.13% and Direct Plan: 0.48% (including GST on Management fees).

Actual Expense ratio has been disclosed at the following link:

<https://mf.whiteoakamc.com/regulatory-disclosures/total-expense-ratio>

The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read “Section- Annual Scheme Recurring Expenses” in the SID.

TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS)

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

DAILY NET ASSET VALUE (NAV) PUBLICATION

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

FOR INVESTOR GRIEVANCES PLEASE CONTACT

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

UNITHOLDERS' INFORMATION

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

WHITEOAK CAPITAL BANKING & FINANCIAL SERVICES FUND**INVESTMENT OBJECTIVE**

The primary objective of the Scheme is to provide long-term capital appreciation by investing predominantly in equity and equity related instruments of banks & companies engaged in Financial Services Sector.

There is no assurance that the investment objective of the Scheme will be achieved.

ASSET ALLOCATION PATTERN OF THE SCHEME

Under normal circumstances the asset allocation pattern will be:

Instruments	Indicative Allocation (% of Total Assets)	
	Minimum	Maximum
Equity & Equity related Instruments of Banks & companies engaged in financial services sector#	80	100
Equity & Equity related Instruments companies other than above	0	20
Debt Securities and Money Market Instruments	0	20
Units issued by REITs and InVITs	0	10

Financial Services Sector companies include:

- Banks & Non-Banking Financial Institutions
- Stock Broking & Allied Entities, Asset Management Company(s), Depositories, Credit Rating Agencies, Clearing Houses and Other Intermediaries
- Financial Technology (Fintech), Exchanges and Data Platforms
- Investment Banking Companies
- Wealth Management Entities
- Distributors of Financial Products
- Insurance Companies - General & Life
- Companies engaged in the Financial Services sector from Sector list provided by AMFI/SEBI in Industry Classification data or other financial services as identified by Fund Manager.

This list is only indicative, and the Scheme will explore to invest in new and emerging areas of Financial Services. The Scheme will invest in companies engaged in the Financial Services sector from Sector list provided by AMFI/SEBI / NSE.

In terms of Para 12.24 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the cumulative gross exposure through equity, equity related instruments, debt, derivative positions, REITs/InvTs, repo transactions, credit default swaps in corporate debt securities and other permitted securities/assets and such other securities/assets as may be permitted by the Board from time to time, subject to regulatory approvals, if any, shall not exceed 100% of the net assets of the scheme.

Cumulative gross exposure limits to be adhered in terms of Master Circular dated June 27, 2024.

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)

Sl. no	Type of Instrument	Percentage of exposure	Circular references
1.	Derivatives	Upto 50% of the net assets of equity component and debt component respectively. The Scheme may use equity and fixed income derivatives for such purposes as maybe permitted by the Regulations, including for the purpose of hedging and portfolio balancing, based on the opportunities available and subject to guidelines issued by SEBI and RBI from time to time.	Para 12.25 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
2.	Overseas Securities	20% of the average AUM in Overseas securities / Overseas ETFs of the previous three calendar months would be available to the Mutual Fund for that month to invest in Overseas securities / Overseas ETFs. Provided that the limit for investment in overseas securities including ETFs shall be as permitted by RBI/SEBI from time to time. Further, the investment in foreign securities shall not exceed 35% of its total assets subject to investment restriction specified by SEBI/RBI from time to time.	Para 12.19 of SEBI Master Circular on Mutual Funds dated June 27, 2024.

Sl. no	Type of Instrument	Percentage of exposure	Circular references
3.	Repos/reverse repos	Up to 10% of the net assets of the scheme	Para 12.18 of SEBI Master Circular for Mutual Funds dated June 27, 2024 and permitted by RBI
4.	Securitized Debt	Up to 20% of the net assets of the debt component	Para 12.15 of SEBI Master Circular on Mutual Funds dated June 27, 2024
5.	Investments in instruments having special features	1. No Mutual Fund under all its schemes shall own more than 10% of such instruments issued by a single issuer; 2. The scheme shall not invest:— a) more than 10% of its NAV of the debt portfolio of the scheme in such instruments; and b) more than 5% of its NAV of the debt portfolio of the scheme in such instruments issued by a single issuer and other prudential limits with respect to the debt instruments. The limit mentioned at a) and b) above shall be within the overall limit for debt instruments issued by a single issuer and other prudential limits with respect to the debt instruments.	Para 12.2 of the SEBI Master Circular on Mutual Funds, dated June 27, 2024.
6.	Tri – Party Repos	A part of the net assets may be invested in the Triparty repo (TREPS) as may be provided by RBI to meet the liquidity requirements.	-
7.	Credit Default Swaps	An exposure to a single counterparty in CDS transactions shall not exceed 10% of the net assets of the Scheme and the total exposure related to premium paid for all derivative positions, including CDS, shall not exceed 20% of the net assets of the Scheme. Further provided that the exposure in interest rate derivatives and CDS shall not exceed 50% of debt assets.	Para 12.28 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
8.	Debt instruments having Structured Obligations / Credit Enhancements	The investment in the following instruments shall not exceed 10% of the debt portfolio of the Scheme and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the Scheme: a. Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade; and b. Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade.	Para 12.3 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
9.	Short selling of securities	The Scheme may engage in short selling of securities.	Para 12.11 of SEBI Master Circular for Mutual Funds dated June 27, 2024.

Sl. no	Type of Instrument	Percentage of exposure	Circular references
10.	Securities Lending	1. Not more than 20% of the net assets of the Scheme. 2. Not more than 5% of the net assets of the Scheme in Securities Lending to any single approved intermediary	Subject to the SEBI (MF) Regulations and in accordance with Securities Lending Scheme, 1997, Para 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024 and framework for short selling and borrowing and lending of securities notified by SEBI vide circular No MRD/DoP/SE/Dep/Cir-14/2007 dated December 20, 2007, as may be amended from time to time
11.	REITs and InvITS	Not more than 10% of the net assets of the Scheme and not more than 5% of the net assets of the Scheme will be invested in InvITS and REITs of any single issuer.	Para 12.21 of SEBI Master Circular on Mutual Funds dated June 27, 2024

The Scheme may invest in other schemes managed by the AMC or in the schemes of any other mutual funds, provided it is in conformity with the investment objectives of the Scheme and in terms of the prevailing SEBI (MF) Regulations. As per the SEBI (MF) Regulations, no investment management fees will be charged for such investments and the aggregate inter scheme investment made by all the schemes of WhiteOak Capital Mutual Fund or in the schemes of other mutual funds shall not exceed 5% of the net asset value of WhiteOak Capital Mutual Fund.

Pending deployment of funds in securities in terms of investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of Scheduled Commercial Banks, subject to the guidelines issued by SEBI vide Para 12.16 of SEBI Master Circular on Mutual Funds dated June 27, 2024, as may be amended from time to time.

Investments in equity will be made through secondary market purchases, initial public offers, other public offers, placements and right offers (including renunciation). Investment in debt will be made through secondary market purchases, public offers, and placements. The securities could be listed / to be listed, privately placed, secured / unsecured, rated / unrated in accordance with various SEBI regulations.

There can be no assurance that the investment objective of the scheme will be realized. The scheme will also review these investments from time to time and the Fund Manager may churn the portfolio to the extent as considered beneficial to the investors.

Rebalancing due to Short Term Defensive Consideration:

Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per Para 1.14.1.2.b of SEBI Master Circular on Mutual Funds dated June 27, 2024, and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.

Portfolio Rebalancing due to Passive Breaches:

Further, as per Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024, as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Review Committee of the AMC. The Investment Review Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in Para 2.9 of the Master Circular.

INVESTMENT STRATEGY

Being a thematic fund, the Scheme will invest minimum 80% of its net assets in equity and equity related instruments of Banks & companies engaged in Financial Services Sector. Further, in order to achieve diversification in the Scheme will invest upto 20% of its net assets in companies other than those engaged in Financial Services Sector.

A portion of the Scheme will also be invested in IPOs, emerging sectors and other primary market offerings that meet our investment criteria.

The Scheme will follow a bottom-up approach to stock-picking and choose companies which are expected to get benefitted from the growth of Banking & Financial Services Sector.

The Scheme will invest in companies engaged in the Financial Services sector from Sector list provided by AMFI/SEBI / NSE.

The Financial Services Sector companies include:

- Banks & Non-Banking Financial Institutions
- Capital Markets- Stock Broking & Allied, Asset Management Company(s), Depositories, Clearing Houses Credit Rating Agencies and Other Intermediaries
- Financial Technology (Fintech), Exchanges and Data Platforms
- Investment Banking Companies
- Wealth Management Entities
- Distributors of Financial Products
- Insurance Companies- General & Life

The Fund Manager may from time to time review the investment strategy and will modify the same if required, considering the best interest of unitholders. However, there is no assurance that the fund manager will make such modifications in the portfolio.

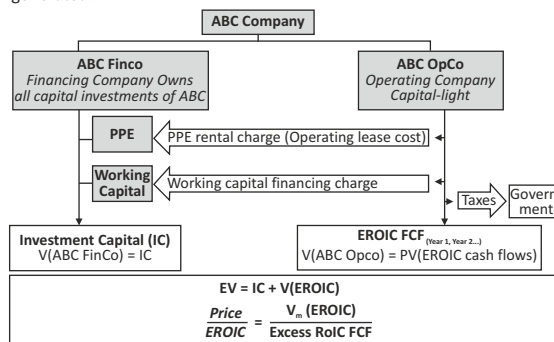
At WhiteOak Capital AMC, our investment strategy is to invest in businesses based on stock selection and to avoid focusing on macro events. We believe in investing in good businesses at attractive valuations. These are the two critical pillars of our investment philosophy – business

and valuation. A good business is one that is well managed, scalable, and generates superior returns on incremental capital. Valuation is attractive when the current market price is at a substantial discount to intrinsic value.

Key attributes we look for in a Business	Key factors we evaluate
a) Superior returns on incremental capital	Industry competitive intensity Sustainable competitive advantage
b) Scalable long-term opportunity	Industry potential versus current size Expanding market share and scope
c) Strong execution and governance	Drive to create long term value Interests aligned with minority shareholders

OpcoFinco Valuation Framework

We use a proprietary valuation approach that has been trademarked as OpcoFinco. As shown in the extract below, under the OpcoFinco framework, a company is bifurcated into an Opco (capital-light operating company) and Finco (financing company that owns all capital investments). By deducting the invested capital from the publicly available enterprise valuation, we arrive at the value ascribed by the market to the Opco. The OpcoFinco Free Cash Flow (FCF) multiple of the business is then obtained by dividing the value of Opco with the present value of excess FCF generated.



Abbreviations: PPE - Plant Property & Equipment, EROIC - Excess Return on Invested Capital, V(ABC FinCo) – Value of ABC FinCo, V(ABC OpCo) – Value of ABC OpCo, PV – Present Value
Excess Return on Invested Capital – Return earned after subtracting the cost of capital.

As the OpcoFinco Framework is based on analysis of cash flows, it avoids several distortions that can potentially emerge while using accounting multiples. Depending on the suitability the traditional valuation approaches might be used for valuation.

The scheme may invest part of its portfolio in debt and money market instruments subject to permissible limits laid under SEBI (MF) Regulations and will be guided by credit quality, liquidity, interest rates outlook. The scheme may also have an exposure to derivative instruments for the purpose of hedging, portfolio balancing and optimising returns.

Though every endeavour will be made to achieve the objective of the Scheme, the AMC/ Sponsors/Trustee do not guarantee that the investment objective of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme.

RISK PROFILE OF THE SCHEME

The Scheme will invest at least 80% of its net assets in Equity and Equity related instruments of Banks & companies engaged in financial services sector. The Scheme is sectoral in nature, hence will be affected by the risks associated with the investment in this sector.

Investment in the scheme carries the risk regarding non-diversification of the portfolio due to the investment universe mainly limited to instruments of Financial Services Sector and hence, the scope for diversification could be limited at times and the concentration is expected to be high to the instruments of Financial Services Sector. Further, the volatility and/or adverse performance of said sector and/or of the scripts belonging to this sector would have a material adverse bearing on the performance of the Scheme.

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below: The Scheme carries risks associated with investing in Equity and Equity related instruments, derivatives, Repo in corporate Bond, REITs and InvITS, foreign securities, Securities Lending, instruments with special features, Credit Default Swaps and Risks associated with Segregated portfolio. Fixed Income Securities are subject to risks including but not limited to interest rate risk, re-investment risk, spread risk, liquidity risk, credit risk, Liquidity Risk on account of unlisted securities, Counterparty Risk, Settlement Risk duration risk and performance risk.

Please refer the SID for detailed risk factors.

PLANS/OPTIONS

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

APPLICABLE NAV (AFTER THE SCHEME OPENS FOR SUBSCRIPTIONS AND REDEMPTIONS)

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

DESPATCH OF REDEMPTION REQUEST

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

BENCHMARK INDEX

Nifty Financial Services TRI

DIVIDEND POLICY (IDCW)

Not Applicable as the Scheme does not offer any IDCW option.

NAME OF THE FUND MANAGER
 Ms. Trupti Agrawal (for Equity Securities) (Managing the Scheme – Since Inception)
 Mr. Ramesh Mantri (for Equity Securities) (Managing the Scheme – Since Inception)
 Mr. Dheeresh Pathak (Assistant Fund Manager – Equity) (Managing the Scheme – Since April 01, 2024)
 Mr. Piyush Baranwal (for Debt Securities) (Managing the Scheme - Since Inception)
 Mr. Ashish Agrawal (Arbitrage) (Managing the Scheme – Since January 06, 2025)

NAME OF THE TRUSTEE COMPANY

WhiteOak Capital Trustee Limited

PERFORMANCE OF THE SCHEME

The Performance of the scheme is as on March 31, 2025:

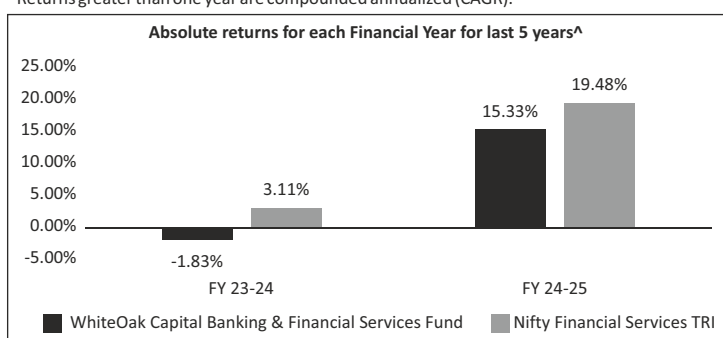
Name of the Scheme / Benchmarks	Compounded Annualised Returns (in %)*^A			
	1 year	3 years	5 years	Since Inception@
WhiteOak Capital Banking & Financial Services Fund - Regular Plan- Growth	16.87%	N.A.	N.A.	12.81%
WhiteOak Capital Banking & Financial Services Fund - Direct Plan - Growth	18.89%	N.A.	N.A.	14.78%
Benchmark: Nifty Financial Services TRI	20.67%	N.A.	N.A.	21.14%

^Past performance may or may not be sustained in the future.

@Inception date – February 06, 2024

N.A. Not available

*Returns greater than one year are compounded annualized (CAGR).



^23-24 returns provided from allotment of units.

All the returns are of Regular Plan - Growth Option.

Calculation assumes that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV.

Product Labelling: To provide investors an easy understanding of the kind of product / scheme they are investing in and its suitability to them, the product labeling is as mentioned on Page 1 to 3.

ADDITIONAL SCHEME RELATED DISCLOSURES

1.Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors) as on March 31, 2025 –

https://mf.whiteoakamc.com/download#SID_KIM_SAI#Product_Related_Disclosures

2.Portfolio Turnover Rate as on March 31, 2025 -2.26

EXPENSES OF THE SCHEME

(i) Load Structure

Entry Load: Nil

Exit Load:

- In respect of each purchase / switch-in of Units, an Exit Load of 1.00% is payable if Units are redeemed/ switched-out within 1 month from the date of allotment.
- No Exit Load is payable if Units are redeemed / switched-out after 1 month from the date of allotment.

(ii) Recurring Expenses

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

Actual expenses for the previous financial year (FY 2023-24) (% of NAV):

Regular Plan: 2.32% and Direct Plan: 0.60% (including GST on Management fees).

Actual Expense ratio has been disclosed at the following link:

<https://mf.whiteoakamc.com/regulatory-disclosures/total-expense-ratio>

The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read "Section- Annual Scheme Recurring Expenses" in the SID.

TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS)

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

DAILY NET ASSET VALUE (NAV) PUBLICATION

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

FOR INVESTOR GRIEVANCES PLEASE CONTACT

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

UNITHOLDERS' INFORMATION

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

WHITEOAK CAPITAL PHARMA AND HEALTHCARE FUND

INVESTMENT OBJECTIVE

To provide long-term capital appreciation by investing predominantly in equity and equity related instruments of Pharma and Healthcare companies.

There is no assurance that the investment objective of the Scheme will be realized achieved.

ASSET ALLOCATION PATTERN OF THE SCHEME

Under normal circumstances the asset allocation pattern will be:

Instruments	Indicative Allocation (% of Total Assets)	
	Minimum	Maximum
Equity & Equity related Instruments of Pharma and Healthcare companies #	80%	100%
Equity & Equity related Instruments companies other than above	0%	20%
Debt Securities and Money Market Instruments	0%	20%
Units issued by REITS and InVITS	0%	10%

Pharma and Healthcare Sector companies includes:

- Pharmaceutical & Biotechnology
- Healthcare Services / Healthcare Service Provider
- Healthcare Research, Analytics & Technology
- Hospitals & Diagnostics
- Healthcare Research and/or Manufacturing Services related to Healthcare sector.
- Medical Equipment & Supplies
- And any other business or service directly or indirectly forming part of the Pharma, Healthcare and allied sectors forming part of the Benchmark Index.

The above list is only indicative, and the Scheme will look to invest in new and emerging areas of Pharma and Healthcare sector. The Scheme will invest in companies engaged in the Pharma and Healthcare sector from Sector list provided by AMFI/SEBI and stated under BSE Healthcare Index (TRI).

In terms of Para 12.24 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the cumulative gross exposure through equity, equity related instruments, debt, derivative positions, REITs/InvTs, repo transactions, credit default swaps in corporate debt securities and other permitted securities/assets and such other securities/assets as may be permitted by the Board from time to time, subject to regulatory approvals, if any, shall not exceed 100% of the net assets of the scheme.

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)

Sl. no	Type of Instrument	Percentage of exposure	Circular references
1.	Derivatives	Upto 50% of the net assets of equity component and debt component respectively. The scheme may have derivative exposure for the purpose of hedging, portfolio balancing and optimising returns.	Para 12.25 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
2.	Overseas Securities	upto 35% of its total assets subject to investment restriction specified by SEBI/RBI from time to time.	Para 12.19 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
3.	Repos/reverse repos	up to 10% of the net assets of the scheme	Para 12.18 of SEBI Master Circular for Mutual Funds dated June 27, 2024 and permitted by RBI
4.	Securitized Debt	up to 20% of the net assets of the debt component	Para 12.15 of SEBI Master Circular on Mutual Funds dated June 27, 2024
5.	Investments in instruments having special features	1. No Mutual Fund under all its schemes shall own more than 10% of such instruments issued by a single issuer; 2. The scheme shall not invest:— a) more than 10% of its NAV of the debt portfolio of the scheme in such instruments; and b) more than 5% of its NAV of the debt portfolio of the scheme in such instruments issued by a single issuer. The limit mentioned at a) and b) above shall be within the overall limit for debt instruments issued by a single issuer and other prudential limits with respect to the debt instruments.	Para 12.2 of the SEBI Master Circular on Mutual Funds, dated June 27, 2024.

Sl. no	Type of Instrument	Percentage of exposure	Circular references
6.	Tri – Party Repos	A part of the net assets may be invested in the Triparty repo (TREPS) as may be provided by RBI to meet the liquidity requirements.	-
7.	Credit Default Swaps	An exposure to a single counterparty in CDS transactions shall not exceed 10% of the net assets of the Scheme and the total exposure related to premium paid for all derivative positions, including CDS, shall not exceed 20% of the net assets of the Scheme. Further provided that the exposure in interest rate derivatives and CDS shall not exceed 50% of debt assets.	Para 12.28 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
8.	Debt instruments having Structured Obligations / Credit Enhancements	The investment in the following instruments shall not exceed 10% of the debt portfolio of the Scheme and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the Scheme: a.Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade;and b.Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade.	Para 12.3 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
9.	Short selling of securities	The Scheme may engage in short selling of securities.	Para 12.11 of SEBI Master Circular for Mutual Funds dated June 27, 2024.
10.	Securities Lending	1. Not more than 20% of the net assets of the Scheme. 2. Not more than 5% of the net assets of the Scheme in Securities Lending to any single approved intermediary	Subject to the SEBI (MF) Regulations and in accordance with Securities Lending Scheme, 1997, Para 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024 and framework for short selling and borrowing and lending of securities notified by SEBI vide circular No MRD/DoP/SE/Dep/Cir-14/2007 dated December 20, 2007, as may be amended from time to time
11.	ReITS and InvITS	Not more than 10% of the net assets of the Scheme and not more than 5% of the net assets of the Scheme will be invested in InvITS and REITS of any single issuer.	Para 12.21 of SEBI Master Circular on Mutual Funds dated June 27, 2024

The Scheme may invest in other schemes managed by the AMC or in the schemes of any other mutual funds, provided it is in conformity with the investment objectives of the Scheme and in terms of the prevailing SEBI (MF) Regulations. As per the SEBI (MF) Regulations, no investment management fees will be charged for such investments and the aggregate inter scheme investment made by all the schemes of WhiteOak Capital Mutual Fund or in the schemes of other mutual funds shall not exceed 5% of the net asset value of WhiteOak Capital Mutual Fund.

Pending deployment of funds in securities in terms of investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of Scheduled Commercial Banks, subject to the guidelines issued by SEBI vide Para 12.16 of SEBI Master Circular on Mutual Funds dated June 27, 2024, as may be amended from time to time.

Investments in equity will be made through secondary market purchases, initial public offers, other public offers, placements and right offers (including renunciation). Investment in debt will be made through secondary market purchases, public offers, and placements. The securities could be listed / to be listed, privately placed, secured / unsecured, rated / unrated in accordance with various SEBI regulations.

There can be no assurance that the investment objective of the scheme will be achieved. The scheme will also review these investments from time to time and the Fund Manager may churn the portfolio to the extent as considered beneficial to the investors.

Rebalancing due to Short Term Defensive Consideration:

Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per Para 1.14.1.2.b of SEBI Master Circular on Mutual Funds dated June 27, 2024, and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.

Portfolio Rebalancing due to Passive Breaches:

Further, as per Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024, as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the

AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Review Committee of the AMC. The Investment Review Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in Para 2.9 of the Master Circular.

INVESTMENT STRATEGY

Being a thematic fund, the Scheme will invest a minimum of 80% of its net assets in equity and equity related instruments of Pharma & Healthcare companies. Further, in order to achieve a diversification in the Scheme will invest upto 20% of its net assets in companies other than those engaged in Pharma & Healthcare Sector.

A portion of the Scheme will also be invested in IPOs, emerging sectors and other primary market offerings that meet our investment criteria.

The Scheme will be actively managed and will follow a bottom-up approach to stock-picking and choose companies which are expected to get benefitted from the growth in the Pharma and Healthcare space.

The Scheme will invest in companies engaged in the Pharma and Healthcare sector from the Sector list provided by AMFI/SEBI and stated under BSE Healthcare Index (TRI).

Pharma and Healthcare sector companies include :

- Pharmaceutical & Biotechnology
- Healthcare Services / Healthcare Service Provider
- Healthcare Research, Analytics & Technology
- Hospitals & Diagnostics
- Healthcare Research and/or Manufacturing Services related to Healthcare sector.
- Medical Equipment & Supplies
- And any other business or service directly or indirectly forming part of the Pharma, Healthcare and allied sectors forming part of the Benchmark Index.

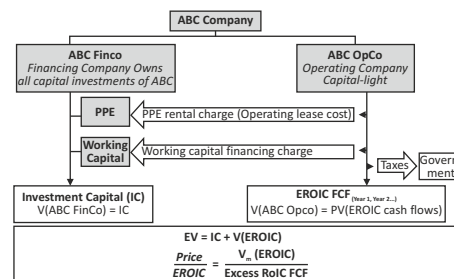
The Fund Manager may from time to time review the investment strategy and will modify the same if required, considering the best interest of unitholders. However, there is no assurance that the fund manager will make such modifications in the portfolio.

At WhiteOak Capital AMC, our investment strategy is to invest in businesses based on stock selection and to avoid focusing on macro events. We believe in investing in good businesses at attractive valuations. These are the two critical pillars of our investment philosophy – business and valuation. A good business is one that is well managed, scalable, and generates superior returns on incremental capital. Valuation is attractive when the current market price is at a substantial discount to intrinsic value.

Key attributes we look for in a Business	Key factors we evaluate
a) Superior returns on incremental capital	Industry competitive intensity Sustainable competitive advantage
b) Scalable long-term opportunity	Industry potential versus current size Expanding market share and scope
c) Strong execution and governance	Drive to create long term value Interests aligned with minority shareholders

OpcoFinco Valuation Framework

We use a proprietary valuation approach that has been trademarked as OpcoFinco. As shown in the extract below, under the OpcoFinco framework, a company is bifurcated into an Opco (capital-light operating company) and Finco (financing company that owns all capital investments). By deducting the invested capital from the publicly available enterprise valuation, we arrive at the value ascribed by the market to the Opco. The OpcoFinco Free Cash Flow (FCF) multiple of the business is then obtained by dividing the value of Opco with the present value of excess FCF generated.



Abbreviations: PPE - Plant Property & Equipment, EROIC - Excess Return on Invested Capital, V(ABC FinCo) – Value of ABC FinCo, V(ABC OpCo) – Value of ABC OpCo, PV – Present Value Excess Return on Invested Capital – Return earned after subtracting the cost of capital.

As the OpcoFinco Framework is based on analysis of cash flows, it avoids several distortions that can potentially emerge while using accounting multiples. Depending on the suitability the traditional valuation approaches might be used for valuation.

The scheme may invest part of its portfolio in debt and money market instruments subject to permissible limits laid under SEBI (MF) Regulations and will be guided by credit quality, liquidity, interest rates outlook. The scheme may also have an exposure to derivative instruments for the purpose of hedging, portfolio balancing and optimising returns.

Though every endeavour will be made to achieve the objective of the Scheme, the AMC/ Sponsors/Trustee do not guarantee that the investment objective of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme.

Sl. no	Type of Instrument	Percentage of exposure	Circular references
4.	Investments in instruments having special features	- No Mutual Fund under all its schemes shall own more than 10% of such instruments issued by a single issuer; - The scheme shall not invest:— - more than 10% of its NAV of the debt portfolio of the scheme in such instruments; and - more than 5% of its NAV of the debt portfolio of the scheme in such instruments issued by a single issuer. The limit mentioned at a) and b) above shall be within the overall limit for debt instruments issued by a single issuer and other prudential limits with respect to the debt instruments.	Para 12.2 of the SEBI Master Circular on Mutual Funds, dated June 27, 2024.
5.	Tri – Party Repos	A part of the net assets may be invested in the Triparty repo (TREPS) as may be provided by RBI to meet the liquidity requirements.	-
6.	Credit Default Swaps	An exposure to a single counterparty in CDS transactions shall not exceed 10% of the net assets of the Scheme and the total exposure related to premium paid for all derivative positions, including CDS, shall not exceed 20% of the net assets of the Scheme. Further provided that the exposure in interest rate derivatives and CDS shall not exceed 50% of debt assets.	Para 12.28 of SEBI Master Circular on Mutual Funds dated June 27, 2024
7.	Securities Lending	- Not more than 20% of the net assets of the Scheme can generally be deployed in Securities lending. - Not more than 5% of the net assets of the Scheme in Securities Lending to any single approved intermediary	Subject to the SEBI (MF) Regulations and in accordance with Securities Lending Scheme, 1997, Para 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024 and framework for short selling and borrowing and lending of securities notified by SEBI vide circular No MRD/DoP/SE/Dep/Cir-14/2007 dated December 20, 2007, as may be amended from time to time.
8.	Debt instruments having Structured Obligations / Credit Enhancements	Not exceeding 10% of the debt portfolio of the scheme and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the scheme - Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade; and - Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade.	Para 12.3 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
9.	Short Selling and Securities Lending	The Scheme may engage in short selling of securities.	Para 12.11 of SEBI Master Circular for Mutual Funds dated June 27, 2024.
10.	Units of Infrastructure Investment Trusts (InvITs) and Real Estate Investment Trusts (REITs)	Not more than 10% of the net assets of the Scheme and not more than 5% of the net assets of the Scheme in InvITs and REITs of any single issuer.	Para 12.21 of SEBI Master Circular on Mutual Funds dated June 27, 2024

The Scheme may invest in other schemes managed by the AMC or in the schemes of any other mutual funds, provided it is in conformity with the investment objectives of the Scheme and in terms of the prevailing SEBI (MF) Regulations. As per the SEBI (MF) Regulations, no investment management fees will be charged for such investments and the aggregate inter scheme investment made by all the schemes of WhiteOak Capital Mutual Fund or in the schemes of other mutual funds shall not exceed 5% of the net asset value of WhiteOak Capital Mutual Fund.

Pending deployment of funds in securities in terms of investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of Scheduled Commercial Banks, subject to the guidelines issued by SEBI vide Para 12.16 of SEBI Master Circular on Mutual Funds dated June 27, 2024, as may be amended from time to time.

Investments in equity will be made through secondary market purchases, initial public offers, other public offers, placements and right offers (including renunciation) Investment in debt will

be made through secondary market purchases, public offers and placements. The securities could be listed / unlisted, privately placed, secured / unsecured, rated / unrated in accordance with various SEBI regulations.

The Scheme shall not invest in the below securities:

Sr. No.	Type of Instrument
1.	Overseas Investments

There can be no assurance that the investment objective of the scheme will be realized. The scheme will also review these investments from time to time and the Fund Manager may churn the portfolio to the extent as considered beneficial to the investors.

Rebalancing due to Short Term Defensive Consideration:

Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per Para 1.14.1.2.b of SEBI Master Circular on Mutual Funds dated June 27, 2024, and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.

Portfolio Rebalancing due to Passive Breaches:

Further, as per Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024, as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Review Committee of the AMC. The Investment Review Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in Para 2.9 of the Master Circular.

INVESTMENT STRATEGY

As per investment objective, the Scheme will endeavour to achieve long term capital appreciation by investing in opportunities presented by special situations. To achieve a diversification in the Scheme will invest upto 20% of its net assets in other companies. The Scheme will follow a bottom-up approach to stock-picking and choose companies which are expected to get benefitted from the special situations such as corporate restructuring (including mergers & acquisitions etc.), government policy and/or regulatory changes, technology led disruption and innovation, new trends, new & emerging sectors, companies/sectors going through temporary unique challenges and other similar instances.

The details of the opportunities presented by special situations are as mentioned below-

Corporate restructuring: Corporate restructuring involves significant changes to a Company's operations, capital structure, or organizational setup etc. This can include changes into management, business lines, or financial arrangements aimed at improving efficiency or addressing financial challenges.

Further, the corporate restructuring shall also include below events which may create opportunities for special situations:

- **Mergers and Acquisitions (M&A):** Mergers occur when two companies combine to form a new entity, while acquisitions involve one company purchasing another. These actions can be friendly or hostile and often result in significant changes to the companies involved.
- **Divestitures:** Divestitures involve a company selling off a portion of its assets, subsidiaries, or divisions. This can be done to streamline operations, raise capital, or refocus the company's strategic direction.
- **Spin-offs:** A spin-off occurs when a company separates a portion of its business into a new independent entity. This can allow both entities to focus on their core operations and unlock its value for shareholders.
- **Split-off:** A Split-off is a specific type of corporate action in which a parent company separates a distinct portion of its business and offers shares of that portion to its existing shareholders. Unlike a spin-off, where shares of the new entity are distributed to shareholders, in a split-off, shareholders have the option to exchange their shares of the parent company for shares of the new entity at a predetermined exchange ratio.
- **Carve-out:** A Carve-out is a type of corporate action where a company separates a distinct portion of its business and operates it as a separate entity. This separated portion is typically a subsidiary or division that has its own unique operations, financials, and management team.
- **Stock Splits:** In a Stock Splits, a company increases the number of outstanding shares while proportionally reducing the price per share. This does not change the market capitalization of the company but can make shares more accessible to investors.
- **Stock Buybacks:** Stock Buybacks are also known as share repurchases wherein a Company buys back its own shares from the market. This can boost earnings per share and shareholder value by reducing the number of outstanding shares.
- **Rights Offerings:** In a rights offering, existing shareholders are given an opportunity to purchase additional shares of stock at a discounted price. This allows the Company to raise its capital while giving existing shareholders a chance to maintain their proportional ownership.

Government policy and/or regulatory changes:

- Government policy and Regulatory changes shift profoundly impact companies and sectors, shaping operational requirements and market dynamics. These changes encompass areas like taxation, environmental standards, and industry regulations, compelling businesses to adapt their strategies and operations accordingly.

Technology and innovation led disruption.

- Companies and sectors experiencing technology and innovation-led disruption are compelled to adapt swiftly to evolving market landscapes and embrace emerging technologies to maintain competitiveness.

New trends, new & emerging sectors

- Companies affected by new trends and emerging sectors must anticipate market shifts, adapt their strategies, and capitalize on opportunities presented by innovative technologies and changing consumer preferences to maintain competitiveness and foster sustainable growth.

Company/sector going through temporary unique challenges and other similar instances such as:

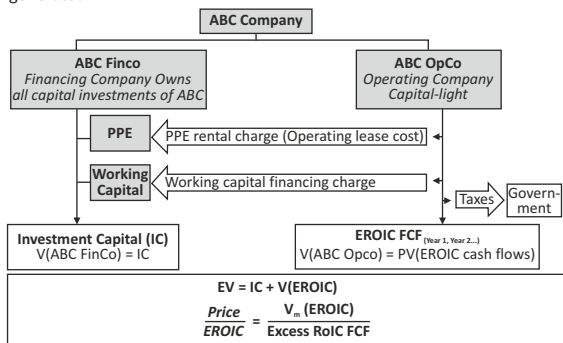
- Company/sector affected by geopolitical issues:** Companies and sectors navigating geopolitical issues must contend with heightened uncertainty and geopolitical risks, necessitating strategic agility and diplomatic engagement to safeguard operations and mitigate potential disruptions to global markets.
- Company/sector affected by natural calamities:** Companies and sectors affected by natural calamities confront formidable challenges, demanding swift response measures and resilience strategies to mitigate operational disruptions and ensure business continuity amidst unpredictable environmental events.
- Companies/sectors facing temporary unique challenges:** Companies and sectors facing temporary unique challenges such as strikes, litigation, product recalls, cybersecurity threats, supply chain disruptions, talent acquisition and retention, regulatory compliance complexity, reputation management challenges, environmental sustainability pressures or any other such instances.

At WhiteOak Capital AMC, our investment strategy is to invest in businesses based on stock selection and to avoid focusing on macro events. We believe in investing in good businesses at attractive valuations. These are the two critical pillars of our investment philosophy – business and valuation. A good business is one that is well managed, scalable, and generates superior returns on incremental capital. Valuation is attractive when the current market price is at a substantial discount to intrinsic value.

Key attributes we look for in a Business	Key factors we evaluate
a) Superior returns on incremental capital	Industry competitive intensity Sustainable competitive advantage
b) Scalable long-term opportunity	Industry potential versus current size Expanding market share and scope
c) Strong execution and governance	Drive to create long term value Interests aligned with minority shareholders

OpcoFinco Valuation Framework

We use a proprietary valuation approach that has been trademarked as OpcoFinco. As shown in the extract below, under the OpcoFinco framework, a company is bifurcated into an Opco (capital-light operating company) and Finco (financing company that owns all capital investments). By deducting the invested capital from the publicly available enterprise valuation, we arrive at the value ascribed by the market to the Opco. The OpcoFinco Free Cash Flow (FCF) multiple of the business is then obtained by dividing the value of Opco with the present value of excess FCF generated.



Abbreviations: PPE - Plant Property & Equipment, EROIC - Excess Return on Invested Capital, V(ABC FinCo) – Value of ABC FinCo, V(ABC OpCo) – Value of ABC OpCo, PV – Present Value Excess Return on Invested Capital – Return earned after subtracting the cost of capital.

As the OpcoFinco Framework is based on analysis of cash flows, it avoids several distortions that can potentially emerge while using accounting multiples. Depending on the suitability the traditional valuation approaches might be used for valuation.

The scheme may invest part of its portfolio in debt and money market instruments subject to permissible limits laid under SEBI (MF) Regulations and will be guided by credit quality, liquidity, interest rates outlook. The scheme may also have an exposure to derivative instruments for the purpose of hedging, portfolio balancing and optimising returns.

Though every endeavour will be made to achieve the objective of the Scheme, the AMC/ Sponsors/Trustee do not guarantee that the investment objective of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme.

RISK PROFILE OF THE SCHEME

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below: The Scheme carries risks associated with investing in equity and equity related instruments, fixed income securities, credit default swaps, securities segment and tri-party repo trade settlement, derivatives, foreign securities/ overseas investments, repo in corporate bond, REITs and InvTs, short selling, securities lending, repo in corporate Debt, instruments having special features, securitized debt, units of mutual fund schemes, risks associated with segregated portfolio. Fixed Income Securities are subject to risks including but not limited to interest rate risk, re-investment risk, spread risk, liquidity risk, credit risk, Liquidity Risk on account of unlisted securities, Counterparty Risk, Settlement Risk duration risk and performance risk.

For details on risk factors and risk mitigation measures, please refer SID.

PLANS/OPTIONS

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

APPLICABLE NAV (AFTER THE SCHEME OPENS FOR SUBSCRIPTIONS AND REDEMPTIONS)

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

DESPATCH OF REDEMPTION REQUEST

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

BENCHMARK INDEX

BSE 500 TRI

DIVIDEND POLICY (IDCW)

The Scheme does not offer IDCW option.

NAME OF THE FUND MANAGER

Ms. Trupti Agrawal (Assistant Fund Manager - Equity) (Managing the Scheme – Since Inception)
Mr. Dheeresh Pathak (Assistant Fund Manager – Equity) (Managing the Scheme – Since Inception)
Mr. Piyush Baranwal (for debt Securities) (Managing the Scheme - Since Inception)
Mr. Ramesh Mantri (For Equity Securities) (Managing the scheme – Since May 20, 2025)
Mr. Ashish Agrawal (Arbitrage) (Managing the Scheme – Since January 06, 2025)

NAME OF THE TRUSTEE COMPANY

WhiteOak Capital Trustee Limited

PERFORMANCE OF THE SCHEME

The Performance of the scheme is as on March 31, 2025:

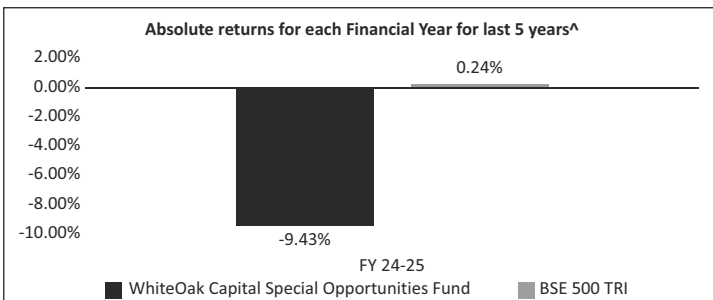
Name of the Scheme / Benchmarks	Compounded Annualised Returns (in %)*^			
	1 year	3 years	5 years	Since Inception@
WhiteOak Capital Special Opportunities Fund - Regular Plan- Growth	N.A.	N.A.	N.A.	18.36%
WhiteOak Capital Special Opportunities Fund- Direct Plan - Growth	N.A.	N.A.	N.A.	20.93%
Benchmark: BSE 500 TRI	N.A.	N.A.	N.A.	6.61%

^Past performance may or may not be sustained in the future.

@Inception date – June 04, 2024

N.A. Not available

* Returns since inception are shown as absolute returns since the scheme has not yet completed 1 year from its inception.



^24-25 absolute returns provided from allotment of units.

All the returns are of Regular Plan - Growth Option.

Calculation assumes that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV.

Product Labelling: To provide investors an easy understanding of the kind of product/ scheme they are investing in and its suitability to them, the product labeling is as mentioned on Page 1 to 3.

ADDITIONAL SCHEME RELATED DISCLOSURES

1.Scheme's portfolio holdings as on March 31, 2025 (top 10 holdings by issuer and fund allocation towards various sectors)–

https://mf.whiteoakamc.com/download#SID_KIM_SAI#Product_Related_Disclosures

2.Portfolio Turnover Rate as on March 31, 2025 - 2.84

EXPENSES OF THE SCHEME

(i) Load Structure

Entry Load: Nil

Exit Load:

- In respect of each purchase / switch-in of Units, an Exit Load of 1.00% is payable if Units are redeemed/ switched-out within 1 month from the date of allotment.
- No Exit Load is payable if Units are redeemed / switched-out after 1 month from the date of allotment.

(ii) Recurring Expenses

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

Actual expenses for the previous financial year (FY 2023-24) (% of NAV):

Not Applicable

Actual Expense ratio has been disclosed at the following link:

<https://mf.whiteoakamc.com/regulatory-disclosures/total-expense-ratio>

The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read “Section- Annual Scheme Recurring Expenses” in the SID.

TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS)

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

DAILY NET ASSET VALUE (NAV) PUBLICATION

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

FOR INVESTOR GRIEVANCES PLEASE CONTACT

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

UNITHOLDERS' INFORMATION

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

WHITEOAK CAPITAL ARBITRAGE FUND**INVESTMENT OBJECTIVE**

The investment objective of the Scheme is to seek to generate returns by predominantly investing in arbitrage opportunities in the cash and derivatives segments of the equity markets and by investing balance in debt and money market instruments.

There is no assurance that the investment objective of the Scheme will be achieved.

ASSET ALLOCATION PATTERN OF THE SCHEME

Under normal circumstances the asset allocation pattern will be:

Instruments	Indicative Allocation (% of Total Assets)	
	Minimum	Maximum
Equity & Equity related Instruments and Equity Derivatives	65%	100%
Debt Securities and Money Market Instruments including the margin money deployed in derivative transactions	0%	35%
Units issued by REITS and InVITs	0%	10%

Under defensive circumstances*, the asset allocation may be as follows:

Instruments	Indicative Allocation (% of Total Assets)	
	Minimum	Maximum
Equity & Equity related Instruments and Equity Derivatives	0%	65%
Debt Securities and Money Market Instruments including the margin money deployed in derivative transactions	35%	100%
Units issued by REITS and InVITs	0%	10%

*Defensive circumstances are when the arbitrage opportunities in the marketplace are negligible in view of the fund manager, or returns are lower than alternative investment opportunities as per allocation pattern. The allocation under defensive considerations will be made keeping in view the interest of the unitholders.

The exposure to derivative shown in the above asset allocation table is exposure taken against the underlying equity investments i.e. in case the scheme shall have a long position in a security and a corresponding short position in the same security, then the exposure for the purpose of asset allocation will be counted only for the long position. The intent is to avoid double counting of exposure and not to take additional asset allocation with the use of derivative. If suitable arbitrage opportunities are not available in the opinion of the Investment manager, the Scheme may hedge the equity portfolio by using derivatives or may invest in short term debt / money market instruments.

The notional value of exposure in equity derivatives would be reckoned for equity securities exposure. The notional value of exposure in debt derivatives would be reckoned for debt and money market securities exposure.

In terms of Para 12.24 of SEBI Master Circular for Mutual Funds dated June 27, 2024 the cumulative gross exposure through equity, equity related instruments, debt, derivative positions, REITs, InVITs, repo transactions, credit default swaps in corporate debt securities and other permitted securities/assets and such other securities/assets as may be permitted by the SEBI from time to time, subject to regulatory approvals, if any, shall not exceed 100% of the net assets of the Scheme.

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)

Sl. no	Type of Instrument	Percentage of exposure	Circular references
1.	Derivatives	Equity Derivatives - Upto 100% of the net assets of Equity in Equity Component Debt Derivatives - Upto 50% of the net assets of Debt in Debt Component The Scheme may use equity and fixed income derivatives for such purposes as maybe permitted by the Regulations, including for the purpose of hedging and portfolio balancing, based on the opportunities available and subject to guidelines issued by SEBI and RBI from time to time.	Para 12.25 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
2.	Repo/ reverse repo transactions in corporate debt securities	Upto 10% of the net assets of the scheme.	Para 12.18 of SEBI Master Circular for Mutual Funds dated June 27, 2024.
3.	Securitized Debt	Upto 20% of the net assets of the debt component.	Para 12.15 of SEBI Master Circular on Mutual Funds dated June 27, 2024.

Sl. no	Type of Instrument	Percentage of exposure	Circular references
4.	Investments in instruments having special features	a) Not more than 10% of its NAV of the debt portfolio of the scheme in such instruments; and b) Not more than 5% of its NAV of the debt portfolio of the scheme in such instruments issued by a single issuer.	Para 12.2 of the SEBI Master Circular on Mutual Funds, dated June 27, 2024.
5.	Tri-Party Repos	A part of the net assets may be invested in the Triparty repo (TREPS) as may be provided by RBI to meet the liquidity requirements.	-
6.	Credit Default Swaps	1. a single counterparty in CDS transactions shall not exceed 10% of the net assets of the Scheme; and 2. total exposure related to premium paid for all derivative positions, including CDS, shall not exceed 20% of the net assets of the Scheme. Further provided that the exposure in interest rate derivatives and CDS shall not exceed 50% of debt assets.	Para 12.28 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
7.	Debt instruments having Structured Obligations / Credit Enhancements	not exceeding 10% of the debt portfolio of the schemes and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the schemes: (a) Unsupported rating of debt instruments (i.e., without factoring-in credit enhancements) is below investment grade and (b) Supported rating of debt instruments (i.e., after factoring-in credit enhancement) is above investment grade.	Para 12.3 of SEBI Master Circular on Mutual Funds dated June 27, 2024
8.	Short selling and Stock Lending	The Scheme may engage in short selling and Stock Lending of securities. Stock Lending: 1. Not more than 20% of the net assets of the Scheme. 2. Not more than 5% of the net assets of the Scheme in any single approved intermediary	Subject to the SEBI (MF) Regulations and in accordance with Securities Lending Scheme, 1997, Para 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024 and framework for short selling and borrowing and lending of securities notified by SEBI vide circular No MRD/DoP/SE/Dep/ Cir-14/2007 dated December 20, 2007, as may be amended from time to time.
9.	Units of Infrastructure Investment Trusts (InvITs) and Real Estate Investment Trusts (REITs)	• upto 10% of the net assets • upto 5% of the net assets of the Scheme of any single issuer.	Paragraph 12.21 of SEBI Master Circular for Mutual Funds dated June 27, 2024.

The Scheme shall not invest in the below securities:

Sr. No.	Type of Instrument
1.	Overseas securities and overseas ETF

As per the regulatory requirement, the Scheme may deploy NFO proceeds in Tri Party repo before the closure of NFO period. However, the AMC shall not charge any investment management and advisory fees on funds deployed in Tri Party repo during the NFO period.

The Scheme may invest in other schemes managed by the AMC or in the schemes of any other mutual funds, provided it is in conformity with the investment objectives of the Scheme and in terms of the prevailing SEBI (MF) Regulations. As per the SEBI (MF) Regulations, no investment management fees will be charged for such investments and the aggregate inter scheme investment made by all the schemes of WhiteOak Capital Mutual Fund or in the schemes of other mutual funds shall not exceed 5% of the net asset value of WhiteOak Capital Mutual Fund

Pending deployment as per investment objective, the money under the Scheme may be parked in short-term deposits of Scheduled Commercial Banks. The Scheme shall abide by the guidelines for parking of funds in short term deposits vide Para 12.16 of SEBI Master Circular on Mutual Funds dated June 27, 2024, as may be amended from time to time.

Investments in equity will be made through secondary market purchases, initial public offers, other public offers, placements and right offers (including renunciation). Investment in debt will be made through secondary market purchases, public offers and placements. The securities could be listed / unlisted, privately placed, secured / unsecured, rated / unrated in accordance with various SEBI regulations.

Rebalancing due to Short Term Defensive Consideration:

Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per Para 1.14.1.2.b of SEBI Master Circular on Mutual Funds dated June 27, 2024, and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.

Portfolio Rebalancing due to Passive Breaches:

Further, as per Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024, as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Review Committee of the AMC. The Investment Review Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in Para 2.9 of the Master Circular.

INVESTMENT STRATEGY

As per investment objective, the Scheme will endeavour to generate returns by predominantly investing in arbitrage opportunities in the cash and derivatives segments of the equity markets. The fund manager will identify and execute various strategies which seek to exploit arbitrage opportunities in markets. In compliance with SEBI guidelines, the Scheme will not engage in short selling in the cash market at any time.

The Scheme may also invest in debt and money market securities instruments with an aim to generate income while keeping minimal interest rate risk.

If suitable arbitrage opportunities are not available in the opinion of the Fund manager, the Scheme may hedge the equity portfolio by using derivatives and/or invest in short term debt and money market securities.

Scheme will employ various strategies to capitalize on price discrepancies across different markets or securities. Some of the arbitrage strategies that may be employed by the fund manager include the following.

- Cash-Future Arbitrage:** This strategy involves exploiting pricing differences between cash and futures markets for the same underlying asset. The cash futures arbitrage strategy can be employed when the price of the futures exceeds the price of the underlying stock. The Scheme will first buy the stocks in the cash market and then sell in the futures market to lock the spread which will not be affected by the price movement of the cash market and futures market. The arbitrage position can be continued till expiry of the future contracts. There is a convergence between the cash market and the futures market on expiry. This convergence helps the Scheme to generate the arbitrage return locked in earlier. However, the position can be closed earlier in case the price differential is realized before expiry or better opportunities are available in other stocks. The strategy is attractive if this price differential (post all costs) is higher than the investor's cost-of-capital.
- For example, let's say the price of XYZ stock in the spot market is ₹ 1000, while the price of the same stock in the futures market is ₹ 1100. After adjusting for taxes and other costs, the Scheme will buy the stock in the spot market for ₹ 1000 and simultaneously sell the same stock in the futures market for ₹ 1100, earning the cost of carry between the stock and its futures.
- Rolling over of the Futures Transaction:** This strategy involves unwinding the short position in the current month's futures and simultaneously selling futures of the subsequent month, while holding onto the spot position. For example, if the fund manager anticipates a change in market conditions, they may choose to unwind their current month's futures position and roll it over to the subsequent month.
- Dividend Arbitrage:** For example, prior to a dividend declaration, the stock futures/options market may provide a profitable opportunity. Typically, the stock price declines by the dividend amount when the stock goes ex-dividend. The fund manager may take advantage of this by buying the stock in the spot market and selling the same stock in the futures market.
- Buy-back Arbitrage:** This strategy involves taking advantage of the price differential between the buy-back price and the traded price when a company announces a buy-back of its own shares. For example, if a company announces a buy-back at ₹ 100 per share, while the current market price is ₹ 95, its futures prices is likely to be higher in anticipation of the buyback price. Here, the fund manager may choose to buy the stock at ₹ 95 and sell its futures price at say ₹ 100 to capture the high arbitrage opportunity.
- Nifty 50 Spot-Future arbitrage:** This strategy involves exploiting the difference in pricing between Nifty spot index (the actual index value) and Nifty futures contracts (derivatives contracts based on the future value of the Nifty index) If the Nifty futures contract is trading at a premium to the spot index, fund manager will sell the futures contract and buy the underlying stocks in the Nifty index to lock in the price differential.

For example, if the Nifty 50 spot index is trading at 22,000 and the Nifty 50 futures contract is trading at 22,050. This scenario indicates that the future contract is trading at premium to the spot index. Fund manager may choose to sell nifty futures contract at 22,050 and buy underlying stocks in Nifty 50 Index to hedge the futures positions.

The above-mentioned arbitrage strategies are only indicative, and the fund manager may adopt other strategies depending on market conditions and regulatory compliance. Additionally, the provision for trading in derivatives is an enabling provision and it is not binding on the Scheme to undertake trading on a day-to-day basis.

Though every endeavour will be made to achieve the objective of the Scheme, the AMC/ Sponsors/Trustee do not guarantee that the investment objective of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme.

The scheme may invest part of its portfolio in debt and money market instruments subject to permissible limits laid under SEBI (MF) Regulations and will be guided by credit quality, liquidity, interest rates outlook. The scheme may also have an exposure to derivative instruments for the purpose of hedging, portfolio balancing and optimising returns.

RISK PROFILE OF THE SCHEME

Risk associated with Scheme's Arbitrage Strategy:

- The primary objective of the Fund Manager is to identify investment opportunities and to exploit price discrepancies in cash and derivative segments of the market. These investments by nature are volatile as the prices of the underlying securities are affected by various factors such as liquidity, time to settlement date, news flow, spreads between cash and derivatives market at different points of time, trading volumes, etc. There is no assurance that the Fund Manager will be able to spot investment opportunities or correctly exploit price discrepancies in the different segments of the market.
- The Scheme is also expected to have a high portfolio churn, especially in a volatile market. Also, Scheme proposes to execute arbitrage transactions in various markets simultaneously, this may result in high portfolio turnover and, consequently, high transaction cost.
- There is an execution risk while implementing arbitrage strategies across various segments of the market, which may result in missed investment opportunities, or may also result in losses/high transaction costs.
- While future market is typically more liquid than underlying cash market, there can be no assurance that ready liquidity would exist at all point in time for the scheme to purchase and close out a specific future contract. There may be instances, where the price spread between cash and derivative market is insufficient to meet the cost of carry. Such scenarios may potentially impact on the performance of the Scheme.

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below: The Scheme carries risks associated with investing in Equity and Equity related instruments, derivatives, Repo in corporate Bond, REITs and InvITs, Securities Lending, Risks associated with Segregated portfolio. Fixed Income Securities are subject to risks including but not limited to interest rate risk, re-investment risk, spread risk, liquidity risk, credit risk, Liquidity Risk on account of unlisted securities, Counterparty Risk, Settlement Risk duration risk and performance risk.

Please refer the SID for detailed risk factors.

PLANS/OPTIONS

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

APPLICABLE NAV (AFTER THE SCHEME OPENS FOR SUBSCRIPTIONS AND REDEMPTIONS)

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

DESPATCH OF REDEMPTION REQUEST

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

BENCHMARK INDEX

NIFTY 50 Arbitrage

DIVIDEND POLICY (IDCW)

The Scheme does not offer IDCW option.

NAME OF THE FUND MANAGER

Mr. Ramesh Mantri (Equity) (Managing the Scheme – Since Inception)
Ms. Ashish Agrawal (Equity) (Managing the Scheme – Since Inception)
Mr. Piyush Baranwal (Debt Securities) (Managing the Scheme – Since Inception)
Mr. Bhavin Patadia (For Arbitrage) (Managing the scheme - Since November 06, 2024)

NAME OF THE TRUSTEE COMPANY

WhiteOak Capital Trustee Limited

PERFORMANCE OF THE SCHEME

The Performance of the scheme is as on March 31, 2025:

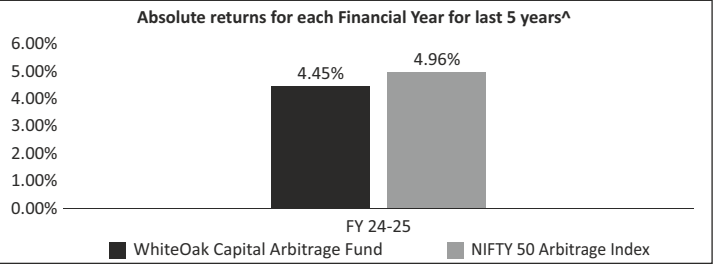
Name of the Scheme / Benchmarks	Compounded Annualised Returns (in %)*^A			
	1 year	3 years	5 years	Since Inception@
WhiteOak Capital Arbitrage Fund - Regular Plan- Growth	N.A.	N.A.	N.A.	7.12%
WhiteOak Capital Arbitrage Fund - Direct Plan - Growth	N.A.	N.A.	N.A.	7.88%
Benchmark: NIFTY 50 Arbitrage	N.A.	N.A.	N.A.	8.07%

^A Past performance may or may not be sustained in the future.

@ Inception date – September 09, 2024

N.A. Not available

* Returns since inception are shown as absolute returns since the scheme has not yet completed 1 year from its inception.



^A 24-25 absolute returns provided from allotment of units.

All the returns are of Regular Plan - Growth Option.

Calculation assumes that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV.

Product Labelling: To provide investors an easy understanding of the kind of product / scheme they are investing in and its suitability to them, the product labeling is as mentioned on Page 1 to 3.

ADDITIONAL SCHEME RELATED DISCLOSURES

1.Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors) as on March 31, 2025 -

https://mf.whiteoakamc.com/download#SID_KIM_SAI#Product_Related_Disclosures

2.Portfolio Turnover Rate as on March 31, 2025 – 11.58

EXPENSES OF THE SCHEME

(i) Load Structure

Entry Load: Nil

Exit Load:

- In respect of each purchase / switch-in of Units, an Exit Load of 0.25% is payable if Units are redeemed/ switched-out within 7 days from the date of allotment.
- No Exit Load is payable if Units are redeemed / switched-out after 7 days from the date of allotment.

With effect from June 02, 2025, the following exit load shall be applicable on prospective basis in respect of each purchase of Units –

- Nil Exit load – for 10% of the units purchased or switched-in on or before 7 days from the date of allotment.
 - The “First In First Out (FIFO)” logic will be applied while selecting the units for redemption
 - Waiver of Exit load is calculated for each inflow transaction separately on FIFO basis and not on the total units through multiple inflows
 - The load free units from purchases made subsequent to the initial purchase will be available only after redeeming all units from the initial purchase
- All units redeemed /switched out in excess of the 10% load free units will be subject to the below mentioned exit load.
 - 0.25% - if Units are redeemed/switched-out on or before 7 days from the date of allotment
 - Nil - if redeemed after 7 days from the date of allotment

This no load redemption limit is applicable on a 7 day basis (from the date of allotment of such units) and the limit not availed during said period, this shall not be clubbed or carried forward.

(ii) Recurring Expenses

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

Actual expenses for the previous financial year (FY 2023-24) (% of NAV):

Not Applicable. As the scheme has been launched on September 09, 2024.

Actual Expense ratio has been disclosed at the following link:

<https://mf.whiteoakamc.com/regulatory-disclosures/total-expense-ratio>

The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read “Section- Annual Scheme Recurring Expenses” in the SID.

TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS)

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

DAILY NET ASSET VALUE (NAV) PUBLICATION

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

FOR INVESTOR GRIEVANCES PLEASE CONTACT

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

UNITHOLDERS' INFORMATION

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

WHITEOAK CAPITAL DIGITAL BHARAT FUND

INVESTMENT OBJECTIVE

The investment objective of the scheme is to provide long-term capital appreciation by investing predominantly in equity and equity related instruments of Technology and Technology related companies.

There is no assurance that the investment objective of the Scheme will be achieved.

ASSET ALLOCATION PATTERN OF THE SCHEME

Under normal circumstances the asset allocation pattern will be:

Instruments	Indicative Allocation (% of Total Assets)	
	Minimum	Maximum
Equity & Equity related Instruments of Technology and Technology related companies #	80	100
Equity & Equity related Instruments of other companies	0	20
Debt Securities and Money Market Instruments	0	20
Units issued by REITS and INVITS	0	10

#Technology & technology related companies include:

- IT services, IT-software, consulting, and outsourcing companies;
- IT products and hardware including computers hardware & equipment, electronic components manufacturing etc.;
- Internet companies and internet enabled services including Fintech, e-retail /e-commerce;
- Technology platforms, IoT (Internet of Things) and other digital service providers;

- Infrastructure providers and Telecommunications, including networking, wireless, and wire-line services, equipment, software, and support;
- Media and information services, including the distribution of information and content providers;
- Data and data solutions providers including data centres & hardware components of data centres;
- Fintech, New-age Companies including industrial technology;
- And any other business or service which is part of Information Technology, Telecommunication as provided by Industry classification data provided by AMFI/SEBI.

This list is only indicative, and the Scheme will explore to invest in new and emerging areas of Technology. The Scheme will invest in companies engaged in the Technology sector from Sector list provided by AMFI/SEBI/ NSE.

In terms of Para 12.24 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the cumulative gross exposure through equity, equity related instruments, debt, derivative positions, REITs/INVTs, repo transactions, credit default swaps in corporate debt securities and other permitted securities/assets and such other securities/assets as may be permitted by the Board from time to time, subject to regulatory approvals, if any, shall not exceed 100% of the net assets of the scheme.

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)

Sl. no	Type of Instrument	Percentage of exposure	Circular references
1.	Derivatives	Equity derivatives (including writing covered call options in line with SEBI guidelines) - Up to 50% of the net assets of Equity in Equity Component Debt derivatives - Up to 50% of net assets of debt in Debt component of the scheme. The Scheme may use equity and fixed income derivatives for such purposes as maybe permitted by the Regulations, including for the purpose of hedging and portfolio balancing, based on the opportunities available and subject to guidelines issued by SEBI and RBI from time to time.	Para 12.25 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
2.	Investments in instruments having special features	1. No Mutual Fund under all its schemes shall own more than 10% of such instruments issued by a single issuer; 2. The scheme shall not invest:- a) more than 10% of its NAV of the debt portfolio of the scheme in such instruments; and b) more than 5% of its NAV of the debt portfolio of the scheme in such instruments issued by a single issuer. The limit mentioned at a) and b) above shall be within the overall limit for debt instruments issued by a single issuer and other prudential limits with respect to the debt instruments.	Para 12.2 of the SEBI Master Circular on Mutual Funds, dated June 27, 2024.
3.	Repo/ reverse repo transactions in corporate debt securities	upto 10% of the net assets of the scheme.	Para 12.18 of SEBI Master Circular for Mutual Funds dated June 27, 2024.
4.	Tri – Party Repos	A part of the net assets may be invested in the Triparty repo (TREPS) as may be provided by RBI to meet the liquidity requirements.	-
5.	Debt instruments having Structured Obligations / Credit Enhancements	Not exceeding 10% of the debt portfolio of the scheme and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the scheme a. Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade; and b. Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade.	Para 12.3 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
6.	Securitized Debt	upto 20% of the net assets of the debt component.	Para 12.15 of SEBI Master Circular on Mutual Funds dated June 27, 2024.

Sl. no	Type of Instrument	Percentage of exposure	Circular references
7.	Credit Default Swaps	An exposure to a single counterparty in CDS transactions shall not exceed 10% of the net assets of the Scheme and the total exposure related to premium paid for all derivative positions, including CDS, shall not exceed 20% of the net assets of the Scheme. Further provided that the exposure in interest rate derivatives and CDS shall not exceed 50% of debt assets.	Para 12.28 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
8.	Securities Lending	1. Not more than 20% of the net assets of the Scheme can generally be deployed in Securities lending. 2. Not more than 5% of the net assets of the Scheme in Securities Lending to any single approved intermediary The Mutual Fund may not be able to sell such lent-out securities, and this can lead to temporary illiquidity.	Subject to the SEBI (MF) Regulations and in accordance with Securities Lending Scheme, 1997, Para 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024 and framework for short selling and borrowing and lending of securities notified by SEBI vide circular No MRD/DoP/SE/Dep/Cir-14/2007 dated December 20, 2007, as may be amended from time to time.
9.	Short Selling	The Scheme may engage in short selling of securities.	
10.	Units of Infrastructure Investment Trusts (InvITs) and Real Estate Investment Trusts (REITs)	Not more than 10% of the net assets of the Scheme and not more than 5% of the net assets of the Scheme in InvITs and REITs of any single issuer.	Para 12.21 of SEBI Master Circular on Mutual Funds dated June 27, 2024

The Scheme may invest in other schemes managed by the AMC or in the schemes of any other mutual funds, provided it is in conformity with the investment objectives of the Scheme and in terms of the prevailing SEBI (MF) Regulations. As per the SEBI (MF) Regulations, no investment management fees will be charged for such investments and the aggregate inter scheme investment made by all the schemes of WhiteOak Capital Mutual Fund or in the schemes of other mutual funds shall not exceed 5% of the net asset value of WhiteOak Capital Mutual Fund.

Pending deployment of funds in securities in terms of investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of Scheduled Commercial Banks, subject to the guidelines issued by SEBI vide Para 12.16 of SEBI Master Circular on Mutual Funds dated June 27, 2024 as may be amended from time to time.

Investments in equity will be made through secondary market purchases, initial public offers, other public offers, placements and right offers (including renunciation) Investment in debt will be made through secondary market purchases, public offers and placements. The securities could be listed / unlisted, privately placed, secured / unsecured, rated / unrated in accordance with various SEBI regulations.

The Scheme shall not invest in the below securities:

Sr. No.	Type of Instrument
1.	Overseas Securities and Overseas ETFs

There can be no assurance that the investment objective of the scheme will be realized. The scheme will also review these investments from time to time and the Fund Manager may churn the portfolio to the extent as considered beneficial to the investors.

Rebalancing due to Short Term Defensive Consideration:

Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per Para 1.14.1.2.b of SEBI Master Circular on Mutual Funds dated June 27, 2024, and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.

Portfolio Rebalancing due to Passive Breaches:

Further, as per Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024, as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Review Committee of the AMC. The Investment Review Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in Para 2.9 of the Master Circular.

INVESTMENT STRATEGY

Being a thematic fund, the Scheme will invest minimum 80% of its net assets in equity and equity related instruments of companies engaged in Technology and Technology related companies. Further, in order to achieve a diversification in the Scheme will invest upto 20% of its net assets in other than Technology & Technology related companies.

A portion of the Scheme will also be invested in IPOs, emerging sectors and other primary market offerings that meet our investment criteria.

The Scheme will follow a bottom-up approach to stock-picking and choose companies which are expected to get benefitted from the usage, development and advancement of the Technology and related products.

The Scheme will invest in companies engaged in the Information Technology and Telecommunication sector from Sector list provided by AMFI/SEBI and stated under BSE Teck (TRI).

Technology & technology related companies include:

- IT services, IT-software, consulting, and outsourcing companies;;
- IT products and hardware including computers hardware & equipment, electronic components manufacturing etc.
- Internet companies and internet enabled services including Fintech, e-retail /e-commerce;
- Technology platforms, IoT (Internet of Things) and other digital service providers;
- Infrastructure providers and Telecommunications, including networking, wireless, and wire-line services, equipment, software, and support;
- Media and information services, including the distribution of information and content providers;
- Data and data solutions providers including data centres & hardware components of data centres ;
- Fintech, New-age Companies including industrial technology;
- And any other business or service which is part of Information Technology, Telecommunication as provided by Industry classification data provided by AMFI/SEBI.

This list is only indicative, and the Scheme will explore to invest in new and emerging areas of Technology. The Scheme will invest in companies engaged in the Technology sector from Sector list provided by AMFI/SEBI and under BSE Teck TRI.

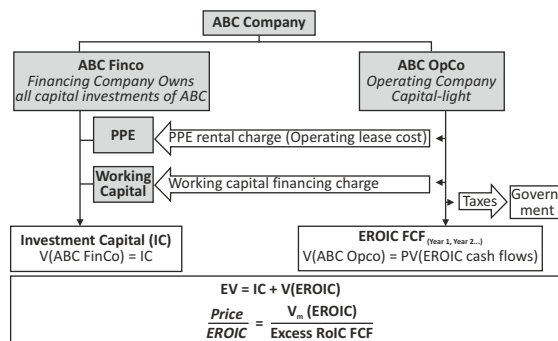
The Fund Manager may from time to time review the investment strategy and will modify the same if required, considering the best interest of unitholders. However, there is no assurance that the fund manager will make such modifications in the portfolio.

At WhiteOak Capital AMC, our investment strategy is to invest in businesses based on stock selection. We believe in investing in good businesses at attractive valuations. These are the two critical pillars of our investment philosophy – business and valuation. A good business is one that is well managed, scalable, and generates superior returns on incremental capital. Valuation is attractive when the current market price is at a substantial discount to intrinsic value.

Key attributes we look for in a Business	Key factors we evaluate
a) Superior returns on incremental capital	Industry competitive intensity Sustainable competitive advantage
b) Scalable long-term opportunity	Industry potential versus current size Expanding market share and scope
c) Strong execution and governance	Drive to create long term value Interests aligned with minority shareholder

OpcoFinco Valuation Framework

We use a proprietary valuation approach that has been trademarked as OpcoFinco. As shown in the extract below, under the OpcoFinco framework, a company is bifurcated into an Opco (capital-light operating company) and Finco (financing company that owns all capital investments). By deducting the invested capital from the publicly available enterprise valuation, we arrive at the value ascribed by the market to the Opco. The OpcoFinco Free Cash Flow (FCF) multiple of the business is then obtained by dividing the value of Opco with the present value of excess FCF generated.



Abbreviations: PPE - Plant Property & Equipment, EROIC - Excess Return on Invested Capital, V(ABC FinCo) – Value of ABC FinCo, V(ABC OpCo) – Value of ABC OpCo, PV – Present Value Excess Return on Invested Capital – Return earned after subtracting the cost of capital.

As the OpcoFinco Framework is based on analysis of cash flows, it avoids several distortions that can potentially emerge while using accounting multiples. Depending on the suitability the traditional valuation approaches might be used for valuation.

Though every endeavour will be made to achieve the objective of the Scheme, the AMC/ Sponsors/Trustee do not guarantee that the investment objective of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme.

The scheme may invest part of its portfolio in debt and money market instruments subject to permissible limits laid under SEBI (MF) Regulations and will be guided by credit quality, liquidity, interest rates outlook. The scheme may also have an exposure to derivative instruments for the purpose of hedging, portfolio balancing and optimising returns.

RISK PROFILE OF THE SCHEME

The Scheme will invest at least 80% of its net assets in Equity and Equity related instruments of Technology and Technology related Companies. The Scheme is sectoral in nature, hence will be affected by the risks associated with the investment in this sector.

Investment in the scheme carries the risk regarding non-diversification of the portfolio due to the investment universe mainly limited to instruments of Technology and related companies and hence, the scope for diversification could be limited at times and the concentration is expected to be high to the instruments of Technology and Technology related companies.

Further, the volatility and/or adverse performance of said sector and/or of the scrips belonging to this sector would have a material adverse bearing on the performance of the Scheme.

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below: The Scheme carries risks associated with investing in equity and equity related instruments, credit default swaps, securities segment and tri-party repo trade settlement, derivatives, repo in corporate bond, REITs and InvITs, short selling, securities

lending, instruments having special features, securitized debt, units of mutual fund schemes, risks associated with segregated portfolio. Fixed Income Securities are subject to risks including but not limited to interest rate risk, re-investment risk, spread risk, liquidity risk, credit risk, Liquidity Risk on account of unlisted securities, Counterparty Risk, Settlement Risk duration risk and performance risk.

For details on risk factors and risk mitigation measures, please refer SID.

PLANS/OPTIONS

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

APPLICABLE NAV (AFTER THE SCHEME OPENS FOR SUBSCRIPTIONS AND REDEMPTIONS)

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

DESPATCH OF REDEMPTION REQUEST

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

BENCHMARK INDEX

BSE Teck TRI

DIVIDEND POLICY (IDCW)

The Scheme does not offer IDCW option.

NAME OF THE FUND MANAGER

Mr. Ramesh Mantri (for Equity Securities) (Managing the Scheme – Since Inception)
Ms. Trupti Agrawal (Assistant Fund Manager - Equity) (Managing the Scheme – Since Inception)
Mr. Dheeresh Pathak (Assistant Fund Manager – Equity) (Managing the Scheme – Since Inception)
Mr. Piyush Baranwal (for Debt Securities) (Managing the Scheme – Since Inception)
Mr. Ashish Agrawal (for Arbitrage Transactions) (Managing the Scheme - Since January 06, 2025)

NAME OF THE TRUSTEE COMPANY

WhiteOak Capital Trustee Limited

PERFORMANCE OF THE SCHEME

The Performance of the scheme is as on March 31, 2025:

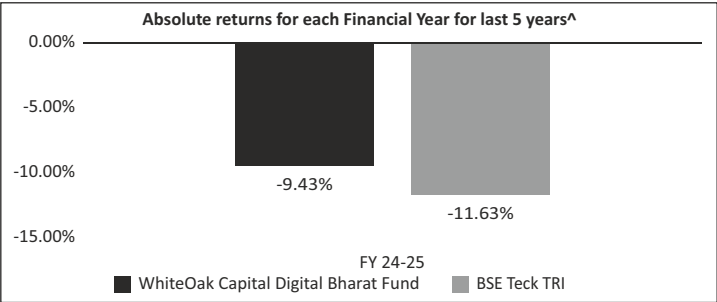
Name of the Scheme / Benchmarks	Compounded Annualised Returns (in %)*^			
	1 year	3 years	5 years	Since Inception@
WhiteOak Capital Digital Bharat Fund - Regular Plan- Growth	N.A.	N.A.	N.A.	-9.43%
WhiteOak Capital Digital Bharat Fund- Direct Plan - Growth	N.A.	N.A.	N.A.	-8.7%
Benchmark: BSE Teck TRI	N.A.	N.A.	N.A.	-11.63%

^Past performance may or may not be sustained in the future.

@Inception date – October 11, 2024

N.A. Not available

* Returns since inception are shown as absolute returns since the scheme has not yet completed 1 year from its inception.



^24-25 absolute returns provided from allotment of units.

All the returns are of Regular Plan - Growth Option.

Calculation assumes that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV.

Product Labelling: To provide investors an easy understanding of the kind of product / scheme they are investing in and its suitability to them, the product labeling is as mentioned on Page 1 to 3.

ADDITIONAL SCHEME RELATED DISCLOSURES

1.Scheme’s portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors) as on March 31, 2025 -

https://mf.whiteoakamc.com/download#SID_KIM_SAI#Product_Related_Disclosures

2.Portfolio Turnover Rate as on March 31, 2025 –0.74

EXPENSES OF THE SCHEME

(i) Load Structure

Entry Load: Nil

Exit Load:

- In respect of each purchase / switch-in of Units, an Exit Load of 1.00% is payable if Units are redeemed/ switched-out within 1 month from the date of allotment.
- No Exit Load is payable if Units are redeemed / switched-out after 1 month from the date of allotment.

(ii) Recurring Expenses

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

Actual expenses for the previous financial year (FY 2023-24) (% of NAV):

Not Applicable.

Actual Expense ratio has been disclosed at the following link:

<https://mf.whiteoakamc.com/regulatory-disclosures/total-expense-ratio>

The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read “Section- Annual Scheme Recurring Expenses” in the SID.

TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS)

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

DAILY NET ASSET VALUE (NAV) PUBLICATION

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

FOR INVESTOR GRIEVANCES PLEASE CONTACT

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

UNITHOLDERS’ INFORMATION

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

WHITEOAK CAPITAL ESG BEST-IN-CLASS STRATEGY FUND

INVESTMENT OBJECTIVE

The investment objective of the scheme is to achieve long-term capital appreciation by investing in the companies identified based on the Environment, Social and Governance (ESG) theme adopting Best in Class Strategy.

There is no assurance that the investment objective of the Scheme will be achieved.

ASSET ALLOCATION PATTERN OF THE SCHEME

Under normal circumstances the asset allocation pattern will be:

Instruments	Indicative Allocation (% of Total Assets)	
	Minimum	Maximum
Equity & Equity related Instruments of companies following Environment, Social and Governance (ESG) theme adopting Best-In-Class Strategy #	80	100
Equity & Equity related Instruments of other companies \$	0	20
Debt Securities and Money Market Instruments	0	20
Units issued by REITS and INVTs	0	10

#Under Best-In-Class strategy, the Scheme shall invest in companies and issuers that perform better than peers on one or more performance metrics related to ESG matters.

\$The Scheme shall invest under ‘other equity & equity related instruments’ in accordance with the Best-in-Class strategy followed by the Scheme.

In terms of Para 12.24 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the cumulative gross exposure through equity, equity related instruments, debt, derivative positions, REITs/INVTs, repo transactions, credit default swaps in corporate debt securities and other permitted securities/assets and such other securities/assets as may be permitted by the Board from time to time, subject to regulatory approvals, if any, shall not exceed 100% of the net assets of the scheme.

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)

Sl. no	Type of Instrument	Percentage of exposure	Circular references
1.	Derivatives	Equity derivatives (including writing covered call options in line with SEBI guidelines) - Up to 50% of the net assets of Equity in Equity Component Debt derivatives - Up to 50% of net assets of debt in Debt component of the scheme. The Scheme may use equity and fixed income derivatives for such purposes as maybe permitted by the Regulations, including for the purpose of hedging and portfolio balancing, based on the opportunities available and subject to guidelines issued by SEBI and RBI from time to time.	Para 12.25 of SEBI Master Circular on Mutual Funds dated June 27, 2024.

Sl. no	Type of Instrument	Percentage of exposure	Circular references
2.	Investments in instruments having special features	a) Not more than 10% of its NAV of the debt portfolio of the scheme in such instruments; and b) Not more than 5% of its NAV of the debt portfolio of the scheme in such instruments issued by a single issuer.	Para 12.2 of the SEBI Master Circular on Mutual Funds, dated June 27, 2024.
3.	Repo/ reverse repo transactions in corporate debt securities	Upto 10% of the net assets of the scheme.	Para 12.18 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
4.	Tri-Party Repos	A part of the net assets may be invested in the Triparty repo (TREPS) as may be provided by RBI to meet the liquidity requirements.	-
5.	Debt instruments having Structured Obligations / Credit Enhancements	Not exceeding 10% of the debt portfolio of the scheme and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the scheme a. Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade; and b. Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade.	Para 12.3 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
6.	Securitized Debt	Upto 20% of the net assets of the debt component.	Para 12.15 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
7.	Credit Default Swaps	An exposure to a single counterparty in CDS transactions shall not exceed 10% of the net assets of the Scheme and the total exposure related to premium paid for all derivative positions, including CDS, shall not exceed 20% of the net assets of the Scheme. Further provided that the exposure in interest rate derivatives and CDS shall not exceed 50% of debt assets.	Para 12.28 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
8.	Securities Lending	1. Not more than 20% of the net assets of the Scheme can generally be deployed in Securities lending. 2. Not more than 5% of the net assets of the Scheme in Securities Lending to any single approved intermediary	Subject to the SEBI (MF) Regulations and in accordance with Securities Lending Scheme, 1997, Para 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024 and framework for short selling and borrowing and lending of securities notified by SEBI vide circular No MRD/DoP/SE/Dep/Cir-14/2007 dated December 20, 2007, as may be amended from time to time.
9.	Short Selling	The Scheme may engage in short selling of securities.	
10.	Units of Infrastructure Investment Trusts (InvITs) and Real Estate Investment Trusts (REITs)	Not more than 10% of the net assets of the Scheme and not more than 5% of the net assets of the Scheme in InvITs and REITs of any single issuer.	Para 12.21 of SEBI Master Circular on Mutual Funds dated June 27, 2024

The Scheme may invest in other schemes managed by the AMC or in the schemes of any other mutual funds, provided it is in conformity with the investment objectives of the Scheme and in terms of the prevailing SEBI (MF) Regulations. As per the SEBI (MF) Regulations, no investment management fees will be charged for such investments and the aggregate inter scheme investment made by all the schemes of WhiteOak Capital Mutual Fund or in the schemes of other mutual funds shall not exceed 5% of the net asset value of WhiteOak Capital Mutual Fund.

Pending deployment of funds in securities in terms of investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of Scheduled Commercial Banks, subject to the guidelines issued by SEBI vide Para 12.16 of SEBI Master Circular on Mutual Funds dated June 27, 2024 as may be amended from time to time.

Investments in equity will be made through secondary market purchases, initial public offers, other public offers, placements and right offers (including renunciation) Investment in debt will be made through secondary market purchases, public offers and placements. The securities could be listed / unlisted, privately placed, secured / unsecured, rated / unrated in accordance with various SEBI regulations.

The Scheme shall not invest in the below securities:

Sr.No.	Type of Instrument
1.	Overseas Securities and Overseas ETFs

There can be no assurance that the investment objective of the scheme will be realized. The scheme will also review these investments from time to time and the Fund Manager may churn the portfolio to the extent as considered beneficial to the investors.

Rebalancing due to Short Term Defensive Consideration:

Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per Para 1.14.1.2.b of SEBI Master Circular on Mutual Funds dated June 27, 2024, and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.

Portfolio Rebalancing due to Passive Breaches:

Further, as per Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024, as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Review Committee of the AMC. The Investment Review Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in Para 2.9 of the Master Circular.

INVESTMENT STRATEGY

WhiteOak Capital ESG Best-In-Class Strategy Fund seeks to invest in companies with superior corporate governance practices. The fund seeks to derive returns for its clients by investing in high-quality businesses which have long-term sustainability of return on capital, potential scalability of the business, strong execution capability and superior corporate governance culture.

The fund will utilize its proprietary framework to assess companies on their corporate governance practices. Under this framework, companies are assessed based on their accounting practices, alignment with minority shareholders' interests, capital allocation, board strength and compliance with the relevant laws and regulations. Based on this assessment, companies are ranked internally between one to twelve, with companies with rank one being the most well-governed companies and companies with the twelfth rank being the least well governed. The fund relies on the company's financial statements, regulatory filings, news reports, insights from factory visits, interactions with the competition, customers, vendors, industry experts, ex-employees, etc. for its assessment. The fund uses both the quantitative and qualitative data for evaluating governance criteria and assigns a rank based on its subjective analysis.

The Scheme will consider companies ranked first to fourth (as stated above) under its proprietary framework as its investment universe. These companies would typically be the ones with a historical track record of alignment with minority shareholders' interest, prudent capital allocation, strong compliance with laws and regulations, strong board and with management incentives aligned with that of its shareholders.

The strategy seeks to leverage the investment team's capabilities in primary and forensic research. The team in its assessment seeks to triangulate the company management's statements with that of data from the financial statements and other regulatory filings and the insights from different channel checks in the ecosystem.

Criteria for Governance Framework

Criteria	Factor we evaluate
Alignment of Interest with minority shareholders	- Suspect related party transactions - Different ownership in similar business - Different ownership of new ventures - Insider Selling - Exaggeration of prospects before secondary offering/ insider sales
Accounting Practices	- Aggressive accounting assumptions - Front-loading revenues, back ending expenses - Transactions without business merit - Recurring changes to accounting policies - CFO and/or auditor churn
Capital Allocation	- Material non-core investments - Non-strategic acquisitions
Compliance	- Any material fines/penalties etc. - Unethical means of procuring business contracts - Illegitimate cartelization - SEBI related corporate governance compliance
Board Strength	- Independence of the Board - Independence of the Audit committee - Directors' qualifications - Director resignations

The fund will evaluate the above-mentioned criteria for all the listed companies above INR 1,000 crore market capitalization. The list of the companies would be refreshed on a quarterly basis to account for market price movements, new listings, delisting and other corporate events. Further, based on any material incremental information, the ranks could change during the quarter as well. Moreover, the ranks assigned are based on the team's subjective assessment of the company's corporate governance and reflects the fund's comfort in the company's management. The fund is not likely to have an equal distribution of companies among different ranks and can have more companies under a particular rank based on its assessment.

Within the investment universe, defined by the strategy as companies with a corporate governance rank of one to four in its internal framework, the fund will invest in businesses with attributes such as superior returns on incremental capital, scalable long-term opportunity, strong execution, etc., which are available at an attractive valuation i.e. the current market price is at a substantial discount to intrinsic value.

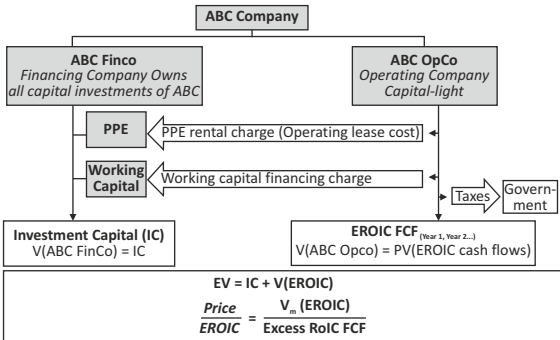
While the primary focus of the scheme will be on governance, the scheme may also actively avoid investing in businesses that focus solely on activities such as tobacco, alcohol, controversial weapons and gambling.

At WhiteOak Capital AMC, our investment strategy is to invest in businesses based on stock selection. We believe in investing in good businesses at attractive valuations. These are the two critical pillars of our investment philosophy – business and valuation. A good business is one that is well managed, scalable, and generates superior returns on incremental capital. Valuation is attractive when the current market price is at a substantial discount to intrinsic value.

Key attributes we look for in a Business	Key factors we evaluate
a) Superior returns on incremental capital	Industry competitive intensity Sustainable competitive advantage
b) Scalable long-term opportunity	Industry potential versus current size Expanding market share and scope
c) Strong execution and governance	Drive to create long term value Interests aligned with minority shareholder

OpcoFinco Valuation Framework

We use a proprietary valuation approach that has been trademarked as OpcoFinco. As shown in the extract below, under the OpcoFinco framework, a company is bifurcated into an Opco (capital-light operating company) and Finco (financing company that owns all capital investments). By deducting the invested capital from the publicly available enterprise valuation, we arrive at the value ascribed by the market to the Opco. The OpcoFinco Free Cash Flow (FCF) multiple of the business is then obtained by dividing the value of Opco with the present value of excess FCF generated.



Abbreviations: PPE - Plant Property & Equipment, EROIC - Excess Return on Invested Capital, V(ABC FinCo) – Value of ABC FinCo, V(ABC OpCo) – Value of ABC OpCo, PV – Present Value Excess Return on Invested Capital – Return earned after subtracting the cost of capital.

As the OpcoFinco Framework is based on analysis of cash flows, it avoids several distortions that can potentially emerge while using accounting multiples. Depending on the suitability the traditional valuation approaches might be used for valuation.

Though every endeavour will be made to achieve the objective of the Scheme, the AMC/ Sponsors/Trustee do not guarantee that the investment objective of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme.

The scheme may invest part of its portfolio in debt and money market instruments subject to permissible limits laid under SEBI (MF) Regulations and will be guided by credit quality, liquidity, interest rates outlook. The scheme may also have an exposure to derivative instruments for the purpose of hedging, portfolio balancing and optimising returns. As per SEBI Guidelines, the scheme shall invest at least 65% of its AUM in companies which are reporting on comprehensive BRSR and are also providing assurance on BRSR Core disclosures. The balance AUM of the scheme can be invested in companies having BRSR disclosures.

Decision-making process for Investing:

The Fund will use a SEBI Registered third-party, ESG Ratings Provider for Ratings Reports, and other research to aid the decision-making process. Also, the fund will utilize its proprietary framework to assess companies on their corporate governance practices.

RISK PROFILE OF THE SCHEME

The Scheme is thematic in nature. Investing in this Scheme is based on the premise that the Scheme will seek to invest predominantly in companies belonging to ESG Theme. This may limit the capability of the Scheme to invest in other companies/themes. Being thematic in nature, the Scheme will be affected by the risks associated with the investment in companies with ESG Theme. Further, the volatility and/or adverse performance of companies with ESG Theme would have a material adverse bearing on the performance of this Scheme.

Investment in this Scheme carries the risk regarding non-diversification of the portfolio due to the investment universe mainly limited to companies with ESG Theme and hence, the scope for diversification could be limited at times and the concentration is expected to be high in companies belonging to ESG Theme.

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below: The Scheme carries risks associated with ESG theme, investing in equity and equity related instruments, credit default swaps, securities segment and tri-party repo trade settlement, derivatives, repo in corporate bond, reits and invts, short selling, securities lending, instruments having special features, securitized debt, units of mutual fund schemes, risks associated with segregated portfolio. Fixed Income Securities are subject to risks including but not limited to interest rate risk, re-investment risk, spread risk, liquidity risk, credit risk, Liquidity Risk on account of unlisted securities, Counterparty Risk, Settlement Risk duration risk and performance risk.

For details on risk factors and risk mitigation measures, please refer SID.

PLANS/OPTIONS

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

APPLICABLE NAV (AFTER THE SCHEME OPENS FOR SUBSCRIPTIONS AND REDEMPTIONS)

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

DESPATCH OF REDEMPTION REQUEST

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

BENCHMARK INDEX

Nifty 100 ESG TRI

DIVIDEND POLICY (IDCW)

The Scheme does not offer IDCW option.

NAME OF THE FUND MANAGER

Mr. Ramesh Mantri (for Equity Securities) (Managing the Scheme – Since Inception)
Ms. Trupti Agrawal (Assistant Fund Manager - Equity) (Managing the Scheme – Since Inception)
Mr. Dheeresh Pathak (Assistant Fund Manager – Equity) (Managing the Scheme – Since Inception)
Mr. Piyush Baranwal (for Debt Securities) (Managing the Scheme – Since Inception)
Mr. Ashish Agrawal (for Arbitrage Transactions) (Managing the Scheme - Since January 06, 2025)

NAME OF THE TRUSTEE COMPANY

WhiteOak Capital Trustee Limited

PERFORMANCE OF THE SCHEME

The Performance of the scheme is as on March 31, 2025:

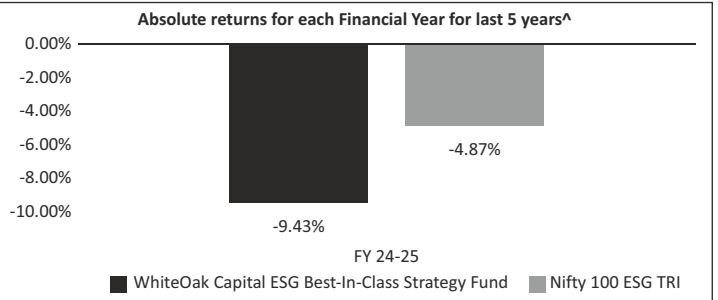
Name of the Scheme / Benchmarks	Compounded Annualised Returns (in %)*^A			
	1 year	3 years	5 years	Since Inception@
WhiteOak Capital ESG Best-In-Class Strategy Fund - Regular Plan- Growth	N.A.	N.A.	N.A.	-3.13%
WhiteOak Capital ESG Best-In-Class Strategy Fund- Direct Plan - Growth	N.A.	N.A.	N.A.	-2.43%
Benchmark: Nifty 100 ESG TRI	N.A.	N.A.	N.A.	-4.87%

^Past performance may or may not be sustained in the future.

@Inception date – October 30, 2024

N.A. Not available

* Returns since inception are shown as absolute returns since the scheme has not yet completed 1 year from its inception.



^24-25 absolute returns provided from allotment of units.

All the returns are of Regular Plan - Growth Option.

Calculation assumes that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV.

Product Labelling: To provide investors an easy understanding of the kind of product / scheme they are investing in and its suitability to them, the product labelling is as mentioned on Page 1 to 3.

ADDITIONAL SCHEME RELATED DISCLOSURES

- 1.Scheme’s portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors) as on March 31, 2025 - https://mf.whiteoakamc.com/download#SID_KIM_SAI#Product_Related_Disclosures
- 2.Portfolio Turnover Rate as on March 31, 2025 – 0.40

EXPENSES OF THE SCHEME

(i) Load Structure

Entry Load: Nil

Exit Load:

- In respect of each purchase / switch-in of Units, an Exit Load of 1.00% is payable if Units are redeemed/ switched-out within 1 month from the date of allotment.
- No Exit Load is payable if Units are redeemed / switched-out after 1 month from the date of allotment.

(ii) Recurring Expenses

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

Actual expenses for the previous financial year (FY 2023-24) (% of NAV):

Not Applicable.

Actual Expense ratio has been disclosed at the following link:

<https://mf.whiteoakamc.com/regulatory-disclosures/total-expense-ratio>

The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read “Section- Annual Scheme Recurring Expenses” in the SID.

TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS)

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

DAILY NET ASSET VALUE (NAV) PUBLICATION

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

FOR INVESTOR GRIEVANCES PLEASE CONTACT

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

UNITHOLDERS' INFORMATION

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

WHITEOAK CAPITAL QUALITY EQUITY FUND**INVESTMENT OBJECTIVE**

The objective of the scheme is to provide long term appreciation by constructing a diversified investment portfolio based on the quality factor theme to provide investors with exposure to companies having strong fundamentals and sustainable competitive advantages, i.e., companies which exhibit long term stability as they may lead to more predictable returns, less volatility, strong management and sustainable growth.

There is no assurance that the investment objective of the Scheme will be achieved.

QUALITY THEME

Quality theme refers to businesses that demonstrate strong fundamentals such as return on equity (ROE), return on capital employed (ROCE), financial leverage (Debt/Equity Ratio), free cash flow (FCF) and has the ability to generate reasonable returns on incremental capital, and good corporate governance. Along with strong fundamentals, they also typically possess sustainable competitive advantages.

ASSET ALLOCATION PATTERN OF THE SCHEME

Under normal circumstances the asset allocation pattern will be:

Instruments	Indicative Allocation (% of Total Assets)	
	Minimum	Maximum
Equity & Equity related Instruments of companies following Quality Factor theme	80	100
Equity & Equity related Instruments of companies other than above	0	20
Debt Securities and Money Market Instruments	0	20
Units issued by REITS and InVITs	0	10

The Scheme may utilise an internal proprietary model to create a list of stocks which qualifies for Quality Factor theme. This model may provide broad guidance regarding the tilt of a particular stock towards Quality Factor. The internal proprietary model may use various parameters like return on equity (ROE), return on capital employed (ROCE), financial leverage (Debt/Equity Ratio), Free Cash Flow (FCF), ability of the business to generate superior returns on incremental capital and, corporate governance etc. This internal proprietary model may go through periodic revision (as and when required), resulting in addition or deletion of parameters and the weightages assigned to them. Given the dynamic nature of the market, while the fund manager may utilise this model as a broad indicator; the fund manager may use his/her own discretion and judgement while determining the final allocation and weight to a particular stock as may be appropriate to pursue the investment objective of the fund.

In terms of Para 12.24 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the cumulative gross exposure through equity, equity related instruments, debt, derivative positions, Overseas Securities, REITs/INVTs, repo transactions, credit default swaps in corporate debt securities and other permitted securities/assets and such other securities/assets as may be permitted by the Board from time to time, subject to regulatory approvals, if any, shall not exceed 100% of the net assets of the scheme.

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)

Sl. no	Type of Instrument	Percentage of exposure	Circular references
1.	Derivatives	Upto 50% of the net assets of equity component and debt component, respectively	Para 12.25 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
2.	Equity Derivatives for non- hedging purposes	Upto 50% of the net assets of equity component	
3.	Equity Derivatives for hedging purposes		
4.	Debt Derivatives for non- hedging purposes	Upto 10% of the net assets of debt component	
5.	Debt Derivatives for hedging purposes		

Sl. no	Type of Instrument	Percentage of exposure	Circular references
6.	Investments in instruments having special features	1. No Mutual Fund under all its schemes shall own more than 10% of such instruments issued by a single issuer; 2. The scheme shall not invest:— a) more than 10% of its NAV of the debt portfolio of the scheme in such instruments; and b) more than 5% of its NAV of the debt portfolio of the scheme in such instruments issued by a single issuer The limit mentioned at a) and b) above shall be within the overall limit for debt instruments issued by a single issuer and other prudential limits with respect to the debt instruments.	Para 12.2 of the SEBI Master Circular on Mutual Funds, dated June 27, 2024.
7.	Repo/ reverse repo transactions in corporate debt securities	upto 10% of the net assets of the scheme.	Para 12.18 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
8.	Tri-Party Repos	A part of the net assets may be invested in the Triparty repo (TREPS) as may be provided by RBI to meet the liquidity requirements.	-
9.	Debt instruments having Structured Obligations / Credit Enhancements	Not exceeding 10% of the debt portfolio of the scheme and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the scheme a. Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade; and b. Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade.	Para 12.3 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
10.	Securitized Debt	upto 20% of the net assets of the debt component.	Para 12.15 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
11.	Credit Default Swaps	An exposure to a single counterparty in CDS transactions shall not exceed 10% of the net assets of the Scheme and the total exposure related to premium paid for all derivative positions, including CDS, shall not exceed 20% of the net assets of the Scheme. Further provided that the exposure in interest rate derivatives and CDS shall not exceed 50% of debt assets.	Para 12.28 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
12.	Securities Lending	1. Not more than 20% of the net assets of the Scheme can generally be deployed in Securities lending. 2. Not more than 5% of the net assets of the Scheme in Securities Lending to any single approved intermediary The Mutual Fund may not be able to sell such lent-out securities, and this can lead to temporary illiquidity.	Subject to the SEBI (MF) Regulations and in accordance with Securities Lending Scheme, 1997, Para 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024 and framework for short selling and borrowing and lending of securities notified by SEBI vide circular No MRD/DoP/SE/Dep/Cir-14/2007 dated December 20, 2007, as may be amended from time to time.
13.	Short Selling	The Scheme may engage in short selling of securities.	
14.	Units of Infrastructure Investment Trusts (InvITs) and Real Estate Investment Trusts (REITs)	Not more than 10% of the net assets of the Scheme and not more than 5% of the net assets of the Scheme in InvITs and REITs of any single issuer.	Para 12.21 of SEBI Master Circular on Mutual Funds dated June 27, 2024

The Scheme may invest in other schemes managed by the AMC or in the schemes of any other mutual funds, provided it is in conformity with the investment objectives of the Scheme and in terms of the prevailing SEBI (MF) Regulations. As per the SEBI (MF) Regulations, no investment management fees will be charged for such investments and the aggregate inter scheme investment made by all the schemes of WhiteOak Capital Mutual Fund or in the schemes of other mutual funds shall not exceed 5% of the net asset value of WhiteOak Capital Mutual Fund.

Pending deployment of funds in securities in terms of investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of Scheduled Commercial Banks, subject to the guidelines issued by SEBI vide Para 12.16 of SEBI Master Circular on Mutual Funds dated June 27, 2024 as may be amended from time to time.

Investments in equity will be made through secondary market purchases, initial public offers, other public offers, placements and right offers (including renunciation) Investment in debt will be made through secondary market purchases, public offers and placements. The securities could be listed / unlisted, privately placed, secured / unsecured, rated / unrated in accordance with various SEBI regulations.

The Scheme shall not invest in the below securities:

Sr. No.	Type of Instrument
1.	Overseas Securities and Overseas ETFs

There can be no assurance that the investment objective of the scheme will be realized. The scheme will also review these investments from time to time and the Fund Manager may churn the portfolio to the extent as considered beneficial to the investors.

Rebalancing due to Short Term Defensive Consideration:

Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per Para 1.14.1.2.b of SEBI Master Circular on Mutual Funds dated June 27, 2024, and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.

Portfolio Rebalancing due to Passive Breaches:

Further, as per Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024, as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Review Committee of the AMC. The Investment Review Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in Para 2.9 of the Master Circular.

INVESTMENT STRATEGY

Being a thematic fund, the Scheme will endeavour to achieve long term capital appreciation by constructing a diversified investment portfolio based on the quality factor to provide investors with exposure to companies having strong fundamentals and sustainable competitive advantages, i.e., companies which exhibit long term stability as they may lead to more predictable returns, less volatility, strong management and sustainable growth.

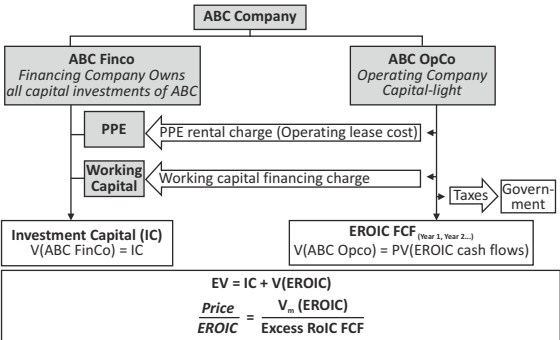
The Scheme may utilise an internal proprietary model to create a list of stocks which qualifies for Quality Factor theme. This model may provide broad guidance regarding the tilt of a particular stock towards Quality Factor. The internal proprietary model may use various parameters like return on equity (ROE), return on capital employed (ROCE), financial leverage (Debt/Equity Ratio), Free Cash Flow (FCF), ability of the business to generate superior returns on incremental capital and, corporate governance etc. This internal proprietary model may go through periodic revision (as and when required), resulting in addition or deletion of parameters and the weightages assigned to them. Given the dynamic nature of the market, while the fund manager may utilise this model as a broad indicator; the fund manager may use his/her own discretion and judgement while determining the final allocation and weight to a particular stock as may be appropriate to pursue the investment objective of the fund.

At WhiteOak Capital AMC, our investment strategy is to invest in businesses based on stock selection. We believe in investing in good businesses at attractive valuations. These are the two critical pillars of our investment philosophy – business and valuation. A good business is one that is well managed, scalable, and generates superior returns on incremental capital. Valuation is attractive when the current market price is at a substantial discount to intrinsic value.

Key attributes we look for in a Business	Key factors we evaluate
a) Superior returns on incremental capital	Industry competitive intensity Sustainable competitive advantage
b) Scalable long-term opportunity	Industry potential versus current size Expanding market share and scope
c) Strong execution and governance	Drive to create long term value Interests aligned with minority shareholder

OpcoFinco Valuation Framework

We use a proprietary valuation approach that has been trademarked as OpcoFinco. As shown in the extract below, under the OpcoFinco framework, a company is bifurcated into an Opco (capital-light operating company) and Finco (financing company that owns all capital investments). By deducting the invested capital from the publicly available enterprise valuation, we arrive at the value ascribed by the market to the Opco. The OpcoFinco Free Cash Flow (FCF) multiple of the business is then obtained by dividing the value of Opco with the present value of excess FCF generated.



Abbreviations: PPE - Plant Property & Equipment, EROIC - Excess Return on Invested Capital, V(ABC FinCo) – Value of ABC FinCo, V(ABC OpCo) – Value of ABC OpCo, PV – Present Value

Excess Return on Invested Capital – Return earned after subtracting the cost of capital.

As the OpcoFinco Framework is based on analysis of cash flows, it avoids several distortions that can potentially emerge while using accounting multiples. Depending on the suitability the traditional valuation approaches might be used for valuation.

Though every endeavour will be made to achieve the objective of the Scheme, the AMC/ Sponsors/Trustee do not guarantee that the investment objective of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme.

The scheme may invest part of its portfolio in debt and money market instruments subject to permissible limits laid under SEBI (MF) Regulations and will be guided by credit quality, liquidity, interest rates outlook. The scheme may also have an exposure to derivative instruments for the purpose of hedging, portfolio balancing and optimising returns.

RISK PROFILE OF THE SCHEME

The Scheme will invest at least 80% of its net assets in Equity and Equity related instruments of Quality Factor theme. The Scheme is thematic in nature, hence will be affected by the risks associated with the investment in Quality Factor theme.

Investment in the scheme carries the risk regarding non-diversification of the portfolio due to the investment universe mainly limited to instruments of Quality Factor theme and hence, the scope for diversification could be limited at times and the concentration is expected to be high to the instruments of Quality Factor theme related companies.

Further, the volatility and/or adverse performance of Quality Factor theme businesses would have a material adverse bearing on the performance of the Scheme.

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below: The Scheme carries risks associated with investing in equity and equity related instruments, credit default swaps, securities segment and tri-party repo trade settlement, derivatives, repo in corporate bond, REITS and InVITS, short selling, securities lending, instruments having special features, securitized debt, units of mutual fund schemes, risks associated with segregated portfolio. Fixed Income Securities are subject to risks including but not limited to interest rate risk, re-investment risk, spread risk, liquidity risk, credit risk, Liquidity Risk on account of unlisted securities, Counterparty Risk, Settlement Risk duration risk and performance risk.

For details on risk factors and risk mitigation measures, please refer SID.

PLANS/OPTIONS

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

APPLICABLE NAV (AFTER THE SCHEME OPENS FOR SUBSCRIPTIONS AND REDEMPTIONS)

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

DESPATCH OF REDEMPTION REQUEST

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

BENCHMARK INDEX

BSE Quality TRI

DIVIDEND POLICY (IDCW)

The Scheme does not offer IDCW option.

NAME OF THE FUND MANAGER

Mr. Ramesh Mantri (for Equity Securities) (Managing the Scheme – Since Inception)
Ms. Trupti Agrawal (Assistant Fund Manager - Equity) (Managing the Scheme – Since Inception)
Mr. Dheeresh Pathak (Assistant Fund Manager – Equity) (Managing the Scheme – Since Inception)
Mr. Piyush Baranwal (for Debt Securities) (Managing the Scheme – Since Inception)
Ms. Ashish Agrawal (for Arbitrage transaction) (Managing the Scheme – Since Inception)

NAME OF THE TRUSTEE COMPANY

WhiteOak Capital Trustee Limited

PERFORMANCE OF THE SCHEME

The Performance of the scheme is as on March 31, 2025:

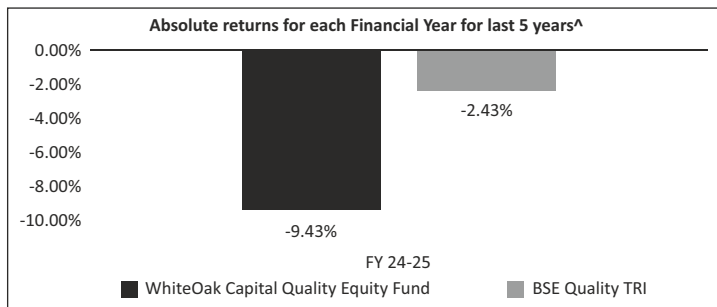
Name of the Scheme / Benchmarks	Compounded Annualised Returns (in %)*^			
	1 year	3 years	5 years	Since Inception@
WhiteOak Capital Quality Equity Fund - Regular Plan- Growth	N.A.	N.A.	N.A.	-1.16%
WhiteOak Capital Quality Equity Fund - Direct Plan - Growth	N.A.	N.A.	N.A.	-0.88%
Benchmark: BSE Quality TRI	N.A.	N.A.	N.A.	-2.76%

^Past performance may or may not be sustained in the future.

@Inception date – January 29, 2025

N.A. Not available

* Returns since inception are shown as absolute returns since the scheme has not yet completed 1 year from its inception.



^A24-25 absolute returns provided from allotment of units.

All the returns are of Regular Plan - Growth Option.

Calculation assumes that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV.

Product Labelling: To provide investors an easy understanding of the kind of product / scheme they are investing in and its suitability to them, the product labeling is as mentioned on Page 1 to 3.

ADDITIONAL SCHEME RELATED DISCLOSURES

1.Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors) as on March 31, 2025 -

https://mf.whiteoakamc.com/download#SID_KIM_SAI#Product_Related_Disclosures

2.Portfolio Turnover Rate as on March 31, 2025 – 0.39

EXPENSES OF THE SCHEME

(i) Load Structure

Entry Load: Nil

Exit Load:

- In respect of each purchase / switch-in of Units, an Exit Load of 1.00% is payable if Units are redeemed/ switched-out within 1 month from the date of allotment.
- No Exit Load is payable if Units are redeemed / switched-out after 1 month from the date of allotment.

(ii) Recurring Expenses

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

Actual expenses for the previous financial year (FY 2023-24) (% of NAV):

Not Applicable.

Actual Expense ratio has been disclosed at the following link:

<https://mf.whiteoakamc.com/regulatory-disclosures/total-expense-ratio>

The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read "Section- Annual Scheme Recurring Expenses" in the SID.

TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS)

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

DAILY NET ASSET VALUE (NAV) PUBLICATION

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

FOR INVESTOR GRIEVANCES PLEASE CONTACT

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

UNITHOLDERS' INFORMATION

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

WHITEOAK CAPITAL EQUITY SAVINGS FUND

INVESTMENT OBJECTIVE

The primary objective of the Scheme to provide capital appreciation by investing in Equity & equity related instruments, Arbitrage opportunities, and Debt & money market instruments.

There is no assurance that the investment objective of the Scheme will be achieved.

ASSET ALLOCATION PATTERN OF THE SCHEME

Under normal circumstances the asset allocation pattern will be:

Instruments	Indicative Allocation (% of Total Assets)	
	Minimum	Maximum
A. Equity & Equity related Instruments, of which	65	90
• Hedged – arbitrage opportunities*	25	80
• Unhedged – Net long equity positions**	10	40
B. Debt Securities and Money Market Instruments and Government Securities\$	10	35
C. Exchange Traded Commodity Derivatives	0	10
D. Units issued by REITS and InVITs	0	10

\$ including TREPS/ reverse repos, Credit default swaps, equity linked debentures margin money and securitized debt

* This denotes equity positions by investing in arbitrage opportunities in the equity market. The Fund Manager in the above case can therefore take exposure to equivalent stock/ index futures & create completely covered positions to avail arbitrage between spot & futures market. Thus, the entire position is primarily used to lock arbitrage profit. The margin money requirement for the purposes of derivative exposure may be held in the form of Term Deposit/G-sec/T-bills/Cash/Money Market instruments etc.

It will also include the arbitrage opportunities arising out of corporate actions (e.g. – FPO, delisting, open offers, demergers, mergers etc). This is not an exhaustive list as every corporate action could offer a different and unique opportunity.

Special Situations (including but not limited to Corporate Actions)

The situations that present an investment opportunity like merger of businesses or companies, demergers which may result in separation / spin – off business operation/activity, share repurchases wherein the companies buys-back their own shares from the market, rights-issues, delisting, open-offer, debt restructuring i.e. a company may change its capital structure by means of reducing debt as higher debt can lead to lower profits and cash flows. There could be many other situations/events/corporate actions that may result in share price appreciation. Such situations may include turnarounds, corporate restructuring, asset plays, and regulatory changes and primary market listings etc.

**This denotes only net long equity exposures aimed to gain from potential capital appreciation of these positions. Thus, it is a directional equity exposure which will not be hedged.

In situations when adequate arbitrage opportunities are not available in the derivative / equity markets or on defensive considerations, the asset allocation of the Scheme would be as given below, at the discretion of the fund manager:

Instruments	Indicative Allocation (% of Total Assets)	
	Minimum	Maximum
A. Equity & Equity related Instruments, of which	15	90
• Hedged – arbitrage opportunities*	5	80
• Unhedged – Net long equity positions**	10	40
B. Debt Securities and Money Market Instruments and Government Securities\$	10	85
C. Exchange Traded Commodity Derivatives	0	10
D. Units issued by REITS and InVITs	0	10

\$ including TREPS/ reverse repos, Credit default swaps, equity linked debentures margin money and securitized debt

* This denotes equity positions by investing in arbitrage opportunities in the equity market. The Fund Manager in the above case can therefore take exposure to equivalent stock/ index futures & create completely covered positions to avail arbitrage between spot & futures market. Thus, the entire position is primarily used to lock arbitrage profit. The margin money requirement for the purposes of derivative exposure may be held in the form of Term Deposit/G-sec/T-bills/Cash/Money Market instruments etc.

Defensive circumstances are when the arbitrage opportunities in the market are negligible, or returns are lower than alternative investment opportunities as per the allocation pattern. The allocation under defensive circumstances will be made keeping in view the interest of the Unit holders. Such position will be closely monitored by the Fund Managers and necessary rebalancing will be done at suitable opportunity but not later than 30 days.

**This denotes only net long equity exposures aimed to gain from potential capital appreciation of these positions. Thus, it is a directional equity exposure which will not be hedged.

The Scheme may utilise internal proprietary model to monitor the markets to decide the asset allocation mix in various asset classes. This model may provide broad guidance regarding the relative valuation levels and scope of the asset allocation opportunities in the market. Given the dynamic nature of the market, while the Fund manager may utilise this model as a broad indicator; the Fund manager shall have the final authority to apply his/her own discretion and judgement while determining the allocation percentage, the allocation interval, and the allocation approach as may be appropriate to pursue the investment objective of the fund. The internal proprietary model may use parameters like Adjusted Price to Book Value of Equity market indices (with an overlay of ROE), Ratio of G-Sec Yield to Earning Yield of Equity market indices, VIX and Equity and Debt Momentum while deciding the Asset Allocation levels of the portfolio. This internal proprietary model may go through periodic revision (as and when required), resulting in addition or deletion of parameters and the weightages assigned to them.

Illustration:

- A very high Ratio of G-Sec Yield/ Earning yield of Index and Adjusted P/BV compared to long term average, indicates higher model value, may result in lower equity allocation say between 10-20%.
- Ratio of G-Sec Yield/ Earning yield of Index and Adjusted P/BV closer to long term average, indicates median model value, may result in equity allocation say between 20-30%.
- A very low Ratio of G-Sec Yield/ Earning yield of Index and Adjusted P/BV compared to long term average, indicates lower model value, may result in higher equity allocation say between 30-40%.

Note: These are tentative numbers for illustration purpose only. The final asset allocation % will be decided based on prevailing market conditions, other parameters like VIX, Momentum etc. along with the primary indicators mentioned above.

Participation in Exchange Traded Commodity Derivatives (ETCDs) will be in line with para 12.26 of SEBI Master Circular on Mutual Funds on Exchange Traded Commodity Derivatives (ETCDs) as well as any subsequent amendments thereto.

Pursuant to Para 12.24 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the cumulative gross exposure to equity, equity related instruments, debt, derivative positions (including ETCDs), REITs/INVTs, repo transactions, credit default swaps in corporate debt securities such other securities/assets as may be permitted by the Board from time to time subject to regulatory approvals, if any should not exceed 100% of the net assets of the scheme.

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)

Sl. no	Type of Instrument	Percentage of exposure	Circular references
1.	Derivatives	Equity Derivatives – Hedging - Upto 100% of the net assets of Equity in Equity Component. Non - hedging - Upto 50% of the net assets of Equity in Equity Component. Debt Derivatives - Upto 50% of the net assets of Debt in Debt Component. The Scheme may use equity and fixed income derivatives for such purposes as maybe permitted by the Regulations, including for the purpose of hedging and portfolio balancing, based on the opportunities available and subject to guidelines issued by SEBI and RBI from time to time.	Para 12.25 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
2.	Exchange Traded Commodity Derivatives (ETCDs)	i The scheme shall participate in ETCDs of a particular goods (single), not exceeding 10% of net asset value of the scheme. ii The participation in ETCDs shall not exceed 10% of net asset value of the scheme. The scheme shall not have net short positions in ETCDs on any particular good, considering its positions in physical goods as well as ETCDs at any point of time. Scheme shall not write options or purchase instrument with embedded written option in goods or in commodity futures.	Para 12.26 of the SEBI Master Circular on Mutual Funds dated June 27, 2024.
3.	Securitized Debt	Upto 20% of the net assets of the debt component.	Para 12.15 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
4.	Debt instruments having Structured Obligations / Credit Enhancements	Not exceeding 10% of the debt portfolio of the Scheme and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the Scheme. a. Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade; and b. Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade.	Para 12.3 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
5.	Investments in instruments having special features	1. No Mutual Fund under all its schemes shall own more than 10% of such instruments issued by a single issuer; 2. The scheme shall not invest:— a) more than 10% of its NAV of the debt portfolio of the scheme in such instruments; and b) more than 5% of its NAV of the debt portfolio of the scheme in such instruments issued by a single issuer. The limit mentioned at a) and b) above shall be within the overall limit for debt instruments issued by a single issuer and other prudential limits with respect to the debt instruments.	Para 12.2 of the SEBI Master Circular on Mutual Funds, dated June 27, 2024.
6.	Repo/ reverse repo transactions in corporate debt securities	Not exceeding 10% of the net assets of the scheme.	Para 12.18 of SEBI Master Circular for Mutual Funds dated June 27, 2024.
7.	Tri – Party Repos	Investment in the Triparty repo (TREPS) or repo or in an alternative investment as may be provided by RBI to meet the liquidity requirements.	-

Sl. no	Type of Instrument	Percentage of exposure	Circular references
8.	Credit Default Swaps	An exposure to a single counterparty in CDS transactions shall not exceed 10% of the net assets of the Scheme and the total exposure related to premium paid for all derivative positions, including CDS, shall not exceed 20% of the net assets of the Scheme. Further provided that the exposure in interest rate derivatives and CDS shall not exceed 50% of debt assets.	Para 12.28 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
9.	Short selling of securities	The Scheme may engage in short selling of securities.	Para 12.11 of SEBI Master Circular for Mutual Funds dated June 27, 2024.
10.	Securities Lending	1. Not more than 20% of the net assets of the Scheme. 2. Not more than 5% of the net assets of the Scheme in Securities Lending to any single approved intermediary. The Mutual Fund may not be able to sell such lent-out securities, and this can lead to temporary illiquidity.	Subject to the SEBI (MF) Regulations and in accordance with Securities Lending Scheme, 1997, Para 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024 and framework for short selling and borrowing and lending of securities notified by SEBI vide circular No MRD/DoP/ SE/Dep/Cir-14/2007 dated December 20, 2007, as may be amended from time to time.
11.	Investment in the units of Infrastructure Investment Trusts (InvITs) and Real Estate Investment Trusts (REITs)	Not more than 10% of the net assets of the Scheme and not more than 5% of the net assets of the Scheme in InvITs and REITs of any single issuer.	Para 12.21 of SEBI Master Circular on Mutual Funds dated June 27, 2024

As per the regulatory requirement, the Scheme may deploy NFO proceeds in Tri Party repo before the closure of NFO period. However, the AMC shall not charge any investment management and advisory fees on funds deployed in Tri Party repo during the NFO period.

The Scheme may invest in other schemes managed by the AMC or in the schemes of any other mutual funds, provided it is in conformity with the investment objectives of the Scheme and in terms of the prevailing SEBI (MF) Regulations. As per the SEBI (MF) Regulations, no investment management fees will be charged for such investments and the aggregate inter scheme investment made by all the schemes of WhiteOak Capital Mutual Fund or in the schemes of other mutual funds shall not exceed 5% of the net asset value of WhiteOak Capital Mutual Fund.

Pending deployment of funds in securities in terms of investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of Scheduled Commercial Banks, subject to the guidelines issued by SEBI vide Para 12.16 of the SEBI Master Circular on Mutual Funds dated June 27, 2024, as may be amended from time to time.

Investments in equity will be made through secondary market purchases, initial public offers, other public offers, placements and right offers (including renunciation). Investment in debt will be made through secondary market purchases, public offers and placements. The securities could be listed / unlisted, privately placed, secured / unsecured, rated / unrated in accordance with various SEBI regulations.

The Scheme shall not invest in the below securities:

Sr. No.	Type of Instrument
1.	Overseas Securities and Overseas ETFs

There can be no assurance that the investment objective of the scheme will be realized. The scheme will also review these investments from time to time and the Fund Manager may churn the portfolio to the extent considered beneficial to the investors.

Rebalancing due to Short Term Defensive Consideration:

Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per Para 1.14.1.2.b of SEBI Master Circular on Mutual Funds dated June 27, 2024, and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.

Portfolio Rebalancing due to Passive Breaches:

Further, as per Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024, as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Review Committee of the AMC. The Investment Review Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of the mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in Para 2.9 of the Master Circular.

INVESTMENT STRATEGY

The scheme will be an actively managed fund. The Scheme shall endeavour to provide capital appreciation and income to the investors using arbitrage opportunities, investment in equity/equity related instruments and debt/money market instruments.

Under its Equity component, the scheme would invest across market cap/sectors/industries providing the benefit of diversification. The aim of the equity component will be to build a portfolio, representing a cross section of companies diversified across major industries, economic sectors and market capitalization that offer an acceptable risk reward balance.

Under its Debt component, the scheme would aim to generate income by investing in debt (including securitised debt), money market instruments. Fixed income allocation will be made based on the evaluation of macroeconomic factors, market dynamics, credit quality, liquidity, interest rates etc.

For Arbitrage the Scheme may seek to generate income through arbitrage opportunities (including dividend arbitrage, buy back / open offer arbitrage, commodity arbitrage etc.) and adopt strategies depending on market conditions and regulatory compliance.

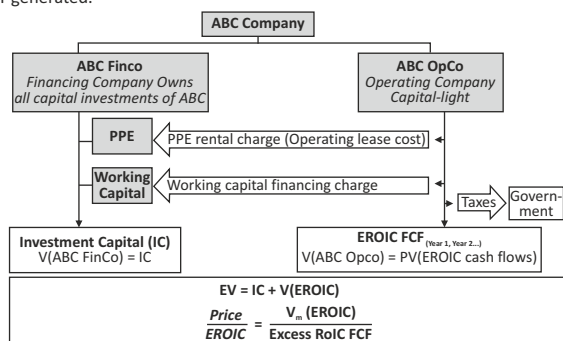
The scheme shall also invest in REITs/InvITs for the purpose of overall portfolio diversification. The Fund Manager will have the final authority to apply their discretion and judgment while determining the actual allocation percentage, the allocation interval, and the allocation approach as may be appropriate to pursue the investment objective of the Scheme.

At WhiteOak Capital AMC, our investment philosophy is to invest in businesses based on stock selection and to avoid focusing on macro events. We believe in investing in good businesses at attractive valuations. These are the two critical pillars of our investment philosophy – business and valuation. A good business is one that is well managed, scalable, and generates superior returns on incremental capital. Valuation is attractive when the current market price is at a substantial discount to intrinsic value.

Key attributes we look for in a Business	Key factors we evaluate
a) Superior returns on incremental capital	Industry competitive intensity Sustainable competitive advantage
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c) Strong execution and governance	Drive to create long term value Interests aligned with minority shareholders

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Abbreviations: PPE - Plant Property & Equipment, EROIC - Excess Return on Invested Capital, V(ABC FinCo) – Value of ABC FinCo, V(ABC OpCo) – Value of ABC OpCo, PV – Present Value Excess Return on Invested Capital – Return earned after subtracting the cost of capital.

As the OpcoFinco Framework is based on analysis of cash flows, it avoids several distortions that can potentially emerge while using accounting multiples. Depending on the suitability the traditional valuation approaches might be used for valuation.

The scheme may invest part of its portfolio in debt and money market instruments subject to permissible limits laid under SEBI (MF) Regulations and will be guided by credit quality, liquidity, interest rates outlook. The scheme may also have an exposure to derivative instruments for the purpose of hedging, portfolio balancing and optimising returns.

Though every endeavour will be made to achieve the objective of the Scheme, the AMC/ Sponsors/Trustee do not guarantee that the investment objective of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme.

Derivatives Strategy

Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

Use of derivative for other Arbitrage Opportunities

Scheme will employ various strategies to capitalize on price discrepancies across different markets or securities. Some of the arbitrage strategies that may be employed by the fund manager include the following.

- Cash-Future Arbitrage:** This strategy involves exploiting pricing differences between cash and futures markets for the same underlying asset. The cash futures arbitrage strategy can be employed when the price of the futures exceeds the price of the underlying stock. The Scheme will first buy the stocks in the cash market and then sell in the futures market to lock

the spread which will not be affected by the price movement of the cash market and futures market. The arbitrage position can be continued till expiry of the future contracts. There is a convergence between the cash market and the futures market on expiry. This convergence helps the Scheme to generate the arbitrage return locked in earlier. However, the position can be closed earlier in case the price differential is realized before expiry or better opportunities are available in other stocks. The strategy is attractive if this price differential (post all costs) is higher than the investor's cost-of-capital.

For example, let's say the price of XYZ stock in the spot market is ₹ 1000, while the price of the same stock in the futures market is ₹ 1100. After adjusting for taxes and other costs, the Scheme will buy the stock in the spot market for ₹ 1000 and simultaneously sell the same stock in the futures market for ₹ 1100, earning the cost of carry between the stock and its futures.

- Rolling over of the Futures Transaction:** This strategy involves unwinding the short position in the current month's futures and simultaneously selling futures of the subsequent month, while holding onto the spot position. For example, if the fund manager anticipates a change in market conditions, they may choose to unwind their current month's futures position and roll it over to the subsequent month.
- Dividend Arbitrage:** For example, prior to a dividend declaration, the stock futures/options market may provide a profitable opportunity. Typically, the stock price declines by the dividend amount when the stock goes ex-dividend. The fund manager may take advantage of this by buying the stock in the spot market and selling the same stock in the futures market.
- Buy-back Arbitrage/open offer strategies:** This strategy involves taking advantage of the price differential between the buy-back price and the traded price when a company announces a buy-back of its own shares. For example, if a company announces a buy-back at ₹ 100 per share, while the current market price is ₹ 95, its futures prices is likely to be higher in anticipation of the buyback price. Here, the fund manager may choose to buy the stock at ₹ 95 and sell its futures price at say ₹ 100 to capture the high arbitrage opportunity.
- Nifty 50 Spot-Future arbitrage:** This strategy involves exploiting the difference in pricing between Nifty spot index (the actual index value) and Nifty futures contracts (derivatives contracts based on the future value of the Nifty index) If the Nifty futures contract is trading at a premium to the spot index, fund manager will sell the futures contract and buy the underlying stocks in the Nifty index to lock in the price differential.

For example, if the Nifty 50 spot index is trading at 22,000 and the Nifty 50 futures contract is trading at 22,050. This scenario indicates that the future contract is trading at premium to the spot index. Fund manager may choose to sell nifty futures contract at 22,050 and buy underlying stocks in Nifty 50 Index to hedge the futures positions.

The above-mentioned arbitrage strategies are only indicative, and the fund manager may adopt other strategies depending on market conditions and regulatory compliance. Additionally, the provision for trading in derivatives is an enabling provision and it is not binding on the Scheme to undertake trading on a day-to-day basis.

For detailed derivative strategies, please refer to SAI.

RISK PROFILE OF THE SCHEME

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below: The Scheme carries risks associated with investing in equity and equity related instruments, securities segment and tri-party repo trade settlement, derivatives (including ETCs), covered call strategy, repo in corporate bond, REITs and InvITs, short selling, securities lending, instruments having special features, securitized debt, units of mutual fund schemes, risks associated with segregated portfolio and risks associated with transactions through stock exchange. Fixed Income Securities are subject to risks including but not limited to interest rate risk, re-investment risk, spread risk, liquidity risk, credit risk, Liquidity Risk on account of unlisted securities, Counterparty Risk, Settlement Risk duration risk and performance risk.

For details on risk factors and risk mitigation measures, please refer SID.

PLANS/OPTIONS

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

APPLICABLE NAV (AFTER THE SCHEME OPENS FOR SUBSCRIPTIONS AND REDEMPTIONS)

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

DESPATCH OF REDEMPTION REQUEST

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

BENCHMARK INDEX

NIFTY Equity Savings TRI

DIVIDEND POLICY (IDCW)

The Scheme does not offer IDCW option.

NAME OF THE FUND MANAGER

Mr. Ramesh Mantri (Equity) (Managing the Scheme – Since Inception)
Mr. Dheeresh Pathak (Assistant Fund Manager - Equity) (Managing the Scheme – Since Inception)
Ms. Trupti Agrawal (Assistant Fund Manager - Equity) (Managing the Scheme – Since Inception)
Mr. Piyush Baranwal (Debt Securities) (Managing the Scheme – Since Inception)
Mr. Bhavin Patadia (Arbitrage) (Managing the Scheme – Since Inception)
Mr. Ashish Agrawal (Arbitrage) (Managing the Scheme – Since Inception)

NAME OF THE TRUSTEE COMPANY

WhiteOak Capital Trustee Limited

PERFORMANCE OF THE SCHEME

The Performance of the scheme is as on March 31, 2025:

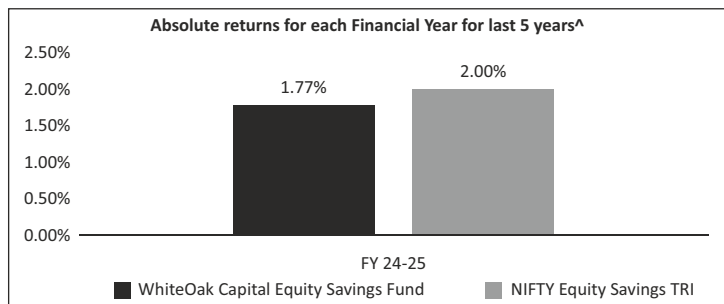
Name of the Scheme / Benchmarks	Compounded Annualised Returns (in %)*^			
	1 year	3 years	5 years	Since Inception@
WhiteOak Capital Equity Savings Fund - Regular Plan- Growth	N.A.	N.A.	N.A.	1.77%
WhiteOak Capital Equity Savings Fund - Direct Plan- Growth	N.A.	N.A.	N.A.	1.83%
Benchmark: NIFTY Equity Savings TRI	N.A.	N.A.	N.A.	2.00%

^Past performance may or may not be sustained in the future.

@Inception date – March 12, 2025

N.A. Not available

* Returns since inception are shown as absolute returns since the scheme has not yet completed 1 year from its inception.



^24-25 absolute returns provided from allotment of units.

All the returns are of Regular Plan - Growth Option.

Calculation assumes that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV.

Product Labelling: To provide investors an easy understanding of the kind of product / scheme they are investing in and its suitability to them, the product labeling is as mentioned on Page 1 to 3.

ADDITIONAL SCHEME RELATED DISCLOSURES

1.Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors) as on March 31, 2025 -

https://mf.whiteoakamc.com/download#SID_KIM_SAI#Product_Related_Disclosures

2.Portfolio Turnover Rate—as on March 31, 2025 - 0.50

EXPENSES OF THE SCHEME**(i) Load Structure**

Entry Load: Nil

Exit Load:

- In respect of each purchase / switch-in of Units, an Exit Load of 0.25% is payable if Units are redeemed/ switched-out within 7 days from the date of allotment.
- No Exit Load is payable if Units are redeemed / switched-out after 7days from the date of allotment.

With effect from June 02, 2025, the following exit load shall be applicable on prospective basis in respect of each purchase of Units—

- Nil Exit load – for 10% of the units purchased or switched-in on or before 7 days from the date of allotment.
 - The “First In First Out (FIFO)” logic will be applied while selecting the units for redemption
 - Waiver of Exit load is calculated for each inflow transaction separately on FIFO basis and not on the total units through multiple inflows
 - The load free units from purchases made subsequent to the initial purchase will be available only after redeeming all units from the initial purchase
 - All units redeemed /switched out in excess of the 10% load free units will be subject to the below mentioned exit load.
 - 0.25% - if Units are redeemed/switched-out on or before 7 days from the date of allotment
 - Nil - if redeemed after 7 days from the date of allotment
- This no load redemption limit is applicable on a 7 day basis (from the date of allotment of such units) and the limit not availed during said period, this shall not be clubbed or carried forward.

(ii) Recurring Expenses

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

Actual expenses for the previous financial year (FY 2023-24) (% of NAV):

Not Applicable.

Actual Expense ratio has been disclosed at the following link:

<https://mf.whiteoakamc.com/regulatory-disclosures/total-expense-ratio>

The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read “Section- Annual Scheme Recurring Expenses” in the SID.

TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS)

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

DAILY NET ASSET VALUE (NAV) PUBLICATION

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

FOR INVESTOR GRIEVANCES PLEASE CONTACT

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

UNITHOLDERS' INFORMATION

PLEASE REFER TO “COMMON FEATURES” SECTION ON PAGE NO. 42 and 43 FOR THESE FEATURES FOR THIS SCHEME

PLANS/OPTIONS (for WhiteOak Capital Flexi Cap Fund, WhiteOak Capital Mid Cap Fund, WhiteOak Capital Large Cap Fund)

The Scheme offers two Plans i.e. Direct Plan & Regular Plan.

Direct Plan is only for investors who purchase /subscribe Units in the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor.

Both the Plans offer following options

- (i) Growth option
- (ii) Income Distribution cum Capital Withdrawal Option (IDCW)
 - a) Payout of Income Distribution cum capital withdrawal option (IDCW Payout option)
 - b) Reinvestment of Income Distribution cum capital withdrawal option (IDCW Reinvestment Option)

Default Option - Growth Option

Default Facility under IDCW Option - If the investor selects IDCW Option but fails to mention the facility, it will be deemed that the investor has opted for Payout of Income Distribution cum Capital withdrawal option (IDCW - Payout).

The AMC/Trustee reserves the right to add new plan/option in future.

For detailed disclosure on default plans and options, kindly refer SAI.

PLANS/OPTIONS (for WhiteOak Capital ELSS Tax Saver Fund)

The Scheme offers two Plans i.e. Direct Plan & Regular Plan.

Direct Plan is only for investors who purchase /subscribe Units in the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor.

Both the Plans offer following options

- (i) Growth option
- (ii) Payout of Income Distribution cum capital withdrawal option (IDCW Payout option)

Default Option - Growth Option

The AMC/Trustee reserves the right to add new plan/option in future.

For detailed disclosure on default plans and options, kindly refer SAI.

PLANS/OPTIONS (For WhiteOak Capital Balanced Advantage Fund, WhiteOak Capital Multi Asset Allocation Fund, WhiteOak Capital Multi Cap Fund, WhiteOak Capital Balanced Hybrid Fund, WhiteOak Capital Large & Mid Cap Fund, WhiteOak Capital Banking & Financial Services Fund, WhiteOak Capital Pharma and Healthcare Fund, WhiteOak Capital Special Opportunities Fund, WhiteOak Capital Digital Bharat Fund, WhiteOak Capital ESG Best-In-Class Strategy Fund, WhiteOak Capital Quality Equity Fund, WhiteOak Capital Arbitrage Fund and WhiteOak Capital Equity Savings Fund)

The Scheme offers two Plans i.e. Direct Plan & Regular Plan.

Direct Plan is only for investors who purchase /subscribe Units in the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor.

Both the Plans offer Growth option.

Currently, the scheme is not offering Income Distribution cum Capital Withdrawal Option (IDCW).

Default Option: Regular Plan - Growth Option

The AMC/Trustee reserves the right to add new plan/option in future.

For detailed disclosure on default plans and options, kindly refer SAI.

APPLICABLE NAV (AFTER THE SCHEME OPENS FOR SUBSCRIPTIONS AND REDEMPTIONS)**Subscriptions/Purchases including Switch – ins:**

In respect of valid application received upto 3.00 p.m. on a Business Day at the Official Point(s) of Acceptance and funds for the entire amount of subscription/purchase as per the application/ switch-in request are available for utilization by the respective Scheme(s) before the cut off time i.e. funds are credited to the bank account of the respective Scheme(s) before the cut off time, the closing NAV of the same Business Day shall be applicable.

In respect of valid application received after 3.00 p.m. on a Business Day at the Official Point(s) of Acceptance and funds for the entire amount of subscription/purchase as per the application/ switch-in request are available for utilization by the respective Scheme(s) after the cut off time on the same day i.e. the funds are credited to the bank account of the respective Scheme(s) after cut off time on the same day or before the cutoff time of next Business Day, the closing NAV of next Business Day shall be applicable.

Irrespective of the time of receipt of application at the Official Point(s) of Acceptance, where funds for the entire amount of subscription / purchase as per the application / switch-in request are available for utilization before the cut off time of any subsequent Business Day i.e. funds are credited to the bank account of the respective Scheme(s) before the cut off time of any subsequent Business Day, the closing NAV of such subsequent Business Day shall be applicable.

For determining the applicable NAV for allotment of units in respect of purchase /switch-in to the Schemes, the following shall be ensured:

- i. Application / switch-in request is received before the applicable cut-off time.
- ii. Funds for the entire amount of subscription / purchase as per the application / switch-in request are credited to the bank account of the respective Scheme(s) before the cut-off time.
- iii. The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the respective Scheme(s).
- iv. In case of switch transactions from one scheme to another scheme, the allocation shall be in line with the redemption payout.

Cut off timing for redemption / repurchases / switch-outs:

- 1. In respect of valid application received at the Official Points of Acceptance upto 3.00 p.m. on a Business Day by the Fund, the closing NAV of the day on which application is received shall be applicable.
- 2. In respect of valid application received at the Official Points of Acceptance after 3.00 p.m. on a Business Day by the Fund, the closing NAV of the next Business day shall be applicable.

For Switches

Valid application for 'switch-out' shall be treated as application for Redemption and provisions of the Cut-off Time and the Applicable NAV mentioned in the SID as applicable to Redemption shall be applied to the 'switch-out' applications. In case of 'switch' transactions from one scheme to another the allocation shall be in line with redemption payouts.

COMPUTATION OF NAV

NAV of the Units will be determined daily or as prescribed by the Regulations. The NAV shall be calculated in accordance with the following formula, or such other formula as may be prescribed by SEBI from time to time.

NAV= (Market/Fair Value of Scheme's Investments + Receivables + Accrued Income + Other Assets - Accrued Expenses- Payables- Other Liabilities)/ Number of units outstanding.

Example: If the applicable NAV is ₹ 10.00, and the exit /repurchase load is 2 percent then the sales price will be ₹ 10.20 and the repurchase price will be ₹ 9.80.

MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS (For WhiteOak Capital Flexi Cap Fund, WhiteOak Capital Mid Cap Fund, WhiteOak Capital Large Cap Fund, WhiteOak Capital Balanced Advantage Fund, WhiteOak Capital Multi Asset Allocation Fund, WhiteOak Capital Balanced Hybrid Fund, WhiteOak Capital Special Opportunities Fund, WhiteOak Capital Multi Cap Fund, WhiteOak Capital Large & Mid Cap Fund, WhiteOak Capital Banking & Financial Services Fund, WhiteOak Capital Pharma and Healthcare Fund, WhiteOak Capital Arbitrage Fund, WhiteOak Capital Digital Bharat Fund, WhiteOak Capital ESG Best-in-Class Strategy Fund, WhiteOak Capital Quality Equity Fund and WhiteOak Capital Equity Savings Fund)

Purchase	Additional Purchase	Repurchase/Redemption
₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 0.01/- or account balance, whichever is lower.

However, lumpsum subscription/switch-in(s) to all the Plans & Options of WhiteOak Capital Mid Cap Fund through any mode/platforms shall be accepted with a limit of ₹ 1 lakh per day per PAN with effect from November 06, 2023, till further notice. For other details, please refer addendum dated September 07, 2022 and November 03, 2023.

The AMC/Trustee reserves the right to change/modify the mode/amount of subscription to the Plans & Options of the Scheme.

MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS (For WhiteOak Capital ELSS Tax Saver Fund)

Purchase	Additional Purchase	Repurchase/Redemption
₹ 500/- and in multiples of ₹ 500/- thereafter	₹ 500/- and in multiples of ₹ 500/- thereafter	₹ 500/- and in multiples of ₹ 0.01/- or account balance, whichever is lower.

The AMC/Trustee reserves the right to change/modify the mode/amount of subscription to the Plans & Options of the Scheme.

DESPATCH OF REDEMPTION REQUEST

In line with the Para 14.1 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the AMC shall dispatch the redemption proceeds to the unitholders within 3 working days or such other timeline as may be specified by SEBI / AMFI from time to time from the receipt of valid redemption request at the Official Points of Acceptance/ Investor Service Centres of WhiteOak Capital Mutual Fund.

DIVIDEND POLICY (IDCW)

Under the IDCW option, the Trustee will have discretion to declare the IDCW, subject to availability of distributable surplus calculated in accordance with the Regulations. The actual declaration of IDCW and frequency will inter-alia, depend on availability of distributable surplus calculated in accordance with SEBI (MF) Regulations and the decisions of the Trustee shall be final in this regard. There is no assurance or guarantee to the Unitholder as to the rate of IDCW nor that will the IDCW be paid regularly. IDCW Amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.

The AMC/Trustee reserves the right to change the frequency of declaration of IDCW or may provide additional frequency for Declaration of IDCW.

IDCW Distribution Procedure

Under the IDCW option, the Trustee will have discretion to declare the IDCW, subject to availability of distributable surplus calculated in accordance with the Regulations. The actual declaration of IDCW and frequency will inter-alia, depend on availability of distributable surplus calculated in accordance with SEBI (MF) Regulations and the decisions of the Trustee shall be final in this regard. There is no assurance or guarantee to the Unitholder as to the rate of IDCW nor that will the IDCW be paid regularly. IDCW Amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.

The AMC/Trustee reserves the right to change the frequency of declaration of IDCW or may provide additional frequency for Declaration of IDCW.

IDCW Distribution Procedure

IDCW declaration shall be in line with provisions mentioned in Chapter No. 11 of SEBI Master Circular on Mutual Funds dated June 27, 2024, on Dividend Distribution Procedure read with further clarifications issued from time to time. The procedure for IDCW Distribution would be as under:

- Quantum of IDCW and the record date will be fixed by the Trustee. IDCW so decided shall be paid, subject to availability of distributable surplus.
- Within one calendar day of decision by the Trustee, the AMC shall issue notice to the public communicating the decision about the IDCW including the record date, in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the head office of the Mutual Fund is situated.
- Record date shall be the date, which will be considered for the purpose of determining the eligibility of Unitholders whose names appear on the register of Unitholder for receiving IDCWs. The Record Date will be 2 working days from the date of issue of notice.
- The notice will, in font size 10, bold, categorically state that pursuant to payment of IDCW, the NAV of the Scheme would fall to the extent of payout and statutory levy (if applicable).
- The NAV will be adjusted to the extent of IDCW distribution and statutory levy, if any, at the close of Business Hours on record date.
- Before the issue of such notice, no communication indicating the probable date of IDCW declaration in any manner whatsoever will be issued by Mutual Fund.
- Effect of IDCW:** Post declaration of IDCW, the NAV of the Units under the IDCW Payout Option will stand reduced by the amount of IDCW declared and applicable IDCW distribution tax/surcharge/cess/any other statutory levy.

8. The treatment of unclaimed redemption and IDCW amounts will be as per Para No. 14.3 of SEBI Master Circular on Mutual Funds dated June 27, 2024.

RECURRING EXPENSES (For WhiteOak Capital Flexi Cap Fund, WhiteOak Capital Mid Cap Fund, WhiteOak Capital ELSS Tax Saver Fund, WhiteOak Capital Large Cap Fund, WhiteOak Capital Balanced Advantage Fund, WhiteOak Capital Multi Cap Fund, WhiteOak Capital Large & Mid Cap Fund, WhiteOak Capital Banking & Financial Services Fund, WhiteOak Capital Pharma and Healthcare Fund, WhiteOak Capital Special Opportunities Fund, WhiteOak Capital Arbitrage Fund, WhiteOak Capital Digital Bharat Fund, WhiteOak Capital ESG Best-in-Class Strategy Fund, WhiteOak Capital Quality Equity Fund and WhiteOak Capital Equity Savings Fund)

These are the fees and expenses for operating the Scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below. Further, as per Para 10.1.12 of SEBI Master Circular on Mutual Funds dated June 27, 2024, all scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, shall necessarily be paid from the scheme only within the regulatory limits.

The AMC has estimated upto 2.25% of the daily net assets of the scheme will be charged to the scheme as expenses. For the actual current expenses being charged, the investor should refer to the website of the mutual fund.

Expense Head	% of daily Net Assets
Investment Management and Advisory Fees	Upto 2.25%
Audit fees/fees and expenses of trustees	
Custodian fees	
Registrar & Transfer Agent Fees including cost of providing account statements/IDCW/redemption cheques/warrants	
Marketing & Selling expense including Agents commission and statutory advertisement	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost towards investor education & awareness	
Brokerage & transaction cost pertaining to distribution of units	
Goods & Service tax on expenses other than investment and advisory fees	
Goods & Service tax on brokerage and transaction cost	
Other Expenses (as per Reg 52 of SEBI MF Regulations) #	
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c)	
Additional expenses under regulation 52 (6A) (c)#	Upto 0.05%
Additional expenses for gross new inflows from specified cities	Upto 0.30%

Any other expenses which are directly attributable to the Scheme, may be charged with the approval of the Trustee within the overall limits as specified in the Regulations except those expenses which are specifically prohibited.

RECURRING EXPENSES (For WhiteOak Capital Multi Asset Allocation Fund & WhiteOak Capital Balanced Hybrid Fund)

These are the fees and expenses for operating the Scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below. Further, as per Para 10.1.12 of SEBI Master Circular on Mutual Funds dated June 27, 2024, all scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, shall necessarily be paid from the scheme only within the regulatory limits.

The AMC has estimated upto 2.00% of the daily net assets of the scheme will be charged to the scheme as expenses. For the actual current expenses being charged, the investor should refer to the to the Scheme Information document on the website of the mutual fund.

Expense Head	% of daily Net Assets
Investment Management and Advisory Fees	Upto 2.00%
Audit fees/fees and expenses of trustees	
Custodian fees	
Registrar & Transfer Agent Fees including cost of providing account statements/IDCW/redemption cheques/warrants	
Marketing & Selling expense including Agents commission and statutory advertisement	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost towards investor education & awareness	
Brokerage & transaction cost pertaining to distribution of units	
Goods & Service tax on expenses other than investment and advisory fees	
Goods & Service tax on brokerage and transaction cost	
Other Expenses (as per Reg 52 of SEBI MF Regulations) #	
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c)	
Additional expenses under regulation 52 (6A) (c)#	Upto 0.05%
Additional expenses for gross new inflows from specified cities	Upto 0.30%

Any other expenses which are directly attributable to the Scheme, may be charged with the approval of the Trustee within the overall limits as specified in the Regulations except those expenses which are specifically prohibited.

The scheme will be considered as a “non-equity-oriented” scheme and hence total expense ratio limits will be as stated in above table.

TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS)

Investors are advised to refer to the Section on ‘Taxation on investing in Mutual Funds’ in the ‘Statement of Additional Information’ and to consult their tax advisors with respect to the specific amount of tax and other implications arising out of their participation in the Scheme.

DAILY NET ASSET VALUE (NAV) PUBLICATION

The AMC will calculate and disclose the NAVs on all the Business Days. NAVs will be calculated up to four decimal places. However, the AMC reserves the right to declare the NAVs up to additional decimal places as it deems appropriate. The AMC shall update the NAVs on its website viz. <http://mf.whiteoakamc.com> and on the website of Association of Mutual Funds in India (AMFI) viz. www.amfiindia.com before 11.00 p.m. on every Business Day. Further, AMC shall extend the facility of sending latest available NAVs to unitholders through SMS, upon receiving a specific request in this regard.

In case of any delay, the reasons for such delay would be explained to AMFI in writing. If the NAVs are not available before the commencement of Business Hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAV.

FOR INVESTOR GRIEVANCES PLEASE CONTACT

For any general service request and complaint resolution:

Mr. Anup Mehta

Investor Relations Officer

WhiteOak Capital Asset Management Limited

Unit No. B4, 6th Floor, Cnergy, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400 025.

Email: clientservice@whiteoakinvestors.com

Our Customer Service Executives can also be reached at the following:

Toll Free No. – 1800-266-3060

For any grievances with respect to transactions through BSE StAR and / or NSE “MFSS”, “NMFII platform, the investors / Unit Holders should approach either the stock broker or the investor grievance cell of the respective stock exchange.

Details of RTA

Name: **Computer Age Management Services Limited (‘CAMS’)**

Address: No.178/10, Kodambakkam High Road, Ground Floor, Opp. Hotel Palmgrove, Nungambakkam, Chennai-600034.

UNITHOLDERS’ INFORMATION

The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/ transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form).

A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds (including transaction charges paid to the distributor) and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month by mail or email on or before 15th of the succeeding month.

Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 21st day of succeeding month, to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable.

The Mutual Fund shall within one month from the close of each half year (i.e. 31st March and 30th September), host a soft copy of its unaudited financial results on its website <http://mf.whiteoakamc.com> and AMFI site www.amfiindia.com The Mutual Fund shall also publish an advertisement disclosing the hosting of such financial results on its website, in at least one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the Mutual Fund is situated. The unaudited financial results shall also be displayed on the website of AMFI.

The scheme wise Annual Report of a mutual fund or an abridged summary thereof shall be provided to all unitholders as soon as may be but not later than four months from the date of closure of the relevant accounts year in the manner specified by the SEBI. AMC will provide a physical copy of the abridged summary of the annual report, without charging any cost, on specific request received from a unitholder. Scheme wise annual report shall also be displayed on the website of the AMC (<http://mf.whiteoakamc.com>) and AMFI (www.amfiindia.com).

KEY INFORMATION MEMORANDUM AND APPLICATION FORM - DEBT SCHEMES

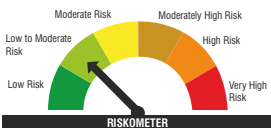
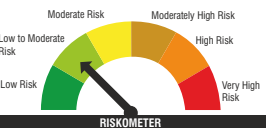
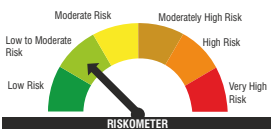
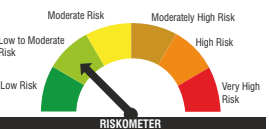
NAME OF ASSET MANAGEMENT COMPANY : WhiteOak Capital Asset Management Limited - CIN - U65990MH2017PLC294178

NAME OF TRUSTEE COMPANY - WhiteOak Capital Trustee Limited - CIN - U65999MH2017PLC294613

ADDRESSES, WEBSITE OF THE ENTITIES - Registered Office: Unit No. B4, 6th Floor, Cnergy, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400 025.

• Email id: clientservice@whiteoakinvestors.com • Website: <http://mf.whiteoakamc.com> • Tel. No.: +91(22)6918 7607 • Fax No. +91 (22) 6918 7643

Scheme Code: WhiteOak Capital Liquid Fund - WHIT/O/D/LIF/18/11/0001 • WhiteOak Capital Ultra Short Duration Fund - WHIT/O/D/USD/18/11/0002

Scheme Name & Type of the Scheme	Product Labelling	Scheme Risk-o-meter	Benchmark Risk-o-meter	Potential Risk Class Matrix																	
WhiteOak Capital Liquid Fund An Open Ended Liquid Scheme. A relatively Low Interest Rate Risk and Moderate Credit Risk	This product is suitable for investors who are seeking*: - Regular income over short term. - Investment in money market and debt instruments. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 THE RISK OF THE SCHEME IS LOW TO MODERATE	 THE RISK OF THE BENCHMARK IS LOW TO MODERATE CRISIL Liquid Debt A-I Index	<table><tr><th>Credit Risk of Scheme →</th><td rowspan="2">Relatively Low (Class A)</td><td rowspan="2">Moderate (Class B)</td><td rowspan="2">Relatively High (Class C)</td></tr><tr><th>Interest Rate Risk of the Scheme ↓</th></tr><tr><td>Relatively Low (Class I)</td><td></td><td>B-I</td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td></td><td></td></tr></table>	Credit Risk of Scheme →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Interest Rate Risk of the Scheme ↓	Relatively Low (Class I)		B-I		Moderate (Class II)				Relatively High (Class III)			
Credit Risk of Scheme →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)																		
Interest Rate Risk of the Scheme ↓																					
Relatively Low (Class I)		B-I																			
Moderate (Class II)																					
Relatively High (Class III)																					
Scheme Name & Type of the Scheme	Product Labelling	Scheme Risk-o-meter	Benchmark Risk-o-meter	Potential Risk Class Matrix																	
WhiteOak Capital Ultra Short Duration Fund An open ended ultra-short term debt scheme investing in debt and money market instruments such that the Macaulay duration of the portfolio is between 3-6 months. A relatively Low Interest Rate Risk and Moderate Credit Risk	This product is suitable for investors who are seeking*: - Regular income over short term - Investments in debt and money market instruments such that the Macaulay duration of the portfolio is between 3-6 months *Investors should consult their financial advisers if in doubt about whether the product is suitable for them. (Please refer to the page number 3 of the Scheme Information Document on which the concept of Macaulay's Duration has been explained)	 THE RISK OF THE SCHEME IS LOW TO MODERATE	 THE RISK OF THE BENCHMARK IS LOW TO MODERATE CRISIL Ultra Short Duration Debt A-I Index	<table><tr><th>Credit Risk of Scheme →</th><td rowspan="2">Relatively Low (Class A)</td><td rowspan="2">Moderate (Class B)</td><td rowspan="2">Relatively High (Class C)</td></tr><tr><th>Interest Rate Risk of the Scheme ↓</th></tr><tr><td>Relatively Low (Class I)</td><td></td><td>B-I</td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td></td></tr><tr><td>Relatively High (Class III)</td><td></td><td></td><td></td></tr></table>	Credit Risk of Scheme →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Interest Rate Risk of the Scheme ↓	Relatively Low (Class I)		B-I		Moderate (Class II)				Relatively High (Class III)			
Credit Risk of Scheme →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)																		
Interest Rate Risk of the Scheme ↓																					
Relatively Low (Class I)		B-I																			
Moderate (Class II)																					
Relatively High (Class III)																					

Continuous offer of the Units of the face value of ₹ 1000/- each for cash at NAV based prices (subject to applicable load)

This Key Information Memorandum (KIM) sets forth the information which a prospective investor ought to know before investing. For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website <http://mf.whiteoakamc.com>.

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

This Key Information Memorandum is dated June 30, 2025.

WHITEOAK CAPITAL LIQUID FUND

INVESTMENT OBJECTIVE

The investment objective of the Scheme is to generate optimal returns consistent with moderate levels of risk and high liquidity by investing in high quality debt and money market instruments. There is no assurance that the investment objective of the Scheme will be achieved.

ASSET ALLOCATION PATTERN OF THE SCHEME

Under normal circumstances the asset allocation pattern will be:

Instruments	Indicative Allocation (% of total assets)	
	Minimum	Maximum
Debt Instruments# and Money Market Instruments* with a maturity/residual maturity of upto 91 Days	0%	100%

* Includes commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, usance bills and any other like instruments as specified by the Reserve Bank of India from time to time.

#Debt Securities includes securitized debts and liquid schemes launched by SEBI registered Mutual Fund or schemes that invest predominantly in money market instruments/ securities.

Pursuant to Para 12.6 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the Scheme shall make investment in/ purchase debt and money market securities with maturity of up to 91 days only.

1.

In case of securities where the principal is to be repaid in a single payout, the maturity of the securities shall mean residual maturity. In case the principal is to be repaid in more than one payout then the maturity of the securities shall be calculated on the basis of weighted average maturity of the security.

2.

In case of securities with put and call options, the residual maturity of the securities shall not be greater than 91 days.

3.

In case the maturity of the security falls on a Non- Business Day, then settlement of securities will take place on the next Business Day. The Scheme retains the flexibility to invest across all the securities in the debt and Money Market Instruments.

The total gross exposure through investment in debt + money market instruments + derivatives shall not exceed 100% of net assets of the Scheme. Security wise hedge positions using derivatives such as Interest Rate Swaps, etc. will not be considered in calculating above exposure.

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)

Sl. no	Type of Instrument	Percentage of exposure	Circular references
1.	Securitized Debt	Securitized debt cumulative allocation not to exceed 50% of the net assets of the Scheme	Para 12.15 of SEBI Master Circular on Mutual Funds dated June 27, 2024
2.	Repo/ reverse repo transactions in corporate debt securities	upto 10% of the net assets of the scheme.	Para 12.18 of SEBI Master Circular for Mutual Funds dated June 27, 2024.
3.	Credit Default Swaps	An exposure to a single counterparty in CDS transactions shall not exceed 10% of the net assets of the Scheme and the total exposure related to premium paid for all derivative positions, including CDS, shall not exceed 20% of the net assets of the Scheme. Further provided that the exposure in interest rate derivatives and CDS shall not exceed 50% of debt assets.	Para 12.28 of SEBI Master Circular on Mutual Funds dated June 27, 2024
4.	Short selling of securities	The Scheme may engage in short selling of securities and such other transactions in accordance with guidelines issued by RBI and SEBI from time to time.	Para 12.11 of SEBI Master Circular for Mutual Funds dated June 27, 2024.

Sl. no	Type of Instrument	Percentage of exposure	Circular references
5.	Securities Lending	1. Not more than 25% of the net assets of the Scheme. 2. Not more than 10% of the net assets of the Scheme in Securities Lending to any single approved intermediary.	Subject to the SEBI (MF) Regulations and in accordance with Securities Lending Scheme, 1997, Para 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024 and framework for short selling and borrowing and lending of securities notified by SEBI vide circular No MRD/DoP/SE/Dep/Cir-14/2007 dated December 20, 2007, as may be amended from time to time
6.	Derivatives	The Scheme may invest upto 50% of its net assets in Derivatives. Derivative investments may be undertaken to hedge the portfolio, rebalance the same or to undertake any other strategy as permitted under SEBI (MF) Regulations from time to time. Hedging could be perfect or imperfect	Para 12.25 of SEBI Master Circular on Mutual Funds dated June 27, 2024.
7.	Tri – Party Repos	A part of the net assets may be invested in the Triparty repo (TREPS) as may be provided by RBI to meet the liquidity requirements.	-
8.	Investment in unrated debt and money market instruments, other than government securities, treasury bills, derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc.	Not exceeding 5% of the net assets of the scheme.	Para 12.1.5 of SEBI Master Circular on Mutual Funds dated June 27, 2024

The Fund Manager may deploy the funds in units of liquid mutual fund schemes to the extent permitted under SEBI (Mutual Funds) Regulations, 1996, in case suitable debt / money market instruments are not available or the Fund Manager is of the view that the risk-reward is not in the best interest of the unit holders.

Investment in debt will be made through secondary market purchases, public offers and placements. The securities could be listed / unlisted, privately placed, secured / unsecured, rated / unrated in accordance with various SEBI regulations.

There can be no assurance that the investment objective of the scheme will be achieved. The scheme will also review these investments from time to time and the Fund Manager may churn the portfolio to the extent as considered beneficial to the investors.

Investment by Scheme in the in units of Corporate Debt Market Development Fund

In accordance with the requirement of regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with Para 16A.2 of SEBI Master Circular on Mutual Funds dated June 27, 2024, scheme shall invest 25 bps of its AUM as on December 31, 2022 in the units of the Corporate Debt Market Development Fund ('CDMDF') within 10 working days from the request of CDMDF. Further, an incremental contribution to CDMDF shall be made every six months within 10 working days from the end of half year starting from December 2023 to ensure 25 bps of scheme AUM is invested in units of CDMDF.

However, if AUM decreases there shall be no return or redemption from CDMDF. Contribution made to CDMDF, including the appreciations on the same, if any, shall be locked-in till winding up of the CDMDF.

However, in case of winding up of contributing Scheme, inter-scheme transfers within the same Mutual Fund or across Mutual Funds may be undertaken.

Further, investments in CDMDF units shall not be considered as violation while considering maturity restriction as applicable for various purposes (including applicable Investment limits) and the calculations of Potential Risk Class (PRC) Matrix, Risk-o-meter, Stress testing and Duration for various purposes shall be done after excluding investments in units of CDMDF.

As per Para 2.10 of SEBI Master Circular on Mutual Funds dated June 27, 2024 for calculation of asset allocation limits of the Scheme in terms of Part IV of Chapter 2 on 'Categorization and Rationalization of Mutual Fund Schemes' of Master Circular for Mutual Funds dated June 27, 2024, investment in units of CDMDF shall be excluded from base of net assets.

The Scheme shall not invest in the below securities:

Sr. No.	Type of Instrument
1.	Foreign securities
2	Debt securities having structured obligations (SO rating) and/ or credit enhancements (CE rating)
3.	Pending deployment in short term deposits of scheduled commercial banks

Rebalancing due to Short Term Defensive Consideration:

Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per Para 1.14.1.2.b of SEBI Master Circular on Mutual Funds dated June 27, 2024, and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.

Portfolio Rebalancing due to Passive Breaches:

Further, as per Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024, as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Review Committee of the AMC. The Investment Review Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in Para 2.9 of the Master Circular.

INVESTMENT STRATEGY

To achieve the investment objective of the Scheme, the Fund shall be managed to generate optimal returns consistent with low to moderate levels of risk and high liquidity by investing in high quality debt and money market instruments. The Scheme is positioned at the lowest level of risk-return matrix, which will be the guiding line to make suitable investments with low risk. The Scheme will invest predominantly in money market securities with some allocation towards other debt securities to enhance the portfolio return.

The portfolio for managing the liquidity will be structured using the matrix of asset liability management whereby maturity of the assets will seek to align with historical observed trends of liabilities. The Scheme will seek to generate reasonable return along with maintaining liquidity with the help of cash and cash equivalent instruments.

The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets.

The investment team of the AMC will, as a mitigation and risk control procedure, carry out rigorous credit evaluation of the issuer company proposed to be invested in.

The credit evaluation will analyse the operating environment of the issuer, the sector analysis, business model, management, governance practices, quality of the financials, the past track record as well as the future prospects of the issuer and the financial health of the issuer.

RISK PROFILE OF THE SCHEME

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below: The Scheme carries risks associated with investing in fixed income securities, repo in Corporate debts, securitized debt, derivatives and investment in Corporate Debt Market Development Fund (CDMDF). Investment in fixed income securities are subject to risks including but not limited to interest rate risk, re-investment risk, basis risk, spread risk, liquidity risk, credit risk, duration risk, Risk associates with investing in Securities Segment Tri-party Repo trade settlement and performance risk. Please refer the SID for detailed risk factors.

PLANS/OPTIONS

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 5-6 FOR THESE FEATURES FOR THIS SCHEME

APPLICABLE NAV (AFTER THE SCHEME OPENS FOR SUBSCRIPTIONS AND REDEMPTIONS)

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 5-6 FOR THESE FEATURES FOR THIS SCHEME

MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 5-6 FOR THESE FEATURES FOR THIS SCHEME

DESPATCH OF REDEMPTION REQUEST

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 5-6 FOR THESE FEATURES FOR THIS SCHEME

BENCHMARK INDEX

CRISIL Liquid Debt A-I Index

DIVIDEND POLICY (IDCW)

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 5-6 FOR THESE FEATURES FOR THIS SCHEME

NAME OF THE FUND MANAGER

Mr. Piyush Baranwal (Managing the Scheme - Since Inception)

NAME OF THE TRUSTEE COMPANY

WhiteOak Capital Trustee Limited

PERFORMANCE OF THE SCHEME

The Performance of the scheme is as on March 31, 2025:

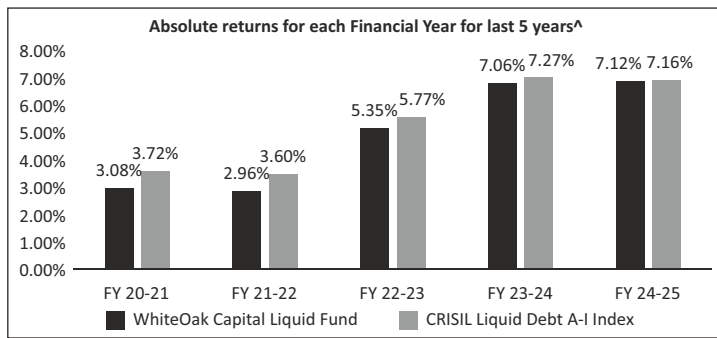
Name of the Scheme / Benchmarks	Compounded Annualised Returns (in %)*^			
	1 year	3 years	5 years	Since Inception@
WhiteOak Capital Liquid Fund – Regular Plan- Growth	7.20%	6.53%	5.11%	5.35%
WhiteOak Capital Liquid Fund – Direct Plan- Growth	7.30%	6.64%	5.21%	5.45%
Benchmark: CRISIL Liquid Debt A-I Index	7.24%	6.75%	5.51%	5.65%

^Past performance may or may not be sustained in the future.

@Inception date – January 16, 2019

N.A. Not available

* Returns greater than one year are compounded annualized (CAGR).



^AAll the returns are of Regular Plan - Growth Option.

Calculation assumes that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV.

Product Labelling: To provide investors an easy understanding of the kind of product / scheme they are investing in and its suitability to them, the product labeling is as mentioned on Page 1.

ADDITIONAL SCHEME RELATED DISCLOSURES

1.Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors) as on March 31, 2025 –

https://mf.whiteoakamc.com/download#SID_KIM_SAI#Product_Related_Disclosures

2.Portfolio Turnover Rate as on March 31, 2025 – Not Applicable

EXPENSES OF THE SCHEME

(i) Load Structure

Entry Load: Nil

Exit Load:

Investor exit upon subscription (Days)	1	2	3	4	5	6	7 onwards
Exit load as % of Redemption proceeds (in%)	0.0070	0.0065	0.0060	0.0055	0.0050	0.0045	0.0000

(ii) Recurring Expenses

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 6-9 FOR THESE FEATURES FOR THIS SCHEME

Actual expenses for the previous financial year (FY 2023-24) (% of NAV):

Regular Plan 0.35% and Direct Plan 0.26% (including GST on Management fees)

Actual Expense ratio has been disclosed at the following link:

<https://mf.whiteoakamc.com/regulatory-disclosures/total-expense-ratio>

The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read "Section-Annual Scheme Recurring Expenses" in the SID.

TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS)

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 5-6 FOR THESE FEATURES FOR THIS SCHEME

DAILY NET ASSET VALUE (NAV) PUBLICATION

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 5-6 FOR THESE FEATURES FOR THIS SCHEME

FOR INVESTOR GRIEVANCES PLEASE CONTACT

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 5-6 FOR THESE FEATURES FOR THIS SCHEME

UNITHOLDERS' INFORMATION

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 5-6 FOR THESE FEATURES FOR THIS SCHEME

WHITEOAK CAPITAL ULTRA SHORT DURATION FUND

INVESTMENT OBJECTIVE

The investment objective of the scheme is to generate reasonable income with low volatility through investment in a portfolio comprising of debt & money market instruments.

There is no assurance that the investment objective of the Scheme will be achieved.

ASSET ALLOCATION PATTERN OF THE SCHEME

Under normal circumstances the asset allocation pattern will be:

Instruments	Indicative Allocation (% of net assets)	
	Minimum	Maximum
Money market instruments* (including Tri party repo & Repo) & Debt Securities (including securitized debt)#	0	100

* Includes commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, usance bills and any other like instruments as specified by the Reserve Bank of India from time to time.

\$ The Macaulay duration** of the portfolio of the Scheme would be between 3 to 6 months.

Debt Securities includes securitized debts and liquid schemes launched by SEBI registered Mutual Fund or schemes that invest predominantly in money market instruments/ securities.

****Concept of Macaulay's Duration** - The Macaulay duration is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price. The Macaulay duration calculates the weighted average time before a bondholder would receive the bond's cash flows.

The Macaulay duration of the portfolio is essentially an average of the duration of bonds within the portfolio, accounting for what percentage of the total portfolio each bond represents.

The Macaulay duration of a zero-coupon bond would be equal to the bond's maturity. Macaulay duration can be calculated as follows:

$$\text{Macaulay Duration} = \frac{\sum_{t=1}^n \frac{t * C}{(1+y)^t} + \frac{n * M}{(1+y)^n}}{\text{Current Bond Price}}$$

Where: t = respective time period, c = periodic coupon payment, y = periodic yield, n = total number of periods, m = maturity value

Current Bond Price = Present value of cash flows

The total gross exposure through investment in debt + money market instruments + derivatives shall not exceed 100% of net assets of the Scheme. Security wise hedge positions using derivatives such as Interest Rate Swaps, etc. will not be considered in calculating above exposure.

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)

Sl. no	Type of Instrument	Percentage of exposure	Circular references
1.	Securitized Debt	cumulative allocation not to exceed 50% of the net assets of the Scheme.	Para 12.15 of SEBI Master Circular for Mutual Funds dated June 27, 2024
2.	Repo/ reverse repo transactions in corporate debt securities	As may be permitted by RBI time to time.	Para 12.18 of SEBI Master Circular for Mutual Funds dated June 27, 2024.
3.	Credit Default Swaps transactions	An exposure to a single counterparty in CDS transactions shall not exceed 10% of the net assets of the Scheme and the total exposure related to premium paid for all derivative positions, including CDS, shall not exceed 20% of the net assets of the Scheme. Further provided that the exposure in interest rate derivatives and CDS shall not exceed 50% of debt assets.	Para 12.28 of SEBI Master Circular for Mutual Funds dated June 27, 2024
4.	Short selling of securities	The Scheme may engage in short selling of securities	Para 12.11 of SEBI Master Circular for Mutual Funds dated June 27, 2024
5.	Derivatives	upto 50% of its net assets. Derivative investments may be undertaken to hedge the portfolio, rebalance the same or to undertake any other strategy as permitted under SEBI (MF) Regulations from time to time. Hedging could be perfect or imperfect	Para 12.25 of SEBI Master Circular on Mutual Funds dated June 27, 2024
6.	Securities Lending	1. Not more than 20% of the net assets of the Scheme. 2. Not more than 5% of the net assets of the Scheme in Securities Lending to any single approved intermediary	Subject to the SEBI (MF) Regulations and in accordance with Securities Lending Scheme, 1997, Para 12.11 of SEBI Master Circular on Mutual Funds dated June 27, 2024 and framework for short selling and borrowing and lending of securities notified by SEBI vide circular No MRD/DoP/SE/Dep/Cir-14/2007 dated December 20, 2007, as may be amended from time to time.
7.	Tri – Party Repos	The scheme may invest in tri – party repo transactions.	-

The Fund Manager may deploy the funds in units of liquid mutual fund schemes to the extent permitted under SEBI (Mutual Funds) Regulations, 1996, in case suitable debt / money market instruments are not available or the Fund Manager is of the view that the risk- reward is not in the best interest of the unit holders.

Pending deployment of funds of the Scheme in securities in terms of the investment objective of the Scheme, the AMC may park the funds of the Scheme as under:

- The monies may be kept in cash and cash equivalents viz. overnight investment in Tri Party repo, reverse repo, money market instruments. liquid and money market mutual fund schemes.
- The AMC may park the funds of the scheme in short term deposits of scheduled commercial banks, subject to the guidelines issued in Para 12.16 of the SEBI Master Circular on Mutual Funds, dated June 27, 2024, as amended from time to time.

There can be no assurance that the investment objective of the scheme will be realized. The scheme will also review these investments from time to time and the Fund Manager may churn the portfolio to the extent as considered beneficial to the investors.

Investment by Scheme in the in units of Corporate Debt Market Development Fund

In accordance with the requirement of regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with Para 16A.2 of SEBI Master Circular on Mutual Funds dated June 27, 2024 on Investment by Mutual Fund Schemes and AMCs in units of Corporate Debt Market Development Fund, scheme shall invest 25 bps of its AUM as on December 31, 2022 in the units of the Corporate Debt Market Development Fund ('CDMDF') within 10 working days from the request of CDMDF. Further, an incremental contribution to CDMDF shall be made every six months within 10 working days from the end of half year starting from December 2023 to ensure 25 bps of scheme AUM is invested in units of CDMDF.

However, if AUM decreases there shall be no return or redemption from CDMDF. Contribution made to CDMDF, including the appreciations on the same, if any, shall be locked-in till winding up of the CDMDF.

However, in case of winding up of contributing Scheme, inter-scheme transfers within the same Mutual Fund or across Mutual Funds may be undertaken.

Further, investments in CDMDF units shall not be considered as violation while considering maturity restriction as applicable for various purposes (including applicable Investment limits) and the calculations of Potential Risk Class (PRC) Matrix, Risk-o-meter, Stress testing and Duration for various purposes shall be done after excluding investments in units of CDMDF.

As per Para 2.10 of SEBI Master Circular on Mutual Funds dated June 27, 2024 for calculation of asset allocation limits of the Scheme in terms of Part IV of Chapter 2 on 'Categorization and Rationalization of Mutual Fund Schemes' of Master Circular for Mutual Funds dated June 27, 2024, investment in units of CDMDF shall be excluded from base of net assets.

The Scheme shall not invest in the below securities:

Sr. No.	Type of Instrument
1.	Overseas Investments

Rebalancing due to Short Term Defensive Consideration:

Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per Para 1.14.1.2.b of SEBI Master Circular on Mutual Funds dated June 27, 2024, and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.

Portfolio Rebalancing due to Passive Breaches:

Further, as per Para 2.9 of SEBI Master Circular on Mutual Funds dated June 27, 2024, as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Review Committee of the AMC. The Investment Review Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in Para 2.9 of the Master Circular.

INVESTMENT STRATEGY

The fund aims to generate reasonable returns with low volatility from a portfolio of money market and debt securities. The fund attaches importance to reducing credit risk and achieving portfolio diversification. The fund intends to maintain the Macaulay duration between 3 months and 6 months.

The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets.

The investment team of the AMC will, as a mitigation and risk control procedure, carry out rigorous credit evaluation of the issuer company proposed to be invested in.

The credit evaluation process for an issuer includes analysis of its sector, the operating environment, business model, management, corporate governance practices, past track record and financial health.

RISK PROFILE OF THE SCHEME

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below: The Scheme carries risks associated with investing in fixed income securities, repo in Corporate debts, securitized debt, derivatives and investment in Corporate Debt Market Development Fund (CDMDF). Investment in fixed income securities are subject to risks including but not limited to interest rate risk, re-investment risk, basis risk, spread risk, liquidity risk, credit risk, duration risk, Risk associates with investing in Securities Segment Tri-party Repo trade settlement and performance risk. Please refer the SID for detailed risk factors.

PLANS/OPTIONS

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 5-6 FOR THESE FEATURES FOR THIS SCHEME

APPLICABLE NAV (AFTER THE SCHEME OPENS FOR SUBSCRIPTIONS AND REDEMPTIONS)

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 5-6 FOR THESE FEATURES FOR THIS SCHEME

MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 5-6 FOR THESE FEATURES FOR THIS SCHEME

DESPATCH OF REDEMPTION REQUEST

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 5-6 FOR THESE FEATURES FOR THIS SCHEME

BENCHMARK INDEX

CRISIL Ultra Short Duration Debt A-I Index

DIVIDEND POLICY (IDCW)

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 5-6 FOR THESE FEATURES FOR THIS SCHEME

NAME OF THE FUND MANAGER

Mr. Piyush Baranwal (Managing the Scheme - Since Inception)

NAME OF THE TRUSTEE COMPANY

WhiteOak Capital Trustee Limited

PERFORMANCE OF THE SCHEME

The Performance of the scheme is as on March 31, 2025:

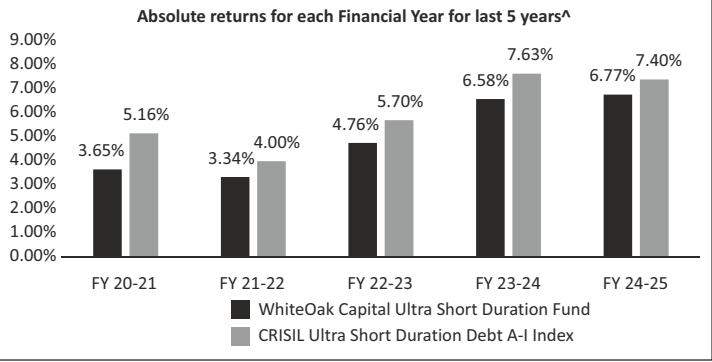
Name of the Scheme / Benchmarks	Compounded Annualised Returns (in %)*^			
	1 year	3 years	5 years	Since Inception@
WhiteOak Capital Ultra Short Duration Fund – Regular Plan- Growth	6.91%	6.07%	5.03%	5.13%
WhiteOak Capital Ultra Short Duration Fund – Direct Plan- Growth	7.49%	6.71%	5.63%	5.74%
Benchmark: CRISIL Ultra Short Duration Debt A-I Index	7.54%	6.94%	5.99%	6.15%

^Past performance may or may not be sustained in the future.

@Inception date – June 06, 2019

N.A. Not available

* Returns greater than one year are compounded annualized (CAGR).



^All the returns are of Regular Plan - Growth Option.

Calculation assumes that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV.

Product Labelling: To provide investors an easy understanding of the kind of product / scheme they are investing in and its suitability to them, the product labeling is as mentioned on Page 1.

ADDITIONAL SCHEME RELATED DISCLOSURES

1.Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors) as on March 31, 2025 –

https://mf.whiteoakamc.com/download#SID_KIM_SAI#Product_Related_Disclosures

2.Portfolio Turnover Rate as on March 31, 2025 – Not Applicable

EXPENSES OF THE SCHEME

(i) Load Structure

Entry Load: Nil

Exit Load: Nil

(ii) Recurring Expenses

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 6-9 FOR THESE FEATURES FOR THIS SCHEME

Actual expenses for the previous financial year (FY 2023-24) (% of NAV):

Regular Plan - 1.00% and Direct Plan - 0.36% (including GST on Management fees)

Actual Expense ratio has been disclosed at the following link:

<https://mf.whiteoakamc.com/regulatory-disclosures/total-expense-ratio>

The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read "Section- Annual Scheme Recurring Expenses" in the SID.

TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS)

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 5-6 FOR THESE FEATURES FOR THIS SCHEME

DAILY NET ASSET VALUE (NAV) PUBLICATION

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 5-6 FOR THESE FEATURES FOR THIS SCHEME

FOR INVESTOR GRIEVANCES PLEASE CONTACT

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 5-6 FOR THESE FEATURES FOR THIS SCHEME

UNITHOLDERS' INFORMATION

PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 5-6 FOR THESE FEATURES FOR THIS SCHEME

PLANS/OPTIONS

The Scheme offers Regular Plan and Direct Plan. Each Plan offers following Options:

Options	Default Option/ Frequency	Frequency*	Record Date*
Growth	Growth Option in case Growth Option or IDCW Option is not indicated.	-	-
Income Distribution cum capital withdrawal (IDCW ⁶)	Daily IDCW Reinvestment Option in case Daily / Weekly / Fortnightly / Monthly IDCW Option is not indicated. IDCW Reinvestment in case Payout or Reinvestment is not indicated.		
• Daily (Reinvestment)		Daily	Daily - Every Day
• Weekly (Payout and Reinvestment)		Weekly	Weekly - Every Monday
• Fortnightly (Payout and Reinvestment)		Fortnightly	Fortnightly - Alternate Monday
• Monthly (Payout and Reinvestment)		Monthly	Monthly - 15th of the month

\$ In case investor opts for IDCW Payout Option but does not indicate the IDCW Frequency then, the default IDCW Frequency would be Monthly.

* or immediately succeeding Business Day if that is not a Business Day.

The Trustee/AMC reserves the right to change the frequency/ record date from time to time.

The AMC/Trustee reserves the right to add new plan/option in future.

The Trustee may decide to distribute by way of IDCW, the surplus by way of realised profit, IDCW and interest, net of losses, expenses and taxes, if any, to Unit Holders in the IDCW option of the Scheme if such surplus is available and adequate for distribution in the opinion of the Trustee. The IDCW will be due to only those Unit Holders whose names appear in the register of Unit Holders in the IDCW option of the Scheme on the record date. IDCW Amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.

For detailed disclosure on default plans and options, kindly refer SAI

APPLICABLE NAV (AFTER THE SCHEME OPENS FOR SUBSCRIPTIONS AND REDEMPTIONS)**Subscriptions/Purchases including Switch – ins:**

- In respect of valid applications received upto 1.30 p.m. on a Business Day at the Official Point(s) of Acceptance and where the funds for the entire amount of subscription / purchase as per the application / switch-in request, are credited to the bank account of the Scheme before the cut-off time i.e. available for utilization before the cut-off time – the closing NAV of the day immediately preceding the day of receipt of application shall be applicable;
- In respect of valid applications received after 1.30 p.m. on a Business Day at the Official Point(s) of Acceptance and where the funds for the entire amount of subscription / purchase as per the application / switch-in request, are credited to the bank account of the Scheme on the same day i.e. available for utilization on the same day – the closing NAV of the day immediately preceding the next Business Day shall be applicable.
- Irrespective of the time of receipt of valid applications at the Official Point(s) of Acceptance, where the funds for the entire amount of subscription / purchase as per the application / switch-in request, are not credited to the bank account of the Scheme before the cut-off time i.e. not available for utilization before the cut-off time – the closing NAV of the day immediately preceding the day on which the funds are available for utilization, shall be applicable.

Redemptions including Switch–Outs:

- In respect of valid applications received upto 3 p.m. on a Business Day by the Mutual Fund – the closing NAV of the day immediately preceding the next Business Day, shall be applicable.
- In respect of valid applications received after 3 p.m. on a Business Day by the Mutual Fund – the closing NAV of the next Business Day shall be applicable.

The above mentioned cut off timing shall be applicable to transactions through the online trading platform. The Date of Acceptance will be reckoned as per the date & time; the transaction is entered in stock exchange's infrastructure for which a system generated confirmation slip will be issued to the unitholder.

COMPUTATION OF NAV

NAV of the Units will be determined daily or as prescribed by the Regulations. The NAV shall be calculated in accordance with the following formula, or such other formula as may be prescribed by SEBI from time to time.

NAV= (Market/Fair Value of Scheme's Investments + Receivables + Accrued Income + Other Assets - Accrued Expenses- Payables- Other Liabilities)/ Number of units outstanding.

Example: If the applicable NAV is ₹ 10.00, and the exit /repurchase load is 2 percent then the sales price will be ₹ 10.20 and the repurchase price will be ₹ 9.80.

For switch-in to Liquid Schemes/Plans from other Schemes of WhiteOak Capital Mutual Fund :

- Application for switch-in is received before the applicable cut-off time.
- Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the respective switch-in liquid schemes before the cut-off time.
- The funds are available for utilization before the cut-off time, by the respective switch-in schemes.

MINIMUM APPLICATION AMOUNT / NUMBER OF UNITS

Options	Purchase	Additional Purchase	Redemption
For Growth Option	₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 0.01/- or account balance, whichever is lower.
For IDCW Option (Payout and Reinvestment)	₹ 2,000/- and in multiples of ₹ 1/- thereafter	₹ 2,000/- and in multiples of ₹ 1/- thereafter	

The AMC/Trustee reserves the right to change/modify the mode/amount of subscription to the Plans & Options of the Scheme.

DESPATCH OF REDEMPTION REQUEST

In line with the Para 14.1 of SEBI Master Circular on Mutual Funds dated June 27, 2024, the AMC shall dispatch the redemption proceeds to the unitholders within 3 working days or such other timeline as may be specified by SEBI / AMFI from time to time from the receipt of valid redemption request at the Official Points of Acceptance/ Investor Service Centres of WhiteOak Capital Mutual Fund.

DIVIDEND POLICY (IDCW)

Under the IDCW option, the Trustee will have discretion to declare the IDCW, subject to availability of distributable surplus calculated in accordance with the Regulations. The actual declaration of IDCW and frequency will inter-alia, depend on availability of distributable surplus calculated in accordance with SEBI (MF) Regulations and the decisions of the Trustee shall be final in this regard. There is no assurance or guarantee to the Unitholder as to the rate of IDCW nor that will the IDCW be paid regularly. IDCW Amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.

The AMC/Trustee reserves the right to change the frequency of declaration of IDCW or may provide additional frequency for Declaration of IDCW.

IDCW Distribution Procedure

IDCW declaration shall be in line with provisions mentioned in Chapter No. 11 of SEBI Master Circular on Mutual Funds dated June 27, 2024, on Dividend Distribution Procedure read with further clarifications issued from time to time. The procedure for IDCW Distribution would be as under:

- Quantum of IDCW and the record date will be fixed by the Trustee. IDCW so decided shall be paid, subject to availability of distributable surplus.
- Within one calendar day of decision by the Trustee, the AMC shall issue notice to the public communicating the decision about the IDCW including the record date, in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the head office of the Mutual Fund is situated.
- Record date shall be the date, which will be considered for the purpose of determining the eligibility of Unitholders whose names appear on the register of Unitholder for receiving IDCWs. The Record Date will be 2 working days from the date of issue of notice.
- The notice will, in font size 10, bold, categorically state that pursuant to payment of IDCW, the NAV of the Scheme would fall to the extent of payout and statutory levy (if applicable).
- The NAV will be adjusted to the extent of IDCW distribution and statutory levy, if any, at the close of Business Hours on record date.
- Before the issue of such notice, no communication indicating the probable date of IDCW declaration in any manner whatsoever will be issued by Mutual Fund.
- Effect of IDCW: Post declaration of IDCW, the NAV of the Units under the IDCW Payout Option will stand reduced by the amount of IDCW declared and applicable IDCW distribution tax/surcharge/cess/any other statutory levy.
- The treatment of unclaimed redemption and IDCW amounts will be as per Para No. 14.3 of SEBI Master Circular on Mutual Funds dated June 27, 2024.

RECURRING EXPENSES

These are the fees and expenses for operating the Scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below. Further, as per Para 10.1.12 of SEBI Master Circular on Mutual Funds dated June 27, 2024, all scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, shall necessarily be paid from the scheme only within the regulatory limits.

The AMC has estimated upto 2.00% of the daily net assets of the scheme will be charged to the scheme as expenses. For the actual current expenses being charged, the investor should refer to the website of the mutual fund.

Expense Head	% of daily Net Assets
Investment Management and Advisory Fees	Upto 2.00%
Audit fees/fees and expenses of trustees	
Custodian fees	
Registrar & Transfer Agent Fees including cost of providing account statements/IDCW/redemption cheques/warrants	
Marketing & Selling expense including Agents commission and statutory advertisement	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost towards investor education & awareness	
Brokerage & transaction cost pertaining to distribution of units	
Goods & Service tax on expenses other than investment and advisory fees	
Goods & Service tax on brokerage and transaction cost	
Other Expenses (as per Reg 52 of SEBI MF Regulations) #	
Maximum total expense ratio (TER) permissible under Regulation 52(6)(c)	
Additional expenses for gross new inflows from specified cities	Upto 0.30%

Any other expenses which are directly attributable to the Scheme, may be charged with the approval of the Trustee within the overall limits as specified in the Regulations except those expenses which are specifically prohibited.

TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS)

Investors are advised to refer to the Section on 'Taxation on investing in Mutual Funds' in the 'Statement of Additional Information' and to consult their tax advisors with respect to the specific amount of tax and other implications arising out of their participation in the Scheme.

DAILY NET ASSET VALUE (NAV) PUBLICATION

The AMC will calculate and disclose the NAVs on all the Business Days. NAVs will be calculated up to four decimal places. However, the AMC reserves the right to declare the NAVs up to additional decimal places as it deems appropriate. The AMC shall update the NAVs on its website viz. <http://mf.whiteoakamc.com> and on the website of Association of Mutual Funds in India (AMFI) viz. www.amfiindia.com before 11.00 p.m. on every Business Day. Further, AMC shall extend the facility of sending latest available NAVs to unitholders through SMS, upon receiving a specific request in this regard.

In case of any delay, the reasons for such delay would be explained to AMFI in writing. If the NAVs are not available before the commencement of Business Hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAV.

FOR INVESTOR GRIEVANCES PLEASE CONTACT

For any general service request and complaint resolution:

Mr. Anup Mehta

Investor Relations Officer

WhiteOak Capital Asset Management Limited

Unit No. B4, 6th Floor, Cnergy, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400 025.

Email: clientservice@whiteoakinvestors.com

Our Customer Service Executives can also be reached at the following:

Toll Free No. – 1800-266-3060

For any grievances with respect to transactions through BSE StAR and / or NSE "MFSS", "NMFII platform, the investors / Unit Holders should approach either the stock broker or the investor grievance cell of the respective stock exchange.

Details of RTA

Name: Computer Age Management Services Limited ('CAMS')

Address: No.178/10, Kodambakkam High Road, Ground Floor, Opp. Hotel Palmgrove, Nungambakkam, Chennai-600034.

UNITHOLDERS' INFORMATION

The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/ transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form).

A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds (including transaction charges paid to the distributor) and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month by mail or email on or before 15th of the succeeding month.

Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 21st day of succeeding month, to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable.

The Mutual Fund shall within one month from the close of each half year (i.e. 31st March and 30th September), host a soft copy of its unaudited financial results on its website <http://mf.whiteoakamc.com> and AMFI site www.amfiindia.com The Mutual Fund shall also publish an advertisement disclosing the hosting of such financial results on its website, in at least one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the Mutual Fund is situated. The unaudited financial results shall also be displayed on the website of AMFI.

The scheme wise Annual Report of a mutual fund or an abridged summary thereof shall be provided to all unitholders as soon as may be but not later than four months from the date of closure of the relevant accounts year in the manner specified by the SEBI. AMC will provide a physical copy of the abridged summary of the annual report, without charging any cost, on specific request received from a unitholder. Scheme wise annual report shall also be displayed on the website of the AMC (<http://mf.whiteoakamc.com>) and AMFI (www.amfiindia.com).

COMMON APPLICATION FORM FOR MULTIPLE SCHEMES

(For all schemes of WhiteOak Capital Mutual Fund except NFO schemes)



Application No.

Please read the Instructions and refer to SID,SAI, KIM and Addendums issued for the respective schemes. All field marked with asterisk (*) to be mandatorily filled.

1. DISTRIBUTOR INFORMATION*

(Please Refer instruction no. 1)

Name & Broker Code / ARN / RIA / PMRN Code**	Sub Broker / Agent ARN Code	Internal Code for Sub Agent / Employee	EUIN*	ISC Date Time Stamp Reference No.

☐ **By mentioning RIA/PMRN code, I/we authorize you to share with the Investment Adviser / Portfolio Manager the details of my/our transactions in the scheme(s) of WhiteOak Capital Mutual Fund. (Please ✓ if applicable) In case the EUIN box has been left blank, please refer the point related to EUIN in the Declaration & Signatures section overleaf. Upfront commission "if any applicable" shall be paid directly by the investor to the AMFI registered distributor, based on the investor's assessment of various factors, including the service rendered by the distributor.

Go Green Initiative (Refer instruction no.12)

☐ *Opt-in – Physical ☐ Opt-out – Email

*(Default Opt-out)

2. FOLIO NUMBER

The details in our records under the folio number mentioned alongside will apply for this application.

3. APPLICANT(S) NAME AND INFORMATION (If the 1st / Sole Applicant is Minor, then please provide details of natural / legal guardian)

(Please Refer instruction no. 4)

SOLE / FIRST APPLICANT

Mr. / Ms. / M/s.

Name as per PAN Card

(Please mention name as per PAN and provide copy of PAN. Please refer to instruction no. 13.)

LEI Code for Non Individuals

(Please Refer instruction no. 4a)

PAN

*Date of Birth/ Incorporation
(Individual) (Non-Individual)

CKYC ID No. (KIN)

POA / GUARDIAN (In case 1st Applicant is a Minor)

Mr. / Ms. / M/s.

Name as per PAN Card

☐ Mother ☐ Father ☐ Legal Guardian

Relationship with Minor (Please ✓)

POA / GUARDIAN PAN

POA / GUARDIAN CKYC
ID No. (KIN)

*Date of Birth of Guardian

Proof of Date of Birth (Please ✓)
(For minor applicant)

☐ Birth Certificate ☐ School Leaving Certificate / Mark Sheet
☐ Passport of the Minor ☐ Others (Please specify)

Mobile / Email ID Details - Please confirm that the Mobile No. and Email ID belongs to (Please ✓ below)

(Please refer instructions 4(f))

Mobile Investors providing email Id and mobile no. would mandatorily receive all communications, Statement of Accounts and Abridged Annual Report through Electronic / Digital mode. Email Id should be provided in block letters.

(Pls ✓) ☐ SE – Self ☐ SP - Spouse, ☐ DC - Dependent Children ☐ DS - Dependent Siblings ☐ DP- Dependent Parents ☐ GD- Guardian ☐ PM – PMS ☐ CD – Custodian ☐ PO - POA

E-mail

(Pls ✓) ☐ SE – Self ☐ SP - Spouse, ☐ DC - Dependent Children ☐ DS - Dependent Siblings ☐ DP- Dependent Parents ☐ GD- Guardian ☐ PM – PMS ☐ CD – Custodian ☐ PO - POA

Status:

(Mandatory, Please ✓)

☐ Resident Individual ☐ NRI-Repatriation ☐ NRI-Non Repatriation ☐ Partnership ☐ Trust ☐ HUF ☐ AOP
☐ Minor through guardian ☐ Company ☐ FIs ☐ PIO ☐ Body Corporate ☐ Society/Club ☐ Sole Proprietorship
☐ Non Profit Organisation ☐ Financial Institution ☐ NBFC ☐ Bank ☐ Others

→ Non-Individual investors will require to fill separate FATCA & Ultimate Beneficial Ownership (UBO) Form. Entities registered as Non-Profit Organizations (NPO's) / Trust / Societies, etc will also be required to fill a separate NPO form available on our website mf.whiteoakamc.com. (Refer instructions of FATCA, UBO & NPO Form)

Occupation: ☐ Private Sector Service ☐ Public Sector Service ☐ Government Service ☐ Business ☐ Professional ☐ Agriculturist ☐ Retired

(Mandatory, Please ✓) ☐ Housewife ☐ Student ☐ Forex Dealer ☐ Others (please specify)

Gross Annual Income: ☐ Below 1 Lac ☐ 1-5 Lacs ☐ 5-10 Lacs ☐ 10-25 Lacs ☐ >25 Lacs-1 crore ☐ >1 crore

OR Net worth* (for Non-Individuals ₹)

as on (Not older than 1 year)

For Individuals [Please ✓]: ☐ I am Politically Exposed Person (PEP)* ☐ I am Related to Politically Exposed Person (RPEP) ☐ Not applicable (*Please refer instruction 4.d)

For Non Individuals, if involved in any of the below mentioned services, please ✓ the appropriate option:

(i) Foreign Exchange / Money Changer Services ☐ Yes ☐ No (ii) Gaming / Gambling / Lottery / Casino Services ☐ Yes ☐ No (iii) Money Lending / Pawning ☐ Yes ☐ No

Acknowledgement Slip (To be filled in by the Investor)

Application No.

Collection Centre /
WOCAMC Stamp & Signature

Received from Mr. / Ms. _____ Date: ____/____/____

WhiteOak Capital Asset Management Limited.

Registered Office: Unit No. B4, 6th Floor, Cnergy, Appasaheb Marathe Marg,
Prabhadevi, Mumbai – 400025

Toll Free Number: 1800 266 3060 | <https://mf.whiteoakamc.com> | CIN : U65990MH2017PLC294178



4. BANK ACCOUNT DETAILS FOR PAYOUT (Please attach copy of cancelled cheque)

(Please Refer instruction no. 5)

Name of the Bank															
Account No.										Account Type	☐ NRE	☐ Current	☐ Savings	☐ NRO	☐ Others
Bank Branch										Address					
Bank City										State			Pincode		
MICR Code (9 digits)										¹ IFSC Code for NEFT / RTGS			³ This is an 11 Digit Number, kindly obtain it from your cheque copy or Bank Branch.		

5. JOINT APPLICANTS, IF ANY AND THEIR KYC DETAILS

(Please Refer instruction no. 6)

Mode of Holding: ☐ Single ☐ Joint ☐ Anyone or Survivor* *(Please note that the Default option is Anyone or Survivor)
5a. SECOND APPLICANT'S DETAILS* (In case of Minor, there shall be no joint holders) [Please mention name as per PAN]

Name* Mr / Ms. _____

Date of Birth*

D	D	M	M	Y	Y	Y	Y
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PAN/PEKRN*

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CKYC / KIN

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Status: (Mandatory, Please ✓) ☐ Resident Individual ☐ NRI-Repatriation ☐ NRI-Non Repatriation

Occupation: ☐ Private Sector Service ☐ Public Sector Service ☐ Govt. Service ☐ Business ☐ Professional ☐ Agriculturist ☐ Retired ☐ Housewife ☐ Student
☐ Forex Dealer ☐ Others (Please specify) _____

Mobile:

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 (Pls ✓) ☐ SE - Self ☐ SP - Spouse ☐ GD - Guardian ☐ DC - Dependent Children ☐ DS - Dependent Siblings ☐ DP - Dependent Parents ☐ PO - POA

Email:

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 (Pls ✓) ☐ SE - Self ☐ SP - Spouse ☐ GD - Guardian ☐ DC - Dependent Children ☐ DS - Dependent Siblings ☐ DP - Dependent Parents ☐ PO - POA

Gross Annual Income: ☐ Below 1 Lac ☐ 1-5 Lacs ☐ 5-10 Lacs ☐ 10-25 Lacs ☐ >25 Lacs-1 crore ☐ >1 crore as on

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

 (Not older than 1 year)

For Individuals : (Please ✓) ☐ I am Politically Exposed Person (PEP)^ ☐ I am Related to Politically Exposed Person (RPEP) ☐ Not applicable

POA Name : (If applicable) _____ **POA PAN :**

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5b. THIRD APPLICANT'S DETAILS* (In case of Minor, there shall be no joint holders) [Please mention name as per PAN]

Name* Mr / Ms. _____

Date of Birth*

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

PAN/PEKRN*

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CKYC / KIN

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Status: (Mandatory, Please ✓) ☐ Resident Individual ☐ NRI-Repatriation ☐ NRI-Non Repatriation

Occupation: ☐ Private Sector Service ☐ Public Sector Service ☐ Govt. Service ☐ Business ☐ Professional ☐ Agriculturist ☐ Retired ☐ Housewife ☐ Student
☐ Forex Dealer ☐ Others (Please specify) _____

Mobile:

--	--	--	--	--	--	--	--	--	--

 (Pls ✓) ☐ SE - Self ☐ SP - Spouse ☐ GD - Guardian ☐ DC - Dependent Children ☐ DS - Dependent Siblings ☐ DP - Dependent Parents ☐ PO - POA

Email:

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 (Pls ✓) ☐ SE - Self ☐ SP - Spouse ☐ GD - Guardian ☐ DC - Dependent Children ☐ DS - Dependent Siblings ☐ DP - Dependent Parents ☐ PO - POA

Gross Annual Income: ☐ Below 1 Lac ☐ 1-5 Lacs ☐ 5-10 Lacs ☐ 10-25 Lacs ☐ >25 Lacs-1 crore ☐ >1 crore as on

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

 (Not older than 1 year)

For Individuals : (Please ✓) ☐ I am Politically Exposed Person (PEP)^ ☐ I am Related to Politically Exposed Person (RPEP) ☐ Not applicable

POA Name : (If applicable) _____ **POA PAN :**

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6a. MAILING ADDRESS

Local Address of 1st Applicant _____

City _____ **State** _____

Pin Code _____ **Tel. Resi.** _____ **Tel. Off.** _____

6b. OVERSEAS CORRESPONDENCE ADDRESS (Mandatory for NRI / FII Applicant)

[Please provide Full Address. P. O. Box address is not sufficient] _____

Zip Code: _____

Scheme Name	Plan / Option	Net Amount Paid (₹)	Payment Details	
			Cheque/UTR No. (in case of NEFT/RTGS)	Bank and Branch
1.				
2.				
3.				
4.				

In case of a single scheme, the Cheque should be drawn in favor of Scheme name for e.g. "WhiteOak Capital Flexi Cap Fund". In case of multiple schemes, The Cheque should be drawn favouring "WhiteOak Capital MF Multi Collection A/c".

7. INVESTMENT & PAYMENT DETAILS* The name of the first/ sole applicant must be pre-printed on the cheque.

(Please Refer instruction no. 7)

Please read Instruction No. 7 for the Terms and Conditions of Multiple Scheme Investments and refer to Scheme Information Document, Statement of Additional Information, Key Information Memorandum and Addendums issued of the respective section for the applicability before filling this section.

Sr. No.	Name of the Schemes	Plan Please (✓)	Option & Sub-Option Please (✓)	Investment Amount (₹)
1.	Scheme Name	☐ Regular ☐ Direct	☐ Growth ☐ IDCW Payout ☐ IDCW Re-investment	
2.	Scheme Name	☐ Regular ☐ Direct	☐ Growth ☐ IDCW Payout ☐ IDCW Re-investment	
3.	Scheme Name	☐ Regular ☐ Direct	☐ Growth ☐ IDCW Payout ☐ IDCW Re-investment	
4.	Scheme Name	☐ Regular ☐ Direct	☐ Growth ☐ IDCW Payout ☐ IDCW Re-investment	
In case of Multiple Scheme, the Cheque to be drawn in favour of 'WhiteOak Capital MF Multi Collection A/c' and in case of single scheme, the Cheque to be drawn in favour of Scheme Name. For e.g. 'WhiteOak Capital Flexi Cap Fund' and the cheque amount should match with Total Investment amount mentioned here.			TOTAL AMOUNT	

Payment Type (Please ✓)	☐ Non-Third Party	☐ Third Party Payment (Pls fill third party declaration form)
Payment Details	☐ Lumpsum	☐ SIP ☐ SIP Top Up* ☐ Flex SIP* ☐ Goal SIP*
Amount (INR)		
Mode of Payment (Please ✓) ☐ Cheque ☐ NEFT/RTGS	Cheque No. / UTR No.	Cheque / UTR No.
Drawn on Bank & Date	Bank Name & Date	Bank Name & Date

☐ Use Existing One Time Debit Mandate (If already registered in the Folio)

(Please ✓ if applicable and provide the existing bank details)

*If you wish to register SIP / SIP Top Up / Flex SIP / Goal SIP, kindly fill the relevant SIP registration / Flex SIP Registration / Goal SIP Registration & OTM Debit Mandate Form. In case your OTM is already registered in the existing folio kindly fill the existing OTM details

Bank Name

Bank A/c No.

* If the payment mode is OTM, then the debit instructions will be sent to investor's bank within 1 working day from the date of application.

8. UNIT HOLDING OPTION ☐ DEMAT MODE* ☐ PHYSICAL MODE (Default)

(Please Refer instruction no. 8)

*Demat Account details are mandatory if the investor wishes to hold the units in Demat Mode. Please ensure that the sequence of names as given in the order of the applicants matches as per the Depository Details. In case of any ambiguity or validation failure with the depository details, AMC will allot units in the Physical Mode.

National Securities Depository Limited		Central Depository Services (India) Limited	
DP Name		DP Name	
DP ID	IN	Beneficiary A/c No.	Beneficiary A/c No.

 Enclosures - Please (✓) ☐ Client Masters List (CML) ☐ Transaction cum Holding Statement ☐ Delivery Instruction Slip (DIS)

9. FATCA AND CRS DETAILS FOR INDIVIDUALS (Including Sole Proprietor) [Mandatory]

(Please Refer instruction no. 9)

→ Non-Individual investors will require to fill separate FATCA & Ultimate Beneficial Ownership (UBO) Form. Entities registered as Non-Profit Organizations (NPO's) / Trust / Societies, etc will also be required to fill a separate NPO form available on our website mf.whiteoakamc.com .

(Refer instructions of FATCA, UBO & NPO Form)

The below information is required for all applicants/guardian

Particulars	Place/City of Birth	Country of Birth	Country of Citizenship / Nationality
First Applicant / Guardian			☐ Indian ☐ U.S. ☐ Others (Please specify) _____
Second Applicant			☐ Indian ☐ U.S. ☐ Others (Please specify) _____
Third Applicant			☐ Indian ☐ U.S. ☐ Others (Please specify) _____

 Are you a tax resident (i.e., are you assessed for Tax) in any other country outside India? ☐ Yes ☐ No

[Please tick (✓)]

If 'YES' please fill for ALL countries (other than India) in which you are a Resident for tax purpose i.e. where you are a Citizen/Resident/Green Card Holder/Tax Resident in the respective countries.

Particulars	Country of Tax Residency	Tax Identification Number or Functional Equivalent (Mandatory)	Identification Type (TIN or other please specify)	If TIN is not available please tick (✓) the reason A, B or C (as defined below)
First Applicant / Guardian				Reason : A ☐ B ☐ C ☐
Second Applicant				Reason : A ☐ B ☐ C ☐
Third Applicant				Reason : A ☐ B ☐ C ☐

☐ Reason A → The country where the Account Holder is liable to pay tax does not issue Tax Identification Numbers to its residents.

☐ Reason B → No TIN required (Select this reason only if the authorities of the respective country of tax residence do not require the TIN to be collected)

☐ Reason C → Others, please state the reason thereof: _____

*Address Type of Sole/1st Holder:	*Address Type of 2nd Holder:	*Address Type of 3rd Holder:
☐ Residential ☐ Registered Office ☐ Business	☐ Residential ☐ Registered Office ☐ Business	☐ Residential ☐ Registered Office ☐ Business

*If the address type is not ticked the default will be considered as residential.

10. NOMINATION DETAILS* (To be filled in by individuals singly or jointly. Mandatory only for Investors who opt to hold units in Non-Demat) (Please Refer instruction no. 10)

☐ I/We do hereby nominate the following person (s) who shall receive all the assets held in my / our account / folio in the event of my / our demies, as trustee and on behalf of my / our legal heir(s)
(Please fill the nominee details in the table given below)

OR

☐ I / We hereby confirm that I / We do not wish to appoint any nominee(s) for my mutual fund units held in my/our mutual fund folio and understand the issues involved in non-appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my / our legal heirs would need to submit all the requisite documents issued by Court or other such competent authority, based on the value of assets held in the mutual fund folio.

If you do not wish to nominate (Opt Out of Nomination), it is mandatory to sign as per the mode of holding in signature space provided below i.e. in Nomination Details section

Nomination Details

I/We wish to make a nomination and do hereby nominate the following person(s) in the above specified folio(s) who shall receive all the assets held in my / our account in the event of my / our death. This nomination shall supersede any prior nomination made by us/me if any.

Nomination can be made upto three nominees in the account.	Details of 1st Nominee	Details of 2nd Nominee	Details of 3rd Nominee
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Mandatory information

1	Name of the nominee(s)	Mr./Ms.	Mr./Ms.	Mr./Ms.
2	Share of each Nominee#	%	%	%
3	Date of Birth (for Minor)	dd-mmm-yyyy	dd-mmm-yyyy	dd-mmm-yyyy
4	Relationship with the Applicant (select one)	☐ Spouse ☐ Father ☐ Mother ☐ Daughter ☐ Son ☐ Others (please specify) _____	☐ Spouse ☐ Father ☐ Mother ☐ Daughter ☐ Son ☐ Others (please specify) _____	☐ Spouse ☐ Father ☐ Mother ☐ Daughter ☐ Son ☐ Others (please specify) _____
5	Nominee/ Guardian (in case of Minor) Identification details [Please tick any one of the following and provide ID Number and no copies required].	☐ PAN _____ ☐ Aadhaar [] (masked last 4 digits) **** * ☐ Passport (for NRIs/OCIs/PIOs) [] _____ ☐ Driving License _____	☐ PAN _____ ☐ Aadhaar [] (masked last 4 digits) **** * ☐ Passport (for NRIs/OCIs/PIOs) [] _____ ☐ Driving License _____	☐ PAN _____ ☐ Aadhaar [] (masked last 4 digits) **** * ☐ Passport (for NRIs/OCIs/PIOs) [] _____ ☐ Driving License _____
6	Address of Nominee(s)/ Guardian in case of Minor City / Place: State & Country	Pincode: _____	Pincode: _____	Pincode: _____
7	Mobile of nominee(s)/ Guardian in case of Minor	_____	_____	_____
8	Email ID of nominee(s)/ Guardian in case of Minor	_____	_____	_____
9	Nominee Guardian Name (in case Nominee is Minor)	_____	_____	_____

I / We want the details of my / our nominee to be printed in the statement of holding, provided to me/ us by the AMC / DP as follows; (please tick, as appropriate)



Name of nominee(s) with %



Nomination: Yes / No (Default)

This nomination shall supersede any prior nomination made by the account holder(s), if any

Signature(s) – As per mode of holding in demat accounts / MF Folio(s).

Sole / First Holder (Mr./Ms.)	Name: Witness 1 Name & Address: Witness 2 Name & Address:	Signature /Thumb Impression: Witness 1 Signature: Witness 2 Signature:
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Second Holder (Mr./Ms.)	Name: Witness 1 Name & Address: Witness 2 Name & Address:	Signature /Thumb Impression: Witness 1 Signature: Witness 2 Signature:
Third Holder (Mr./Ms.)	Name: Witness 1 Name & Address: Witness 2 Name & Address:	Signature /Thumb Impression: Witness 1 Signature: Witness 2 Signature:

* Signature of witness, along with name and address are required, if the account holder affixes thumb impression, instead of signature.
 # Any odd lot after division shall be assigned / transferred to the first nominee mentioned in the form.
Note: The Intermediary shall provide acknowledgement of the nomination form to the account holder(s)



Scan and View
Supporting documents required with this application form.

Signature(s) All Unit holders are requested to sign here, irrespective of the mode of holding. Signature of two witness(es), along with name and address are required, if the account holder affixes thumb impression, instead of wet signature.

Sign of 1st Applicant / Guardian / Witness	Sign of 2nd Applicant / Witness	Sign of 3rd Applicant / Witness
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11. DECLARATION AND SIGNATURES* (Please Refer instruction no. 11)

I/We hereby confirm and declare as under:- I/We have read and understood the contents of the Statement of Additional Information of WhiteOak Capital Mutual Fund and the Scheme Information Document(s)/Key Information memorandum of the respective Scheme(s) and Addenda thereto, issued from time to time and the Instructions. I/We, hereby apply to the Trustee of WhiteOak Capital Mutual Fund for allotment of units of the Scheme(s) of WhiteOak Capital Mutual Fund, as indicated above and agree to abide by the terms, conditions, rules and regulations of the relevant Scheme(s). I/We have neither received nor been induced by any rebate or gifts, directly or indirectly in making this investment. I/We declare that I am/We are authorised to make this investment and the amount invested in the Scheme is through legitimate sources only and is not designed for the purpose of contravention or evasion of any Act, Regulation, Rule, Notification, Directions or any other applicable laws enacted by the Government of India or any Statutory Authority. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme(s) is/are being recommended to me/us. I/We declare that the information given in this application form is correct, complete and truly stated. In the event of my/our not fulfilling the KYC process to the satisfaction of the AMC/WhiteOak Capital Mutual Fund, I/We hereby authorise the AMC/WhiteOak Capital Mutual Fund to redeem the units against the funds invested by me/us at the applicable NAV as on the date of such redemption. I/We agree to notify WhiteOak Capital Asset Management Limited immediately in the event the information in the self-certification changes. **For investors investing in Direct Plan:** I/We hereby agree that the AMC has not recommended or advised me/us regarding the suitability or appropriateness of the product/scheme/plan. **Applicable to Micro Investors:** I/We hereby declare that I/We do not have any existing Micro investments which together with the current application will result in aggregate investments exceeding Rs. 50,000 in a year. **Applicable to NRIs:** I/We confirm that I am/We are Non-Resident(s) of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my/our Non-Resident External / Ordinary Account / FCNR Account (s). **FATCA and CRS Declaration:** I/We hereby acknowledge and confirm that the information provided in this form is true and correct to the best of my/our knowledge and belief. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I/We shall be liable for it. I/We also undertake to keep you informed in writing about any changes/modification to the above information in future and also undertake to provide any other additional information as may be required at your end. I/We hereby authorise you to disclose, share, remit in any form, mode or manner, all/any of the information provided by me/us, including all changes, updates to such information as and when provided by me/us to Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees ('the Authorised Parties') or any Indian or foreign governmental or statutory or judicial authorities/agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax /revenue authorities and other investigation agencies without any obligation of advising me/us of the same.

☐ Please ✓ if the EUIN space is left blank: I / We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

12. CONFIRMATION CLAUSE

I/We hereby give consent to the Company or its Authorized Agents and third party service providers to use information/data provided by me to contact me through any channel of communication including but not limited to email, telephone, sms, etc. and further authorise the disclosure of the information contained herein to its affiliates/group companies or their Authorized Agents or Third Party Service Providers in order to provide information and updates to me on various financial and investment products and offering of other services. I/We agree that all personal or transactional related information collected/provided by me can be shared/transferred and disclosed with the above mentioned parties including with any regulatory, statutory or judicial authorities for compliance with any law or regulation in accordance with privacy policy as available at the website of the Company.

☐ Yes ☐ No **Please tick (✓) any**

Signature(s) should be as it appears in the Folio / on the Application Form and in the same order. In case the mode of holding is joint, all Unit holders are required to sign.

Sign of 1st Applicant / Guardian / Authorised Signatory / POA	Sign of 2nd Applicant / Authorised Signatory / POA	Sign of 3rd Applicant / Authorised Signatory / POA
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GENERAL GUIDELINES FOR COMMON APPLICATION FORM

- a. Please read the Scheme Information Document/Key Information Memorandum of the respective Scheme carefully before investing.
- b. Please furnish all information marked as 'MANDATORY'. In the absence of any mandatory information, the application would be rejected.
- c. The application form should be completed in ENGLISH and in BLOCK LETTERS.
- d. In case of a single scheme, the Cheque should be drawn in favor of Scheme name for e.g. "WhiteOak Capital Flexi Cap Fund". In case of multiple schemes, the Cheque should be drawn favouring "WhiteOak Capital MF Multi Collection A/c".
- e. If the Scheme name on the application form and on the payment instrument are different, the application may be processed and units allotted at applicable NAV of the scheme mentioned in the application / transaction slip duly signed by investor(s).
- f. Any over-writing / changes made while filling the form must be authenticated by canceling the original entry, re-entering correct details and ensuring that all applicants counter-sign against each correction.

- g. Investors must write the application form number / folio number / PAN number on the reverse of the cheque.
- h. FATCA Declaration: Individual investors, please fill in FATCA / CRS annexure and attach along with Application form. Non-Individual investors, please fill in UBO form along with FATCA / CRS annexure and attach along with Application form available on our website
- i. In case of new individual investors who are not KYC compliant, please fill the CKYC form issued by Central KYC Registry (CKYC) appended in the form and also available on our website.
- j. In case of new non-individual investors, please fill the KYC application form issued by KYC Registration Agency available on our website <https://mf.whiteoakamc.com>
- k. In case of existing individual and non individual investors who are KYC compliant, please provide the KYC acknowledgement issued by the KYC Registration Agency.
- l. Please strike off sections that are not applicable.

INSTRUCTIONS FOR COMMON APPLICATION FORM

1. DISTRIBUTOR INFORMATION

- a. Upfront commission (if any) shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.
- b. Please mention 'DIRECT' in case the application is not routed through any distributor.
- c. Pursuant to SEBI circular dated September 13, 2012, mutual funds have created a unique identity number of the employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products, in addition to the AMFI Registration Number (ARN) of the distributor. This Employee Unique Identification Number is referred as "EUIIN". EUIIN aims to assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leaves the employment of the distributor or his/her sub broker. Quoting of EUIIN is mandatory in case of advisory transactions.
- d. Distributors are advised to ensure that the sub broker affixes his/her ARN code in the column "Sub broker ARN code" separately provided, in addition to the current practice of affixing the internal code issued by the main ARN holder in the "Sub broker code (as allotted by ARN holder)" column and the EUIIN of the Sales Person (if any) in the "EUIIN" column.
- e. Distributor are advised to ensure that they fill in the RIA/PMRN code, in case they are a Registered Investment Advisor / Portfolio Manager.
- f. Investors are requested to note that EUIIN is applicable for transactions such as Purchases, Switches, Registrations of SIP / STP and EUIIN is not applicable for transactions such as Instalments under SIP/STP / SWP / Reinvestments of IDCW, Redemption, SWP Registration.
- g. Investors are requested to note that EUIIN is largely applicable to sales persons of non individual ARN holders only (whether acting in the capacity of the main distributor or sub broker). Further, EUIIN will not be applicable for overseas distributors who comply with the requirements as per AMFI circular.

2. TRANSACTION CHARGES

No transaction charges shall be deducted from the investment amount given by the investor, for all transactions / applications (including SIP's) received through the distributors (i.e. in Regular Plan) and full investment amount (subject to deduction of statutory levies/charges, if any) will be invested in the Scheme.

3. EXISTING INVESTORS OF WHITEOAK CAPITAL MUTUAL FUND

If you are an existing investor, please mention your Folio number in Section 3, such that the units are allotted in the same folio. Thereafter, fill Section 8 onwards. If Section 3 is left blank, a new Folio shall be allotted

4. SOLE/ FIRST APPLICANT'S DETAILS

a. Please furnish names of all applicants. The name of the Sole /First Applicant should be mentioned in the same manner in which it appears in the Income Tax PAN card. Please note the following:

- In case the applicant is a Non individual Investor (including HUF), then Legal Entity Identifier (LEI) Number is mandatory to be mentioned in the space provided. As per the RBI circular No. RBI/2020-21/82 - DPSS.CO.OD No.901/06.24.001/2020-21 dated January 05, 2021, it is mandatory for all Non-individuals to obtain Legal Entity Identifier (LEI) and quote the same for any transactions beyond Rs.50 crore routed through RTGS / NEFT w.e.f 1st April'21. Further, the Contact person's name to be stated in the space provided (Name of Guardian/Contact Person)
- In case the applicant is a minor, the Guardian's name should be stated in the space provided (Name of Guardian / Contact Person). It is mandatory to provide the minor's date of birth in the space provided.
- In case the application is being made on behalf of a minor, he / she shall be the Sole Holder/ Beneficiary. There shall be no joint account with a minor unitholder.

b. Please indicate the tax status of the sole/1 applicant at the time of investment. The abbreviations used in this section are:

NRI: Non-Resident Indian Individual, PIO: Person of Indian Origin, FII: Foreign Institutional Investor, NGO: Non Government Organization, AOP: Association of Persons, BOI: Body of Individuals, HUF: Hindu Undivided Family.

c. Where the investment is on behalf of a Minor by the Guardian:

- The Minor shall be the first and sole holder in the account.
- No Joint holders are allowed. In case an investor provides joint holder details, these shall be ignored.
- Guardian should be either a natural guardian (i.e. father or mother) or a court appointed legal guardian.
- Guardian should mention the relationship with Minor and date of birth of the Minor on the application form.
- A document evidencing the relationship and date of birth of the Minor should be submitted along with the application form. Photo copy of any one of the following documents can be submitted a) Birth certificate of the minor or b) school leaving certificate/ mark sheet of Higher Secondary board of respective states, ICSE, CBSE etc. c) Passport of the minor d) Any other suitable proof evidencing the relationship.

- Where the guardian is not a natural guardian (father or mother) and is a court appointed legal guardian, suitable supporting documentary evidence should be provided.
- Payment for investment by means of Cheque or any other mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian. Irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities.
- If the mandatory details and/or documents are not provided, the application is liable to be rejected without any information to the applicant.

d. Politically Exposed Person (PEP)*

- a. *PEP are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/ judicial/ military officers, senior executives of state owned corporations, important political party officials, etc.
- b. Domestic PEPs: Individuals who are or have been entrusted domestically with prominent public functions within India, for example Heads of State or of Governments, senior government, judicial or military officials, senior executives of state-owned corporations.
- c. Family members are individuals who are related to PEP either directly or through marriage or similar forms of partnership.

e. KYC Requirements and details:

Please furnish PAN & KYC details for each applicant/unit holder, including the Guardian and/or Power Of Attorney (POA) holders as explained in the below points.

• PAN

It is mandatory for all investors (including guardians, joint holders, NRIs and power of attorney holders) to provide their Income Tax Permanent Account Number (PAN) and also submit a photo copy of the PAN card at the time of purchase of Units except for investors who are exempted from PAN requirement, please refer to KYC Form for exemption of PAN requirement.

• KNOW YOUR CUSTOMER (KYC)

- a) Individual client who has registered under Central KYC Records Registry (CKYCR) has to fill the 14 digit KYC Identification Number (KIN) in application form as per AMFI circular 135/BP/68/2016-17. To download Common KYC Application Form, please visit our website <https://mf.whiteoakamc.com>
- b) In accordance with the aforesaid SEBI circulars and AMFI best practice guidelines for implementation of CKYC norms with effect from February 1, 2017:
- c) Individual investors who have never done KYC process under KRA regime i.e. a new investor who is new to KRA system and whose KYC is not registered or verified in the KRA system shall be required to provide KYC details in the CKYC Form to the Mutual Fund/ AMC.
- d) Individual investor who fills old KRA KYC Form, should provide additional / missing information using Supplementary KYC Form or CKYC Form.
- e) Details of investors shall be uploaded on the system of CKYCR and a 14 digit unique KYC Identifier ('KIN') will be generated for such customer.
- f) New investors, who have completed CKYC process & have obtained KIN may quote their KIN in the application form instead of submitting CKYC Form/ Supplementary KYC Form.
- g) AMC/ Mutual Fund shall use the KIN of the investor to download the KYC information from CKYCR system and update its records.
- h) If the PAN of investor is not updated on CKYCR system, the investor should submit self certified copy of PAN card to the Mutual Fund/ AMC.

In accordance with AMFI circular - 35P/MEM-COR/54/2019-20 dated February 28, 2020, it is mandatory, KYC to be verified by KYC Registration Agency before processing redemption. Further, investor requested to complete KYC process before placing redemption request.

The CKYC Form and Supplementary KYC Form are available at Investor Service Centre (ISC) of WhiteOak Capital Mutual Fund and on website <https://mf.whiteoakamc.com> The AMC reserves the right to reject transaction application in case the investor(s) fails to submit information and/or documentation as mentioned above. In the event of non compliance of KYC requirements, the Trustee / AMC reserves the right to freeze the folio of the investor(s).

INSTRUCTIONS FOR COMMON APPLICATION FORM (Contd.)

• Micro Investment

With effect from October 30, 2012, where the aggregate of the lump sum investment (fresh purchase & additional purchase) and Micro SIP instalments by an investor in a financial year i.e April to March does not exceed ₹50,000/- it shall be exempt from the requirement of PAN. However, requirements of Know Your Customer (KYC) shall be mandatory. Accordingly, investors seeking the above exemption for PAN still need to submit the KYC Acknowledgement, irrespective of the amount of investment. This exemption will be available only to Micro investment made by the individuals being Indian citizens (including NRIs, Joint holders, minors acting through guardian and sole proprietary firms). PIOs, HUFs, QFIs and other categories of investors will not be eligible for this exemption.

f. Contact Information

- Please furnish the full postal address of the Sole/ First Applicant with PIN/Postal Code and complete contact details. (P.O. Box address is not sufficient).
- As per SEBI letter SEBI/HO/IMD/DoF4/OW/P/2018/000019378/1 dated July 9, 2018 and AMFI Best Practice Guidelines Circular No. 77 / 2018-19 the first/sole holder's own email address and mobile number should be provided for speed and ease of communication in a convenient and cost-effective manner, and to help prevent fraudulent transactions. **Individual investors must declare whether the primary email address and mobile number being provided belongs to Self or a Family member and tick the relevant code in the application form.**
The email id/ contact details mentioned on the application form should be the same as the ones provided in the KRA. If found different, the details mentioned on KRA records will be updated in the folio. Investor will need to update the email id / mobile number with the KRA in case of any change.

c. Please note that communications like Account Statement, Annual Report, Newsletters, other information, will be sent via e-mail or messages, where the email id/mobile number is provided. The Account statement will be encrypted with a password before sending the same to the registered contact details. Unitholders may call our Customer Service Helpline at 1800 266 3060 or write to us at "clientservice@whiteoakinvestors.com" for any queries related to such communications.

d. Overseas address is mandatory for NRI/FII investors.

5. BANK DETAILS

- Please furnish complete Bank Account Details of the Sole/First Applicant. This is a mandatory requirement and applications not carrying bank account details shall be rejected. Bank details redemption proceeds/IDCW amount.
- Please provide your complete Core Banking Account Number, (if applicable), in your Bank Mandate in the Application Form. In case you are not aware of the Core Banking Account Number, kindly check the same with your bankers.
- Please attach a original cancelled cheque leaf if your investment instrument is not from the same bank account mentioned in the Application form.
- WhiteOak Capital Mutual Fund will endeavour to remit the Redemption and IDCW proceeds through electronic mode, wherever sufficient bank account details of the unit holder are available.
- In case of Minors investments, irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities.

6. MODE OF HOLDING

Please select mode of holding, if option left blank then default option of Anyone or Survivor will be considered.

7. INVESTMENT/PAYMENT DETAILS

Terms & Conditions for Purchase / SIP Application in more than one scheme.

Investors should use this form for investment/subscription in multiple schemes of WhiteOak Capital Mutual Fund (except NFO schemes).

Please read SID, SAI, KIM and Addendum issued for the schemes, before investing.

- Investor can make purchases up to 4 schemes in this form, by making a single consolidated payment for the investments
- Application form carrying purchases in more than 4 schemes are liable to be rejected
- Application form carrying single scheme transaction shall be treated as Single scheme investment
- In case of investment in Multiple schemes, the Cheque should be drawn favouring **"WhiteOak Capital MF Multi Collection A/c"**. In case the cheque is drawn in favour of any scheme name, the application is liable to be rejected.
- In case of investment in Single scheme, cheque should be drawn in favour of Scheme Name. For eg 'WhiteOak Capital Flexi Cap Fund'. In case the cheque is drawn in favour of WhiteOak Capital MF Multi Collection A/c, the application is liable to be rejected
- Cheque should be drawn for Total Amount of investment in all schemes applied for
- If the total amount of investments mentioned on the application is different from the amount mentioned on the accompanying Cheque then the application is liable to be rejected
- Please mention all scheme/ plan/ option details in the table provided in Section 8 of the form. If the scheme details are provided in any other format, the application is liable to be rejected
- Please mention the names of the Schemes where you wish to make your investment and your preferred options. If you do not indicate your preferred options, your application would be processed based on the terms & conditions set out in the Scheme Information Document
- In case of multiple schemes investment, if different plan (i.e. Regular or Direct) are mentioned for different schemes, then all the 4 schemes will be under the direct plan**
- Investments will be accepted subject to minimum investment criteria applicable for the schemes opted for investment. Even if one of the schemes specified for investment does not satisfy the minimum investment criteria, the application will be liable to be rejected for all schemes
- If one of the schemes specified for investment does not satisfy any validation, the application will be liable to be rejected for all schemes
- This facility is available for Lumpsum and SIP purchases. For SIP purchases, the debits will be placed as per the OTM mandate provided in the Account Opening Form or already registered under the Folio specified in the application form with respective limits of the mandate, so recorded with the bank
- Physical application form for subscription under multiple schemes through this facility will be time stamped only once and such time stamping will be treated as valid time stamped for all schemes applied for. Where such applications are received at AMC Branches with Digital branch scanning facility, application will be scanned accordingly for the purpose of digital time stamping
- Please note that for every transaction, a separate Statement of Account shall be sent to the investor

Plans:

The AMC has introduced a separate plan for direct investments (i.e. investments not routed through an AMFI Registration Number (ARN) Holder ("Distributor") (hereinafter referred to as "Direct Plan"). There shall be 2 Plans available for subscription under the Schemes viz., Regular Plan and Direct Plan.

- Investors subscribing under Direct Plan of the Schemes should indicate the Scheme/Plan name in the application form as "Scheme Name – Direct Plan" form for e.g. "WhiteOak Capital Flexi Cap Fund Direct Plan". Investors should also indicate "Direct" in the ARN column of the application form. However, in case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan.
- Please note, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.
- Please indicate the Option/Plan under which you wish to invest. Also indicate your choice for IDCW payout

or re-investment. If any of the information is left blank, the default option will be applicable.

- IDCW re-investment is not available in WhiteOak Capital ELSS Tax Saver Fund.
- Please refer to Scheme Information Document, Statement of Additional Information and Key Information Memorandum of the scheme for the Minimum amount criteria of the scheme.
- Please note that third party payments shall not be accepted.
- Third Party Payment shall mean payment made through an instrument issued from an account other than that of the beneficiary investor. In case of payment instruments issued from a joint bank account, the first named applicant/investor must be one of the joint holders of the bank account from which the payment instrument is issued. 'Related person/s' means such persons as may be specified by the AMC from time to time.

Exceptions: The AMC/ Registrar of "Account Payee only". MF will accept subscriptions to schemes of WhiteOak Capital MF accompanied by Third- Party Payment Instruments only in the following exceptional cases:

- Payment for investment by means of Cheque or any other mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian.
- Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility through payroll deductions;
- Custodian on behalf of an FII or a Client The investors making an application under the above mentioned exceptional cases are required to comply with the following, without which their applications for subscriptions for units will be rejected / not processed.
 - Mandatory KYC compliance of the investor and the person making the payment, in order to determine the identity of the investor and the person issuing the payment instrument.
 - Submit a separate, prescribed, 'Third Party Payment Declaration Form' from the beneficiary applicant/s (guardian in case of minor) and the person making the payment i.e., the Third Party, giving details of the bank account from which the payment is made and the relationship of the Third Party with the beneficiary. (The declaration form is available at <https://mf.whiteoakamc.com>)
 - Submit a cancelled cheque leaf or copy of bank statement / pass book page mentioning bank account number, account holders' name and address or such other document as the AMC may require for verifying the source of funds to ascertain that funds have been remitted from the drawer's account only.

For identifying Third Party Payments, investors are required to comply with the requirements specified below :

- Payment by Cheque: An investor at the time of his/her purchase must provide the details of pay-in bank account (i.e. account from which a subscription payment is made) and pay-out bank account (i.e. account into which redemption/IDCW proceeds are to be paid). Identification of third party cheques by the AMC / Registrars will be on the basis of either matching of pay-in bank account details with registered/pay-out bank account details or by matching the bank account number/name/signature of the first named investor with the name/account number/signature available on the cheque. If the name/bank account number is not pre-printed on the cheque and signature on the cheque does not match with signature on the application, then the first named applicant/investor should submit any one of the following documents:
 - a copy of the bank passbook or a statement of bank account having the name and address of the account holder and account number.
 - a letter (in original) from the bank on the bank's letterhead certifying that the investor maintains an account with the bank, alongwith information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available).

*In respect of (ii) above, it should be certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number. Investors should note that where the bank account numbers have changed on account of the implementation of core banking system at their banks, any related communication from the bank towards a change in bank account number should accompany the application form for subscription of units.

b. Payment by Prefunded Instrument:

- If the subscription is settled with pre-funded instruments such as Pay Order, Banker's cheque, etc., a certificate (in original) from the Issuing banker must accompany the purchase application, stating the Account holder's name and the Account number which has been debited for issue of the instrument. The account number mentioned in the Certificate should be a registered bank account or the first named unitholder should be one of the account holders to the bank account debited for issue of such instruments.
- A pre-funded instrument issued against cash shall not be accepted, except in case of payment made by Parents/Grandparents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹50,000/-. This also should be accompanied by a certificate from the banker giving name, address and PAN of the person who has procured the payment instrument. The Certificate(s) mentioned in (i) and (ii) above should be duly certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number.

c. Payment by RTGS, NEFT, ECS, Bank transfer, etc:

A copy of the instruction to the bank stating the account number debited must accompany the purchase application. The account number mentioned on the transfer Instruction copy should be a registered bank account or the first named unitholder should be one of the account holders to the bank account. The above broadly covers the various modes of payment for mutual fund subscriptions. The above list is only indicative not exhaustive list and any other mode of payment as introduced from time to time will also be covered accordingly. In case the application for subscription does not comply with the above provisions, the AMC / Registrars retains the Sole and absolute discretion to reject/not process such application and refund the subscription money and shall not be liable for any such rejection

d. Existing investor's investing through OTM should select the mode of payment as OTM. Please tick the relevant part of Section 8 and provide the bank details. Please note, the debit to respective bank account will happen within 1 working day if SIP amount is within the OTM maximum limit. New investor, please fill the OTM form and the debit will happen post successful registration of mandate.

e. Lumpsum Investment

If you are from a city where there is no designated Investor Service Centre of WhiteOak Capital MF you may make a payment by a for the investment amount. Please enter the cheque or amount (net investment amount).

NRI investors

NRI Investors and FPIs- NRIs and PIOs may purchase units of the scheme(s) on a repatriation and non-repatriation basis, while FPIs (erstwhile known as FIIs) may purchase units only on a repatriation basis and subject to applicable laws. They shall attach a copy of the cheque used for payment or a Foreign Inward Remittance Certificate (FIRC) or an Account Debit Certificate from the bankers along with the application form to enable the AMC to ascertain the repatriation status of the amount invested. The account type shall be clearly ticked as NRE or NRO or FCNR, to enable the AMC determine the repatriation status of the investment amount. The AMC and the Registrar may rely on the repatriation status of the investment purely based on the details provided in the application form.

Repatriation basis

- NRIs and PIOs may pay their subscription amounts by way of cheques drawn on Non-Resident External (NRE) Accounts or Indian Rupee drafts payable at par at any of the centres where the AMC has a designated ISC and purchased out of funds held in NRE Accounts / FCNR (B) Accounts. FPIs may pay their subscription amounts either by way of inward remittance through normal banking channels or out of funds held in NRE Accounts / FCNR (B) maintained in accordance with Foreign Exchange Management (Deposit) Regulations, 2016.

INSTRUCTIONS FOR COMMON APPLICATION FORM (Contd.)

- In case Demand draft abroad or from FCNR/NRE accounts, an account debit certificate from the bank issuing the draft confirming the debit shall also be submitted with the application form. NRIs shall also be required to furnish such other documents as may be necessary and as requested by the AMC/Mutual Fund/Registrar, in connection with the investment in the schemes.

Non-Repatriation basis

Non-Repatriation basis - NRIs and PIOs may pay their subscription amounts by way of inward remittance through normal banking channels or out of funds held in NRE/FCNR (B)/ NRO account maintained in accordance with Foreign Exchange Management (Deposit) Regulations, 2016.

f. Systematic Investment Plan (SIP)

Please read Scheme Information Document, Statement of Additional Information and Key Information Memorandum of the respective scheme for the applicability/ availability of Special Features in the respective scheme. In case the investor opt for Normal/Flex/Goal SIPs the payment details of first installment needs to be provided.

- If you wish to register SIP / Flex SIP, kindly fill the relevant SIP / Flex SIP Registration & OTM Debit Mandate Form.
- If you wish to register for Goal SIP, kindly fill the Goal SIP Registration & OTM Debit Mandate Form.

8. UNIT HOLDING OPTION (Demat / Non - Demat Mode)

- Investors can hold units in demat / non-demat mode. In case demat account details are not provided or details of DP ID / BO ID, provided are incorrect or demat account is not activated or not in active status, the units would be allotted in non-demat mode.
- Statement of Accounts would be sent to Investors who are allotted units in non-demat mode.
- Units held in dematerialized form are freely transferable with effect from October 01, 2011, except units held in Equity Link Savings Scheme during the lock-in period.

9. FOREIGN ACCOUNT TAX COMPLIANCE (FATCA) FATCA & CRS TERMS & CONDITIONS:

Details under FATCA & CRS: The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income- tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies. Towards

compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with WhiteOak Capital Mutual Fund or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

FATCA & CRS INSTRUCTIONS: If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number.

It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

SEBI issued its circular no. CIR/MRSD/2/2015 dated August 26, 2015 inter alia advising intermediaries to take necessary steps to ensure compliance with the requirements specified in the rules and guidelines specified by the Government of India. AMFI also issued its best practices guidelines circular no. 135/BP/63/2015-16 dated September 18, 2015 on this matter. The AMC and the Mutual Fund are required to adhere to various requirements inter alia including submission of various information / details relating to the investors in the schemes of the mutual fund, to authorities, as specified under the applicable laws. Accordingly, the following aspects need to be adhered to :

- All investors will have to mandatorily provide the information and declarations pertaining to

FATCA/CRS for all new accounts opened, failing which the application / transaction request shall be liable to be rejected.

Investors are requested to provide all the necessary information / declarations to facilitate compliance, considering India's commitment to implement CRS and FATCA under the relevant international treaties.

Please consult your professional tax advisor for further guidance on your tax residency, if required. In case customer has the following India pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant Curing Documents as mentioned below:

FATCA & CRS Indicia observed (ticked)	Documentation required for Cure of FATCA/ CRS Indicia
U.S. place of birth	- Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes; - Non-US passport or any non-US government issued document evidencing nationality or citizenship; AND - Any one of the following documents: Certified Copy of "Certificate of Loss of Nationality" or Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship; or Reason the customer did not obtain U.S. citizenship at birth
Residence/ mailing address in a country other than India	- Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and - Documentary evidence
Telephone number in a country other than India	If no Indian telephone number is provided - Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and - Documentary evidence If Indian telephone number is provided along with a foreign country telephone number - Self-certification that the account holder is neither a citizen of United States of America nor a tax resident for tax purposes of any country other than India; OR - Documentary evidence
Telephone number in a country other than India	- Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and - Documentary evidence

10. NOMINATION DETAILS

- If you are opening a new demat account / MF folio, you have to provide nomination.
- Otherwise, you have to follow the specified procedure for Opt-out
- You may nominate a maximum of 3 persons, to receive the Units/amounts standing to your credit payable in the event of death of the Unit Holder(s) in respect of investment under a folio.
- The nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly.
- You can make nomination or change nominee any number of times without any restriction.
- You are entitled to receive acknowledgement from the AMC / DP for each instance of providing or changing nomination.
- Non-individuals including a Society, Trust (other than a religious or charitable trust), Body Corporate, Partnership Firm, Karta of Hindu undivided family, a Power of Attorney holder and/or Guardian of Minor unitholder cannot nominate.
- Nomination is not allowed in a folio where Minor is the unitholder.
- The signatories for this nomination form in joint folios / account, shall be the same as that of your joint MF folio / demat account. i.e.
 - 'Either or Survivor' Folios / Accounts - any one of the holders can sign.
 - 'First holder Folios / Accounts - only First Holder can sign.
 - 'Jointly' Folios / Accounts - both holders have to sign
- A minor may be nominated. In that event, the name and address of the Guardian of the minor nominee is to be provided optionally.
- Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
- The Nominee shall not be a trust, society, body corporate, partnership firm, Karta of Hindu Family, or a Power of Attorney holder.
- A Non-Resident Indian may be nominated subject to the applicable exchange control regulations.
- Multiple Nominees: Nomination can be made in favour of multiple nominees, subject to a maximum of three nominees. In case of multiple nominees, the percentage of the allocation/share should be in whole numbers without any decimals, adding upto a total of 100%. If the percentage of allocation/share for each of the nominee is not mentioned, the allocation /claim settlement shall be made equally amongst all the nominees. Any odd lot after division shall be assigned / transferred to the first nominee mentioned in the form.
- In case of demise of the investor and any one of the nominees, the regulated entities shall distribute the assets pro-rata to the remaining nominees
- Every new nomination for a folio/account shall overwrite the existing nomination, if any.
- Nomination made by a unit holder shall be applicable for units held in all the schemes under the respective folio / account.
- Nomination shall stand rescinded upon the transfer of units.
- Transmission of units in favour of a Nominee shall be valid discharge by the asset management company/ Mutual Fund / Trustees against the legal heir(s).
- The nomination will be registered only when this form is completed in all respects to the satisfaction of the AMC.
- In respect of folios/accounts where the Nomination has been registered, the AMC will not entertain any request for transmission / claim settlement from any person other than the registered nominee(s), unless so directed by any competent court.
- Investors should opt for the nomination facility to avoid hassles and inconveniences in case of unforeseen events in future.

Transmission aspects

- Upon demise of the investor, the nominees shall have the option to either continue as joint holders with other nominees or for each nominee(s) to open separate single account / folio.
- In case all your nominees do not claim the assets from the AMC / DP, then the residual unclaimed asset shall continue to be with the AMC in case of MF units and with the concerned Depository in case of Demat account.
- Nominee(s) shall extend all possible co-operation to transfer the assets to the legal heir(s) of the deceased investor. In this regard, no dispute shall lie against the AMC / DP.

- Death of Nominee/s: In the event of the nominee(s) pre-deceasing the unitholder(s), the unitholder/s is/are advised to make a fresh nomination soon after the demise of the nominee. The nomination will automatically stand cancelled in the event of the nominee(s) pre-deceasing the unitholder(s). In case of multiple nominations, if any of the nominee is deceased at the time of death claim settlement, the said nominee's share will be distributed on pro-rata basis (as illustrated below) amongst the surviving nominees. Nominee's legal heir cannot claim the assets on behalf of deceased Nominee(s).

% share as specified by investor at the time of nomination		% assets to be apportioned to surviving nominees upon demise of investor and nominee 'A'			
Nominee	% share	Nominee	% initial share	% of A's share to be apportioned	Total % share
A	60%	A	0	0	0
B	30%	B	30%	45%	75%
C	10%	C	10%	15%	25%
Total	100%	-	40%	60%	100%

11. DECLARATION AND SIGNATURES

- Please tick the box provided for EUIN declaration in this section in case the ARN is mentioned in the distributor section and the EUIN is left blank.
- All signatures should be hand written in English or any Indian language. Thumb impressions should be from the left hand for males and the right hand for females and in both cases must be attested by a Judicial Magistrate or a Notary Public.
- If the application form is signed by a Power of Attorney (PoA) holder, the form should be accompanied by a notarised photocopy of the PoA. Alternatively, the original PoA may be submitted, which will be returned after verification. If the PoA is not submitted with the application, the Application Form will be rejected. The POA should contain the signature of the investor (POA Donor) and the POA holder.
- In case of corporates or any non-individual investors, a list of authorised signatories should be submitted along with Application form or in case of any change in the authorised signatory list, the AMC / Registrar must be notified within 7 days.
- In case of application under POA or by a Non- Individual (i.e. Company, trust, society, partnership firm etc.) the relevant POA or the resolution should specifically provide for/ authorize the POA holder/ authorized signatory to make application/ invest moneys on behalf of the investor.

12. GO GREEN INITIATIVE IN MUTUAL FUNDS

- With respect to the recent directives issued by SEBI via Gazette Notification SEBI/LAD-NRO/ GN/2018/14 & Circular SEBI / HO / IMD / DF2 / CIR / P/2018/92 regarding Go Green Initiative in Mutual Funds regarding disclosing and providing information to investors through digital platform as a green initiative measure.
- In line with above initiative, WhiteOak Capital Mutual Fund has adopted 'Go Green Initiative for Mutual Funds' and accordingly, the scheme Annual Reports /Abridged Summary will be hosted on our website <https://mf.whiteoakamc.com> downloadable format. Further, wherever email ids or Mobile Nos. are registered in our records, the scheme Annual Reports / Abridged Summary will be sent through Electronic Mode / Digital Mode.
- If you do not opt-in to receive a physical copy of the scheme Annual Report/ Abridged Summary, you can view the same on our website or alternatively contact our registered office to get a physical copy of the Annual Report/Abridged Summary.

13. Instructions for Name of Unit Holder/ Joint Holder / Minor/ Guardian/ Non-Individuals and Date of Birth:

- As per revised guidelines received from Income Tax Department (ITD), it is mandatory to mention name of all holders including unitholder/ joint holders/ minor/ Guardian/ Non-Individuals as per PAN in application form.
- It is mandatory to provide a clear self-attested copy of PAN for each holder.
- It is mandatory to mention Date of Birth/ Incorporation (DOB/ I) as per PAN Card/ POI (Proof of Identity) for all holders including unitholders/ joint holders/ Minor/ Guardian/ Non-Individuals.
- If either of Name validation or date of birth validation fails or Aadhaar seeding status is Inoperative, the application / transaction will be treated as Not in Good Order (NIGO).
- There may be possibilities of PAN-Aadhaar linking would have happened but still name can be returned as Mismatch. In such a scenario, the application / transaction will be treated as NIGO only.

Application Form for SIP Registration with Top Up and One Time Debit Mandate

Name & Broker Code/ ARN / RIA / PMRN Code**	Sub Broker / Agent ARN Code	Internal Code for Sub Agent / Employee	EUIN*	ISC Date Time Stamp Reference No.

** ☐ By mentioning RIA/PMRN code, I/We authorize you to share with the Investment Adviser / Portfolio Manager the details of my/our transactions in the scheme(s) of WhiteOak Capital Mutual Fund. (Please ☒ if applicable) In case the EUIN box has been left blank, please refer the point related to EUIN in the Declaration & Signatures section overleaf. Upfront commission "if any applicable" shall be paid directly by the investor to the AMFI registered distributor, based on the investor's assessment of various factors, including the service rendered by the distributor.
Please Note: All field marked with asterisk (*) to be mandatorily filled.

1. UNIT HOLDER INFORMATION [Please mention name as per PAN]		Folio Number	
Applicant Name		PAN	

2. SIP INVESTMENT DETAILS		(SIP end date cannot exceed 40 years)	Refer SIP Registration and Discontinuation in Instructions for SIP
Scheme Name	WhiteOak Capital		WhiteOak Capital
Plan	☐ Regular OR ☐ Direct		☐ Regular OR ☐ Direct
Option	☐ Growth OR ☐ IDCW: ☐ Reinvest ☐ Payout		☐ Growth OR ☐ IDCW: ☐ Reinvest ☐ Payout
SIP Frequency	Monthly (Default) OR ☐ Weekly (Specify Day) ☐ Fortnightly ☐ Quarterly		Monthly (Default) OR ☐ Weekly (Specify Day) ☐ Fortnightly ☐ Quarterly
SIP Date	Default date (Monthly and Quarterly): 10th OR (Specify Date)		Default date (Monthly and Quarterly): 10th OR (Specify Date)
SIP Period	From M M Y Y To M M Y Y		From M M Y Y To M M Y Y
SIP Amount			

3. ☐ SIP TOP-UP - In case you wish to avail, please select from the options provided below			
To avail Top up in an existing SIP please provide	Unique Ref No:	(As given in SOA)	Unique Ref No:
Percentage (min. 5% or in multiples of 5%) Or Amount (min Rs. 500 or in multiples of 500)	5% (default) OR ☐ 10% ☐ 15% ☐ 20% OR Amount Rs. _____		5% (default) OR ☐ 10% ☐ 15% ☐ 20% OR Amount Rs. _____
Top- Up Frequency	Yearly (default) OR ☐ Half Yearly		Yearly (default) OR ☐ Half Yearly
Top Up Cap (if any)	Amount: _____ OR Month - Year: M M Y Y		Amount: _____ OR Month - Year: M M Y Y

*SIP Top Up is not applicable for Weekly and Fortnightly frequency SIPs. Only Fixed Top Up option can be availed in WhiteOak Capital ELSS Tax Saver Fund. (Please refer T & C of form)

4. SIP PAYMENT DETAILS		1st SIP Cheque No.	Chq Date	Amt.	Mandatory Enclosures*
OR ☐ Payment through Existing OTM already Registered in the Folio including the First Installment					☐ Cancelled Cheque Leaf ☐ Copy of Cheque (Name of the 1st applicant must be pre-printed on the cheque.)
Bank Name		Bank A/c No.			*Blank Cancelled Cheque Leaf or Copy of Cheque Leaf of the new OTM bank account to be provided in case 1st instalment cheque is different from the OTM Mandate.

If the OTM is not registered in folio or not provided, then the below OTM Debit Mandate Form will be required to be filled for SIP instalment payments.

5. DECLARATION(S) & SIGNATURE(S) should be as it appears in the Folio / on the Application Form and in the same order. In case the mode of holding is joint, all Unit holders are required to sign.

I/We hereby authorise WhiteOak Capital Mutual Fund and their authorised service provider to debit the above bank account by NACH/ Auto Debit Clearing for collection of SIP payments. I/We understand that the information provided by me/us may be shared with third parties for facilitating transaction processing through NACH/ Auto Debit Clearing or for compliance with any legal or regulatory requirements. I/We hereby declare that the particulars given above are correct and complete and express my/our willingness to make payments referred above through participation in NACH/ Auto Debit. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We will not hold WhiteOak Capital AMC/MF or their appointed service providers or representatives responsible. I/We will also inform, about any changes in my bank account immediately. I/We undertake to keep sufficient funds in the funding account on the date of execution of standing instruction. I/We have read and agreed to the terms and conditions mentioned overleaf. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

"I/We acknowledge that the RIA has entered into an agreement with the AMC / MF for accepting transaction feeds under the code. I / We hereby indemnify, defend and hold harmless the AMC / MF against any regulatory action, damage or liability that they may suffer, incur or become subject to in connection therewith or arising from sharing, disclosing and transferring of the aforesaid information."
For Micro SIP only: I hereby declare that I do not have any existing Micro SIPs which together with the current application in rolling 12 month period or in financial year i.e. April to March will result in aggregate investments exceeding ₹ 50,000 in a year.

Sign of 1st Applicant / Authorised Signatory / POA	Sign of 2nd Applicant / Authorised Signatory / POA	Sign of 3rd Applicant / Authorised Signatory / POA	 Scan and view the video to avoid errors while filling the below OTM Debit Mandate Form
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5. OTM DEBIT MANDATE FORM (Applicable for Lumpsum additional purchases as well as SIP Registrations)

	UMRN		Bank use		Date	D D M M Y Y Y Y
Sponsor Bank Code		Bank use		☒ CREATE ☒ MODIFY ☒ CANCEL		
Utility Code		Bank use		I/We hereby authorize	WhiteOak Capital Mutual Fund	
To Debit (tick ☒)	☐ SB ☐ CA ☐ CC ☐ SB-NRE ☐ SB-NRO ☐ Other	Bank A/c				
With Bank	Name of customers bank			IFSC / MICR		
An Amount Of Rupees				₹		
DEBIT TYPE	☒ Fixed Amount ☒ Maximum Amount	FREQUENCY	☒ Mthly ☒ Qtly ☒ H-Yrly ☒ Yrly ☒ As & when presented			
Reference 1	Folio No.		Reference 2	Scheme Name		

1. I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank. 2. This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the user entity/Corporate to debit my account, based on the instructions as agreed and signed by me. 3. I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation / amendment request to the user entity / corporate or the bank where I have authorized the debit.

PERIOD		Signature Of Primary Account Holder		Signature Of Joint Account Holder		Signature Of Joint Account Holder	
From	D D M M Y Y Y Y						
To	D D M M Y Y Y Y						
(End date cannot exceed 40 years)							
Phone No.		1. Name Of Primary Account Holder	2. Name Of Joint Account Holder	3. Name Of Joint Account Holder			

Terms and Conditions for SIP & SIP Top Up Facility:

Please read Scheme Information Document (SID) along with Statement of Additional Information (SAI) and addendum issued from time to time before filling this form.

The Unitholders of the Scheme can benefit by investing specific amounts periodically, for a continuous period.

At the time of registration, the SIP allows the investors to invest fixed equal amounts subject to minimum of ₹ 100/- and multiples of ₹ 1/- every week/fortnight/month or Rs. 500/- and in multiples of ₹ 1/- every quarter for purchasing additional Units of the Scheme at NAV based prices. Please note for WhiteOak Capital ELSS Tax Saver Fund and Debt Schemes the minimum instalment amount for monthly frequency is ₹ 500/- and in multiple of ₹ 500/- For quarterly frequency ₹ 500/- (plus in multiple of ₹ 500/-) for WhiteOak Capital ELSS Tax Saver Fund and ₹ 500/- (plus in multiple of ₹ 1/-) for Debt Schemes.

Minimum number of instalments for weekly/fortnightly/monthly frequency will be 6 and for quarterly frequency will be 4. Investors can choose any date (from 1st to 28th of a month) of his/her preference to register – any frequency available under the SIP facility.

Investors can enrol themselves for SIP in the Scheme by marking appropriate box on the application form or by subsequently making a written request to that effect to the Registrar & Transfer Agent.

In case the date chosen for SIP falls on a Non-Business Day or on a date which is not available in a particular month, the SIP will be processed on the immediate next Business Day.

Investors can subscribe to SIP by using OTM. The cheques should be in favour of the scheme and crossed "Account Payee Only", and the cheques must be payable at the centre where the applications are submitted to the Investor Service Centre.

In case of fresh/additional purchases, if the name of the Scheme on the application form/transaction slip differs from the name on the Cheque then the AMC will allot units under the Scheme mentioned on the application form/transaction slip.

SIP Registration and Discontinuation

- Further, Investors/unitholders subscribing for SIP are required to submit SIP request by filling SIP application form at least 30 days prior to the date of first debit date and SIP start date shall not be beyond 100 days from the date of submission of request for SIP's.
- Within 3 Business Days of SIP allotment, a fresh Account Statement / Transaction Confirmation will be mailed to the Unitholder, indicating the new balance to his/her credit in the Account.
- An investor will have the right to discontinue the SIP, subject to giving 10 days prior notice in writing or by filling SIP cancellation form, to the subsequent SIP date.
- If SIP end date is not mentioned, then the end date mentioned in the OTM Mandate form will be considered as SIP end date.
- If the SIP tenure specified in the form is beyond the OTM Mandate Tenure, then the SIP will be registered in the Folio as per the validity of the OTM Mandate.
- If the OTM end date is more than 40 years, then the OTM Mandate will be rejected.
- SIP will continue until minor attains majority. Thereafter fresh registrations will be required for all Minor Investors who have turned Major.

Terms & Conditions for Application in SIP in more than one scheme

Investors should use this form for investment/subscription in multiple schemes of WhiteOak Capital Mutual Fund (except NFO schemes).

Please read SID, SAI, KIM and Addendum issued for the schemes, before investing.

- Investor can make purchases up to 2 schemes in this form, by making a single consolidated payment for the investments
- Application form carrying purchases in more than 2 schemes are liable to be rejected
- Application form carrying single scheme transaction shall be treated as Single scheme investment
- In case of investment in Multiple schemes, the Cheque should be drawn favouring "WhiteOak Capital MF Multi Collection A/c. In case the cheque is drawn in favour of any scheme name, the application is liable to be rejected
- Cheque should be drawn for Total Amount of investment in all schemes applied for
- If the total amount of investments mentioned on the application is different from the amount mentioned on the accompanying Cheque then the application is liable to be rejected
- Please mention all scheme/ plan/ option details in the table provided in Section 2 of the form. If the scheme details are provided in any other format, the application is liable to be rejected
- Please mention the names of the Schemes where you wish to make your investment and your preferred options. If you do not indicate your preferred options, your application would be processed based on the terms & conditions set out in the Scheme Information Document
- In case of multiple schemes investment, if different plan (i.e. Regular or Direct) are mentioned for different schemes, then all the schemes will be processed under the direct plan
- Investments will be accepted subject to minimum investment criteria applicable for the schemes opted for investment. Even if one of the schemes specified for investment does not satisfy the minimum investment criteria, the application will be liable to be rejected for all schemes
- If one of the schemes specified for investment does not satisfy any validation, the application will be liable to be rejected for all schemes
- Debits for SIP Purchases including the SIP Top up amount which is default 5% annually or any other amount opted for will be presented as per the OTM Mandate details provided in the Form or already registered Mandate under the Folio specified in the application form, subject to maximum amount limit for the registered Mandate. SIP Top up will be registered and will be aligned for the tenure up to the maximum amount given in the Mandate. Subscription under multiple schemes through this facility will be time stamped only once and such time stamping will be treated as valid time stamped for all schemes applied for. Where such applications are received at AMC Branches with Digital branch scanning facility, application will be scanned accordingly for the purpose of digital time stamping.
- Please note that for every transaction, a separate Statement of Account shall be sent to the investor

New Investor: Please fill Common Application Form along with SIP Registration & OTM Debit Mandate Form. If the investor fails to mention the scheme name in the SIP Registration Form, then the Fund reserves the right to register the SIP as per the scheme name available in the common application. In case of any ambiguity in the form, Fund reserves the right to reject the SIP request.

Existing Investor: Please fill SIP Registration & OTM Debit Mandate Form and mention the existing folio number. If the investor fails to mention the scheme name in the SIP Registration Form, then the Fund reserves the right to register the SIP in the existing scheme (Eligible for SIP) available in the investor's Folio. In case Multiple Schemes are available in the folio then Fund reserves the right to reject the SIP request.

In case of existing folio where a One Time Mandate ("OTM") is already registered, Unit Holder(s) will have to fill only the SIP Registration Form and there is no need of a separate cheque to be given along with the SIP Registration Form. Please tick the relevant part of Section 1 and provide the bank details. The SIP first instalment date will be considered after a minimum gap of 10 days from the date of submission of request, if SIP amount is within the OTM maximum limit.

In case of a single scheme, the Cheque should be drawn in favor of Scheme name for e.g. "WhiteOak Capital Flexi Cap Fund". In case of multiple schemes, Cheque should be drawn in favour of "WhiteOak Capital MF Multi Collection A/c" and the cheque amount should match with the Total Investment amount mentioned here.

If existing OTM details not provided, then the details mentioned in OTM Debit Mandate Form will be considered for further SIP instalment payment.

- In case SIP date is not selected, then the SIP will be registered on 10th (default date) of each Month/Quarter, as applicable. Investors can choose any day of the week from Monday to Friday to register under weekly frequency. In case Day is not specified by the investor transaction will be processed on Monday. For Fortnightly frequency, the transaction will be processed on 1st and 16th day of each month, as applicable. Further if multiple SIP dates are opted for or if the selection is not clear, then the SIP will be registered for 10th of each Month/Quarter, as applicable. In case SIP frequency is not selected, then the SIP will be registered with a default frequency Monthly and the default date for SIP shall be 10th of the month.
- If the investor has not mentioned the SIP start Month, SIP will start from the next applicable month, subject to completion of 30 days lead time from the receipt date of SIP request.
- The SIP of the scheme will get auto terminated, after **three** consecutive failures in case of weekly, fortnightly, monthly SIP frequency and **two** consecutive failures in case of quarterly SIP frequency.

Micro Systematic Investment Plan (Micro SIP)/PAN Exempt Investments:

In line with SEBI letter no. OW/16541/2012 dated July 24, 2012 addressed to AMFI, Investments in the mutual fund schemes including investments through Systematic Investment Plans (SIPs) up to ` 50,000/- per investor per year shall be exempted from the requirement of PAN.

The maximum instalment amount in case of Micro SIP shall be as follows:

- Rs. 4,000 /-per month for Monthly frequency.
- Rs. 12,000/- per quarter for Quarterly frequency.

Accordingly, for considering the investments made by an investor up to Rs. 50,000/-, an aggregate of all investments including SIPs made by an investor in rolling 12 month period, shall be considered and such investors shall be exempted from the requirement of PAN. However, requirements of Know Your Customer (KYC) shall be mandatory and investors seeking the above exemption of PAN will need to submit the PAN Exempt KYC Reference No (PEKRN) / KYC Identification No. (KIN) acknowledgement issued by KRA / (Central KYC Registry) along with the application form. This exemption is applicable only for individuals including NRIs, minors acting through guardian, Sole proprietorship firms and joint holders". Other categories of investors e.g. PIOs, HUFs, QFIs, non - individuals, etc. are not eligible for such exemption.

Investors are requested to note that, in case where a lump sum investment is made during the financial year and subsequently a fresh SIP mandate request is given where the total investments for that financial year exceeds Rs. 50,000/-, such SIP application shall be rejected.

In case where a SIP mandate is submitted during the financial year and subsequently a fresh lumpsum investment is being made provided where the total investments for that financial year exceeds Rs. 50,000/-, such lump sum application will be rejected. Redemptions if any, in the Micro Investment folio, shall not be considered for calculating the exemption limit for such financial year. Consolidation of folio shall be allowed only if the PEKRN in all folios is same along with other investor details.

The first SIP cheque/draft could be of any Business Day, but subsequent Auto Debit mandate/cheques should be for any date from 1st to 28th of a month and there should be a minimum gap of at least 30 days between the 1st SIP transaction and the 2nd SIP. However, subsequent cheques/ Auto Debit transaction date should have a gap of 30 days or a quarter depending upon the frequency chosen. In case the criteria is not met, the SIP would start on the same date from the next month. Units shall be allotted as per the realisation date. Investors can also start a SIP directly without any initial investment; however he has to submit the application for enrolment of SIP on any working day but the subsequent instalment date of SIP shall be any date from 1st to 28th of a month with a minimum gap criteria of 30 days between the submission of application form and the 1st SIP.

SIP Top Up Facility:

- This facility will allow investors to opt for SIP Top-Up, submitted along with physical OTM. The facility is available on a Half Yearly and Yearly basis. Weekly & Fortnightly Frequency is not available.
- Investors are requested to note that the SIP Top-Up will be for a Default of 5% Variable Top-Up on an annual basis. Investors can, however, fill their preference other than the default option as per their choice. If the fixed SIP Top Up amount is not provided as specified i.e. in multiple of Rs. 500/- then the top up amount will be rounded off to the nearest amount. For e.g. In case SIP Top Up amount mentioned by investor is Rs. 555/- then the top up amount will be considered for Rs. 500/- and if SIP Top Up amount mentioned by investor is Rs. 955/- then the top up amount will be considered for Rs. 1,000/-. The Variable TOP-UP amount will be rounded off to the nearest highest multiple of Rs. 10/-.
- Investors will be required to clearly indicate if they do not wish to avail the Top-Up.
- Further, Investors are requested to note that only Fixed Top Up option is available under the WhiteOak Capital ELSS Tax Saver Fund.
- New/Fresh investors subscribing for SIP with Top Up are required to submit SIP request by filling SIP application form at least 30 days prior to the date of first debit date (for existing SIP it will be 15 Days) and SIP start date shall not be beyond 100 days from the date of submission of request for SIP's.
- Existing Investors with ongoing SIP who wish to avail the Top-Up facility will be required to specifically mention 'Unique Ref No' (available on the Statement of Account) for the ensuing SIP in which Top-Up is being applied. In absence of the information for Unique Ref No, Top-Up will be applied for the very first SIP registered in respective scheme.

Additional instructions for SIP Top Up:

- SIP Top Up start date will be considered from the processing of 1st instalment for respective frequencies. For e.g. if the Top Up opted is for half yearly frequency, the Top Up will start from 7th instalment. Similarly for yearly frequency, the Top Up will start from 13th instalment. Also note that the SIP Top Up end date will be considered up to the SIP tenure end date.
- The Fixed Top Up amount shall be in multiples of Rs. 500/-. Variable Top Up would be available at 5%, 10%, 15% and 20% and such other denominations (over and above 5%, 10%, 15% and 20%) as opted by the investor in multiples of 5%.
- The frequency is fixed i.e. either at Yearly and Half Yearly basis. In case the SIP Top Up facility is not opted by marking the appropriate box and frequency is not selected, the SIP Top Up may not be registered. In case of Quarterly SIP, only the Yearly frequency is available under SIP Top Up.

Please view below illustration for Fixed Top Up:

- SIP Tenure : 07Jan 2020 to 07 Dec 2024;
- Monthly SIP Instalment: Rs. 2000/-;
- TopUp Amount: Rs. 1000/-;
- TopUp Frequency: Yearly

Instalment No (s)	From Date	To Date	Monthly SIP Instalment	Top Up Amount (Rs.)	SIP Amount with Top Up (Rs.)
1 to 12	07-Jan-20	07-Dec-20	2000	N.A	2000
13 to 24	07-Jan-21	07-Dec-21	2000	1000	3000
25 to 36	07-Jan-22	07-Dec-22	3000	1000	4000
37 to 48	07-Jan-23	07-Dec-23	4000	1000	5000
49 to 60	07-Jan-24	07-Dec-24	5000	1000	6000

Please view below illustration for Variable Top Up:

- SIP Tenure: 07Jan 2020 to 07 Dec 2024;
- Monthly SIP Instalment: Rs. 2000/-;
- TopUp percentage: 10%;
- TopUp Frequency: Yearly

Instalment No (s)	From Date	To Date	Monthly SIP Instalment Amount (Rs.)	Top Up Amount (10%) (Rs.)	Top Up round off Amount (Rs.)	SIP Amount with Top Up (Rs.)
1 to 12	07-Jan-20	07-Dec-20	2000	N.A	N.A	2000
13 to 24	07-Jan-21	07-Dec-21	2000	200	200	2200
25 to 36	07-Jan-22	07-Dec-22	2200	220	220	2420
37 to 48	07-Jan-23	07-Dec-23	2420	242	240	2660
49 to 60	07-Jan-24	07-Dec-24	2660	266	270	2930

Top Up Cap Amount and Top Up Month-year:

Top Up Cap Amount: Investor has an option to freeze the Top Up amount once it reaches a fixed predefined amount. The fixed pre-defined amount should be lower than or equal to the maximum amount mentioned by the investor in the bank mandate. In case of difference between the Cap amount and the maximum amount mentioned on Bank mandate, then amount which is lower of the two amounts shall be considered as the default amount of SIP Cap amount.

Top Up Cap Month - Year: It is the date from which Top Up amount will cease and last SIP instalment including Top Up amount will remain constant from Cap date till the end of SIP tenure. Investor shall have flexibility to choose either Top Up Cap amount or Top Up Cap month - year. In case of multiple selection, Top Up Cap amount will be considered as a default selection. Top Up Cap is applicable for Fixed Top Up option as well as Variable Top Up option.

Details of Ultimate Beneficial Owner including Additional FATCA & CRS Information

(Only for Non Individuals)

Please Note: All field marked with asterisk (*) to be mandatorily filled.

Please tick the applicable tax resident declaration:

Name of the entity

Type of address given at KRA ☐ Residential or Business ☐ Residential ☐ Business ☐ Registered Office

*Address of tax residence would be taken as available in KRA database. In case of any change, please approach KRA & notify the changes"

PAN Date of Incorporation

City of Incorporation Country of Incorporation

Entity Constitution Type
(Please ✓ as appropriate)

☐ Partnership Firm ☐ Private Limited Company ☐ Public Limited Company ☐ Society ☐ AOP / BOI ☐ Trust ☐ Liquidator ☐ HUF
☐ Limited Liability Partnership ☐ Artificial Juridical Person ☐ Others

1. Is "Entity" a tax resident of any country other than India ☐ Yes ☐ No (If yes, please provide country/ies in which the entity is a resident for tax purposes and the associated Tax ID number below.)

Country	Tax Identification Number*	Identification Type (TIN or Other, please specify)

*In case Tax Identification Number is not available, kindly provide its functional equivalent.

In case TIN or its functional equivalent is not available, please provide Company Identification number or Global Entity Identification Number or GIIN, etc.

In case the Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code here

ADDITIONAL KYC INFORMATION

Gross Annual Income (₹) ☐ Below 1 Lac ☐ 1 - 5 Lacs ☐ 5-10 Lacs ☐ 10 - 25 Lacs ☐ >25 Lacs - 1 Crore ☐ 1 Crore

OR

Net - worth* (for Non-Individual) ₹ as on (Not older than 1 year)

*Politically Exposed Person (PEP) Statuś (Also applicable for authorised signatories/ Promoters/ Karta/ Trustee/ Whole time Directors) ☐ PEP ☐ Related to PEP ☐ Not Applicable

Is the entity involved in any of the mentioned services:
(Please tick as appropriate)

☐ Foreign exchange/ Money changer ☐ Gaming/ Gambling/ Lottery (Casinos, betting syndicates)
☐ Money lending/ Pawning ☐ Not applicable

*PEP are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/military officers, senior executives of state owned corporations, important political party officials, etc.

FATCA & CRS Declaration (Please consult your professional tax advisor for further guidance on FATCA & CRS classification)

PART A (to be filled by Financial Institutions or Direct Reporting NFEs)

We are a, Financial institution ⁵ ☐	GIIN
OR	Note: If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below
Direct reporting NFE ⁶ ☐ (please tick as appropriate)	Name of sponsoring entity
GIIN not available (please tick as applicable) If the entity is a financial institution,	☐ Applied for ☐ Not required to apply for - please specify 2 digits sub-category ⁷ ☐ Not obtained - Non-participating FI

PART B (please fill any one as appropriate "to be filled by NFEs other than Direct Reporting NFEs")

1	Is the Entity a publicly traded company ¹ (that is, a company whose shares are regularly traded on an established securities market) ☐ No	Yes ☐ (If yes, please specify any one stock exchange on which the stock is regularly traded) Name of stock exchange
2	Is the Entity a related entity ² of a publicly traded company (a company whose shares are regularly traded on an established securities market) ☐ No	Yes ☐ Security ISIN Name of listed company Nature of relation: ☐ Subsidiary of the Listed Company or ☐ Controlled by a Listed Company Nature of stock exchange
3	Is the Entity an active ³ NFE ☐ No	Yes ☐ Nature of Business Please specify the sub-category of Active NFE (Mention code-refer 2c of Part C)
4	Is the Entity a passive ⁴ NFE ☐ No	Yes ☐ Nature of Business

■ **UBO Declaration** (Mandatory for all entities except, a Publicly Traded Company or a related entity of Publicly Traded Company)

Catagory (Please tick application category) ☐ Unlisted Company ☐ Partnership Firm ☐ Limited Liability Partnership Company ☐ Unincorporated association / body of individuals ☐ Private Trust
☐ Public Charitable Trust ☐ Religious Trust ☐ Others

UBO / Controlling Person(s) details: (Please refer instructions no. 3.iv)

(Please refer instructions no. 3.iv)

Does your company/entity have any individual person(s) who holds direct / indirect controlling ownership above the prescribed threshold limit? ☐ Yes ☐ No

If 'YES' - We hereby declare that the following individual person holds directly / indirectly controlling ownership in our entity above the prescribed threshold limit. Details of such individual(s) are given below.

If 'NO' - declare that no individual person (directly / indirectly) holds controlling ownership in our entity above the prescribed threshold limit. Details of the individual who holds the position of Senior Managing Official (SMO) are provided below.

	UBO-1 / Senior Managing Official (SMO)	UBO-2	UBO-3
Name of the UBO/SMO#			
UBO / SMO PAN # For Foreign National, TIN to be provided]			
% of beneficial interest # Please tick (✓)	>10% controlling interest. ☐ >15% controlling interest. ☐ >25% controlling interest. ☐ NA. (for SMO) ☐	>10% controlling interest. ☐ >15% controlling interest. ☐ >25% controlling interest. ☐ NA. (for SMO) ☐	>10% controlling interest. ☐ >15% controlling interest. ☐ >25% controlling interest. ☐ NA. (for SMO) ☐
UBO / SMO Country of Tax Residency #			
UBO / SMO Taxpayer Identification Number / Equivalent ID Number #			
UBO / SMO Identity Type			
UBO / SMO Place & Country of Birth #	Place of Birth _____ Country of Birth _____	Place of Birth _____ Country of Birth _____	Place of Birth _____ Country of Birth _____
UBO / SMO Nationality			
UBO / SMO Date of Birth [dd-mmm-yyyy] #			
UBO / SMO PEP # Please tick (✓)	Yes – PEP ☐ Yes – Related to PEP ☐ N – Not a PEP ☐		
UBO / SMO Address [include City, Pincode, State, Country]	Address: City: Pincode: State: Country:	Address: City: Pincode: State: Country:	Address: City: Pincode: State: Country:
UBO / SMO Address Type Please tick (✓)	Residence ☐ Business ☐ Registered Office. ☐		
UBO / SMO Email			
UBO / SMO Mobile			
UBO / SMO Gender Please tick (✓)	Male ☐ Female ☐ Others ☐		
UBO / SMO Father's Name			

1. Institution (FI) - The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.

- Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
- Custodial institution is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where its income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of
 - (i) The three financial years preceding the year in which determination is made; or
 - (ii) The period during which the entity has been in existence, whichever is less.
- Investment entity is any entity:
 - That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer
 - (i) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or
 - (ii) Individual and collective portfolio management, or
 - (iii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;

or

- The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above.

An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of:

- (i) The three-year period ending on 31 March of the year preceding the year in which the determination is made;

or

- (ii) The period during which the entity has been in existence.

The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 03, 04, 05 and 06-refer point 2c.)

- Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

FI not required to apply for GIIN:

A. Reasons why FI not required to apply for GIIN:

Code	Sub-category
01	Governmental Entity, International Organization or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
04	Entity is an Indian FI solely because it is an investment entity
05	Qualified credit card issuer
06	Investment Advisors, Investment Managers & Executing Brokers
07	Exempt collective investment vehicle
08	Trustee of an Indian Trust
09	FI with a local client base
10	Non-registering local banks
11	FFI with only Low-Value Accounts
12	Sponsored investment entity and controlled foreign corporation
13	Sponsored, Closely Held Investment Vehicle
14	Owner Documented FFI

2. Non-financial entity (NFE)-Foreign entity that is not a financial institution

Types of NFEs that are regarded as excluded NFE are:

a. Publicly traded company (listed company)

A company is publicly traded if its stock are regularly traded on one or more established securities markets

(Established securities market means an exchange that is officially recognized and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange)

b. Related entity of a publicly traded company

The NFE is a related entity of an entity of which is regularly traded on an established securities market

C. Active NFE: (is any one of the following):

Code Sub-category

- 01 Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;
- 02 The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing;
- 03 Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding

stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;

- 04 The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
- 05 The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
- 06 The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
- 07 Any NFE that fulfills all of the following requirements:
 - It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare;
 - It is exempt from income tax in India;
 - It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;

The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and

The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof.

Explanation.- For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:

- (I) an Investor Protection Fund referred to in clause (23EA);
- (II) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and
- (III) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;

3. Other definitions

(i) Related entity

An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control. For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.

(ii) Passive NFE

The term passive NFE means

- (i) any non-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company; or
 - (ii) an investment entity defined in clause (b) of these instructions
 - (ii) a withholding foreign partnership or withholding foreign trust;
- (Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)

(iii) Passive income

The term passive income includes income by way of:

- (1) Dividends,
- (2) Interest
- (3) Income equivalent to interest,
- (4) Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE
- (5) Annuities
- (6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income
- (7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,
- (8) The excess of foreign currency gains over foreign currency losses
- (9) Net income from swaps
- (10) Amounts received under cash value insurance contracts

But passive income will not include, in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.

(iv) Instructions on Controlling Persons / Ultimate Beneficial Owner

As per PMLA guidelines and relevant SEBI circulars issued from time to time, non-individuals and trusts are required to provide details of controlling persons [CP] / ultimate beneficiary owner [UBO] and submit appropriate proof of identity of such CPs/ UBOS. The beneficial owner has been defined in the circular as the natural person or persons, who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted and includes a person who exercises ultimate effective control over a legal person or arrangement.

A. For Investors other than individuals or trusts:

- (i) The identity of the natural person, who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest. Controlling ownership interest means ownership of/entitlement to:

- more than 10% of shares or capital or profits of the juridical person, where the juridical person is a company.
 - more than 10% of the capital or profits of the juridical person, where the juridical person is a partnership.
 - more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.
- (ii) In cases where there exists doubt under clause (i) above as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests, the identity of the natural person exercising control over the juridical person through other means like through voting rights, agreement, arrangements or in any other manner.
- (iii) Where no natural person is identified under clauses (i) or (ii) above, the identity of the relevant natural person who holds the position of senior managing official.

B. For Investors which is a trust:

The identity of the settlor of the trust, the trustee, the protector, the beneficiaries with 10% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

C. Exemption in case of listed companies / foreign investors

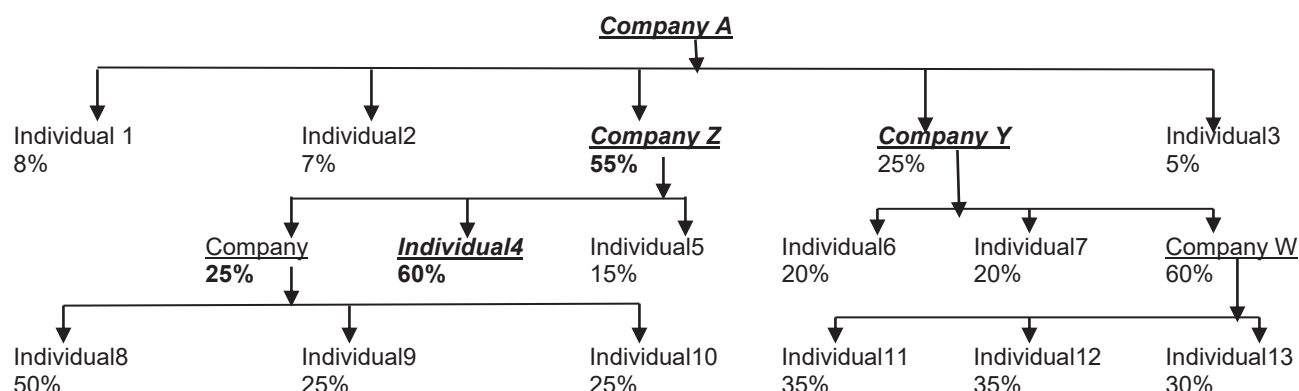
The client or the owner of the controlling interest is a company listed on a stock exchange or is a majority-owned subsidiary of such a company, there is no need for identification and verification of the identity of any shareholder or beneficial owner of such companies and hence exempted from UBO declaration provided other requisite information is provided. Intermediaries dealing with foreign investors' viz., Foreign Institutional Investors, Sub Accounts and Qualified Foreign Investors, may be guided by the clarifications issued vide - SEBI circular SEBI/HO/AFD-2/CIR/P/2022/175 dated December 19, 2022 and other circulars issued from time to time, for the purpose of identification of beneficial ownership of the client.

D. KYC requirements

Beneficial Owner(s) / Senior Managing Official (SMO) is/are required to comply with the prescribed KYC process as stipulated by SEBI from time to time with any one of the KRA & submit the same to AMC. KYC acknowledgement proof is to be submitted for all the UBO(s) / SMO(s).

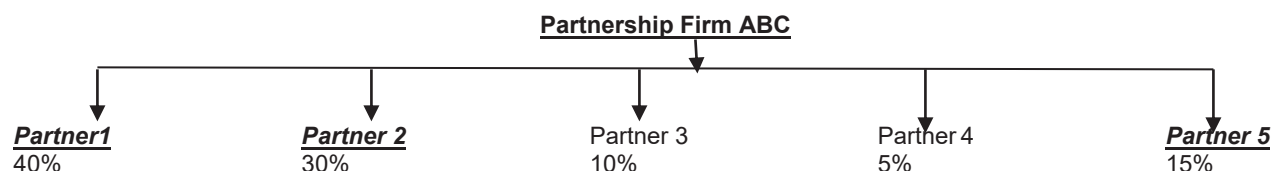
Sample Illustrations for ascertaining beneficial ownership:

Illustration No. 1 – Company A



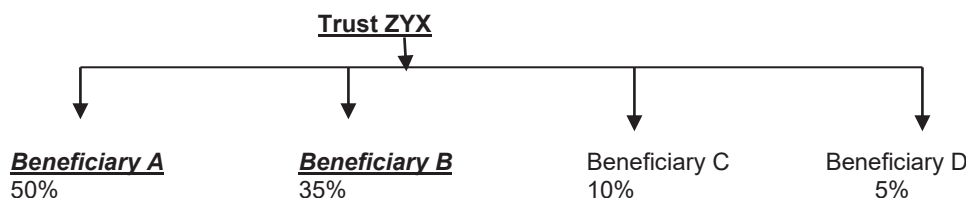
For Applicant A, Individual 4 is considered as UBO as it holds effective ownership of 33% in Company A. Hence details of Individual 4 must be provided with KYC proof, Shareholding pattern of Company A, Z & Y to be provided along with details of persons of Company Y who are senior managing officials and those exercising control.

Illustration No. 2 – Partner ABC



For Partnership Firm ABC, Partners 1, 2 and 5 are considered as UBO as each of them holds >10% of capital. KYC proof of these partners needs to be submitted including shareholding.

Illustration No. 3 – Trustee ZYX



For Trust ZYX, Beneficiaries A, B and C are considered as UBO as they are entitled to get benefitted for >=10% of funds used. KYC proof for these beneficiaries needs to be submitted. Additionally, if they have nominated any person or group of persons as Settlor of Trust / Protector of Trust, relevant information to be provided along with the proof indicated.

Declaration Form of Non-Profit Organization (NPO)
(Mandatory for Trusts/Society)

Investor Name										
PAN										

☐ I/We hereby confirm that above stated entity/organization is falling under "Non-profit organization" [NPO] which has been constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013).

☐ Enclosed relevant documentary proof evidencing the above definition.

We further confirm that we have registered with DARPAN Portal of NITI Aayog as NPO and registration details are as follows:

Registration Number of DARPAN portal	
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If not, please register immediately and confirm with the above information. In absence of receipt of the Darpan portal registration details, WhiteOak Capital Asset Management Ltd. and the RTA will be required to register your entity on the said portal and/or report to the relevant authorities as applicable.

☐ I/We hereby confirm that the above stated entity / organization is NOT falling under Non-profit organization as defined above or in PMLA Act/Rules thereof.

I/We acknowledge and confirm that the information provided above is true and correct to the best of my/our knowledge and belief. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I/We am/are aware that I/We may be liable for it for any fines or consequences as required under the respective statutory requirements and authorize you to deduct such fines/charges under intimation to me/us or collect such fines/charges in any other manner as might be applicable. I/We hereby authorize you WhiteOak Capital Asset Management Ltd. and the RTA to disclose, share, rely, remit in any form, mode or manner, all / any of the information provided by me, including all changes, updates to such information as and when provided by me to WhiteOak Capital Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees / RTAs ('the Authorized Parties') or any Indian or foreign governmental or statutory or judicial authorities / agencies including to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities in India or outside India wherever it is legally required and other investigation agencies without any obligation of advising me/us of the same. Further, I/We authorize to share the given information to other SEBI Registered Intermediaries or any other statutory authorities to facilitate single submission / update & for regulatory purposes. I/We also undertake to keep you informed in writing about any changes / modification to the above information in future within 30 days of such changes and undertake to provide any other additional information as may be required at your / Fund's end or by domestic or overseas regulators/ tax authorities.

Signature with relevant seal:

Authorized Signatory	Authorized Signatory	Authorized Signatory
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Place: _____

Date: __/__/__

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☐ By mentioning RIA/PMRN code, I/We authorize you to share with the Investment Adviser / Portfolio Manager the details of my/our transactions in the scheme(s) of WhiteOak Capital Mutual Fund. (Please ✓ if applicable) If the EUN box has been left blank, please refer the point related to EUN in the Declaration & Signatures section overleaf. Upfront commission "if any applicable" shall be paid directly by the investor to the AMFI registered distributor, based on the investor's assessment of various factors, including the service rendered by the distributor.

Introduction of Flex SIP

Flex Systematic Investment Plan ("Flex SIP") is a facility whereby investors can invest at predetermined intervals in Growth Option of open ended equity oriented schemes (the eligible schemes) of the Fund, higher amount(s) determined by a formula linked to value of investments, to take advantage of market movements.

The eligible schemes for Flex SIP investments are subject to change from time to time. Investors are requested to contact nearest ISC of the Fund or email us at clientservice@whiteoakinvestors.com to know the updated list of eligible schemes.

Terms and Conditions

- The first Flex SIP instalment (not exceeding Rs. 1 Lakh) will be processed for the fixed amount specified by the Unitholder in the enrolment form. From the second instalment onwards, the investment amount shall be higher of:
 - Fixed amount to be invested per instalment; or
 - The amount determined by the formula: (fixed amount to be invested per instalment X number of instalments including the current instalment) – market value of the investments through Flex SIP 2 Business Days prior to the SIP date.
- At any given point in time, the subsequent Flex SIP instalment amount determined by the above formula shall be capped at 2 times the first Flex SIP instalment amount or Rs.1,99,999/- whichever is lower. The instalment amount shall be rounded off to nearest multiple of Re. 1/-.
- The total amount invested during the tenure of the Flex SIP shall not exceed the total enrolment amount i.e. fixed amount per instalment X total number of instalments under the Flex SIP registration. Thus, the last instalment amount shall be decided accordingly.
- Investors can choose any date (between 1 to 28) of his/her preference to register -any frequency available under the SIP facility. In case the date chosen for SIP falls on a Non-Business Day or on a date which is not available in a particular month, the SIP will be processed on the immediate next Business Day.
- Investors/ unitholders subscribing for Flex SIP are required to submit Flex SIP request by filling this application form at least 30 days prior to the date of first debit date and SIP start date shall not be beyond 100 days from the date of submission of request for Flex SIP.
- In case SIP date is not selected, then the Flex SIP will be registered on 10th (default date) of each Month/Quarter, as applicable
- If the investor has not mentioned the SIP start Month, SIP will start from the next applicable month, subject to completion of 30 days lead time from the receipt date of SIP
- The first SIP cheque/draft could be of any Business Day but subsequent Auto Debit mandate/cheques should be for any date from 1st to 28th of a month and there should be a minimum gap of at least 30 days between the 1st SIP transaction and the 2nd SIP. However, subsequent cheques/ Auto Debit transaction date should have a gap of 30 days. In case the criteria is not met, the SIP would start on the same date from the next month. Units shall be allotted as per the realisation date. Investors can also start a Flex SIP directly without any initial investment, however he has to submit the application for enrolment of Flex SIP on any working day but the subsequent instalment date of Flex SIP shall be any date from 1st to 28th of a month with a minimum gap criteria of 30 days between the submission of application form and the 1st SIP.
- In case of existing folio where a One Time Mandate ("OTM") is already registered, Unit Holder(s) will have to fill section 1, 2 and 3 of the form. Please tick the relevant part of Section 1 and provide the bank details. The SIP first instalment date will be considered after a minimum gap of 10 days from the date of submission of request, if SIP amount is within the OTM maximum limit.
- In case of any ambiguity in the form, it is liable to get rejected.
- In case of any discrepancy, AMC reserves the right to process it as a normal SIP

Illustration

Flex SIP Enrolment Details:

Scheme Name	XXXX XXXX Fund
Investment Date & Frequency of flex SIP	15th of every month (T)
Fixed instalment amount	Rs. 5,000/-
Number of instalments	36
Total enrolment amount	Rs. 5000 * 36 = Rs. 1,80,000
Period	January 2022 to December 2024

Q1. How would the Flex SIP instalment be calculated?

A1. Calculation of Flex SIP instalment amount for instance on the date of the fourth instalment i.e. April 15, 2022. Total units allotted up to the date of previous instalment i.e. March 15, 2022 is assumed as 685.50. The NAV of the Scheme on April 13, 2022 (T-2) is assumed as Rs. 18/- per unit. Hence the market value of the investment in the Scheme on April 13, 2022 is Rs. 12,339 [685.50 X 18].

The instalment amount will be calculated as follows:

Fixed amount specified at the time of enrolment	:	Rs. 5,000/-
	or	
As determined by the formula	:	$\{(5,000 \times 4) - 12,339.00\} = \text{Rs. } 7,661.00$
whichever is higher		

Hence, the instalment amount on April 15, 2022 will be Rs. 7,661/-

Q2. How would maximum Flex SIP instalment be calculated?

Calculation of Flex SIP instalment amount for instance on the date of the 7th instalment i.e. July 15, 2022 (T):

Total units allotted up to the date of previous instalment i.e., June 15, 2022 is assumed as 1,558.675. NAV of the Scheme on July 13, 2022 (T-2) is assumed as Rs. 14/- per unit.

Hence, the market value of the investment as on July 13, 2022 is Rs. 21,821 [1558.675 X 14].

The instalment amount will be calculated as follows:

Fixed amount specified at the time of enrolment	:	Rs. 5,000/-
	or	
As determined by the formula	:	$\{(5,000 \times 7) - 21,821.00\} = \text{Rs. } 13,179.00$
whichever is higher, subject to 2 times the initial instalment amount		

Hence, the instalment amount on July 15, 2022 will be Rs. 10,000/-.

Q3. How would the Flex SIP instalment be calculated vis-à-vis total enrolment amount?

In the above illustration, the total enrolment amount for Flex SIP is Rs 1,80,000 (5000 X 36 months). If the total amount invested in Flex SIP till the 34th month is Rs 1,77,000, then the 35th instalment will be Rs. 3000 (Rs. 1,80,000 – Rs. 1,77,000) and the Flex SIP will cease.

12. An investor has an option to choose from 5 Flex SIP tenures viz. 3 years, 5 years, 10 years, 15 years and 20 years. If a tenure is not chosen, 5 years shall be the default Flex SIP tenure.

The facility offers Monthly Flex Systematic Investment Plan (MFLEX) frequencies.

13. The minimum amount per instalment shall be:

MFLEX: Rs. 500/- and in multiples of Rs. 100/- thereafter

14. Investors can choose any preferred date of the month as SIP debit date (10th is the default date). In case the chosen date falls on a non-Business Day or on a date which is not available in a particular month, the SIP will be processed on the immediate next Business Day. If an investor chooses more than one date for SIP, separate SIPs shall be registered for each such date as per the frequency selected by the investor. Flex SIP shall be processed only through NACH mode.

15. Exit Load, if any, prevailing on the date of Flex SIP enrolment shall govern the investments during the tenure.

16. In the following circumstances, the Flex SIP facility may cease and SIP may be processed for the fixed instalment amount specified by the unitholder at the time of enrolment:

(a) If there is a reversal of any SIP instalment due to insufficient balance or technical reasons; or (b) If there is redemption/ switch-out of any units allotted under Flex SIP. (Units under a Scheme are redeemed on First In First Out (FIFO) basis, irrespective of the mode of allotment).

17. Unitholders can discontinue the facility by giving 10 days written notice to any of the Fund's. Investor Service Centres (ISCs). An investor can place a request for cancellation for any one SIP debit date, in case multiple debit dates are chosen.

18. The SIP of the scheme will get auto terminated, after three consecutive failures.

19. Top up feature is not available under Flex SIP facility.

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****** ☐ By mentioning RIA/PMRN code, I/we authorize you to share with the Investment Adviser / Portfolio Manager the details of my/our transactions in the scheme(s) of WhiteOak Capital Mutual Fund. (Please ☒ if applicable)
In case the EUIN box has been left blank, please refer the point related to EUIN in the Declaration & Signatures section overleaf. Upfront commission "if any applicable" shall be paid directly by the investor to the AMFI registered distributor, based on the investor's assessment of various factors, including the service rendered by the distributor.

Terms & Conditions of Goal SIP

This form is for availing Goal SIP facility with or without SIP Top-Up Facility. WhiteOak Capital Goal SIP is an optional feature that allows investors to do the following:

1. Do an SWP from the invested scheme at the end the pre-specified SIP Tenure/Period
 2. Switch out of all units allotted in the Source scheme to a pre-defined Target scheme at the end of SIP Tenure/Period and subsequently start a monthly SWP from the Target scheme
- For SIP(Source) and SWP(Target) Scheme names, please refer to point C in Terms and Condition section below.

Terms & Conditions:

A. SIP is to be registered into the below mentioned schemes for a fixed period of either 8 years, 10 years, 12 years, 15 years, 20 years, 25 years or 30 years. The following schemes are included for SIP under Goal SIP:

1. WhiteOak Capital Balanced Advantage Fund.
2. WhiteOak Capital Large Cap Fund.
3. WhiteOak Capital Flexi Cap Fund.
4. WhiteOak Capital Mid Cap Fund.
5. WhiteOak Capital ELSS Tax Saver Fund.
6. WhiteOak Capital Multi Cap Fund
7. WhiteOak Capital Multi Asset Allocation Fund.
8. WhiteOak Capital Balanced Hybrid Fund.
9. WhiteOak Capital Large & Mid Cap Fund.
10. WhiteOak Capital Banking & Financial Services Fund.
11. WhiteOak Capital Pharma and Healthcare Fund.
12. WhiteOak Capital Special Opportunities Fund.

WhiteOak Capital AMC may modify the list of schemes participating in the GOAL SIP Feature. Please refer to Scheme Information Document and Addendum issued from time to time to find out the eligibility of the schemes for participation in this Special feature.

B. Goal SIP is allowed only for the SIP Eligible schemes with monthly frequency. SIP and SWP shall be registered only in the 'Growth' option of the Scheme.

C. Please refer to the below table for the Source Schemes (SIP) and Target Schemes (SWP) available for this facility.

Sr.No	SIP Scheme	SWP Scheme/Target Scheme
1	WhiteOak Capital Large Cap Fund	WhiteOak Capital Large Cap Fund
		WhiteOak Capital Flexi Cap Fund
		WhiteOak Capital Balanced Advantage Fund
		WhiteOak Capital Multi Asset Allocation Fund
		WhiteOak Capital Balanced Hybrid Fund
2	WhiteOak Capital Flexi Cap Fund	WhiteOak Capital Flexi Cap Fund
		WhiteOak Capital Large Cap Fund
		WhiteOak Capital Balanced Advantage Fund
		WhiteOak Capital Multi Asset Allocation Fund
		WhiteOak Capital Balanced Hybrid Fund
3	WhiteOak Capital Mid Cap Fund	WhiteOak Capital Mid Cap Fund
		WhiteOak Capital Large Cap Fund
		WhiteOak Capital Flexi Cap Fund
		WhiteOak Capital Balanced Advantage Fund
		WhiteOak Capital Multi Asset Allocation Fund
4	WhiteOak Capital Multi Cap Fund	WhiteOak Capital Balanced Hybrid Fund
		WhiteOak Capital Multi Cap Fund
		WhiteOak Capital Flexi Cap Fund
		WhiteOak Capital Large Cap Fund
		WhiteOak Capital Balanced Advantage Fund
5	WhiteOak Capital ELSS Tax Saver Fund	WhiteOak Capital Multi Asset Allocation Fund
		WhiteOak Capital Balanced Advantage Fund
		WhiteOak Capital Large Cap Fund
		WhiteOak Capital Flexi Cap Fund
		WhiteOak Capital Balanced Hybrid Fund
6	WhiteOak Capital Balanced Advantage Fund	WhiteOak Capital ELSS Tax Saver Fund
		WhiteOak Capital Balanced Advantage Fund
		WhiteOak Capital Multi Asset Allocation Fund
		WhiteOak Capital Large Cap Fund
		WhiteOak Capital Balanced Hybrid Fund

Sr.No	SIP Scheme	SWP Scheme/Target Scheme
7	WhiteOak Capital Banking & Financial Services Fund	WhiteOak Capital Banking & Financial Services Fund
		WhiteOak Capital Flexi Cap Fund
		WhiteOak Capital Large Cap Fund
		WhiteOak Capital Balanced Advantage Fund
		WhiteOak Capital Multi Asset Allocation Fund
8	WhiteOak Capital Multi Asset Allocation Fund	WhiteOak Capital Balanced Hybrid Fund
		WhiteOak Capital Multi Asset Allocation Fund
		WhiteOak Capital Balanced Advantage Fund
		WhiteOak Capital Balanced Hybrid Fund
		WhiteOak Capital Large Cap Fund
9	WhiteOak Capital Balanced Hybrid Fund	WhiteOak Capital Multi Asset Allocation Fund
		WhiteOak Capital Balanced Advantage Fund
		WhiteOak Capital Large Cap Fund
		WhiteOak Capital Flexi Cap Fund
		WhiteOak Capital Balanced Advantage Fund
10	WhiteOak Capital Large & Mid Cap Fund	WhiteOak Capital Large & Mid Cap Fund
		WhiteOak Capital Flexi Cap Fund
		WhiteOak Capital Large Cap Fund
		WhiteOak Capital Balanced Advantage Fund
		WhiteOak Capital Multi Asset Allocation Fund
11	WhiteOak Capital Pharma and Healthcare Fund	WhiteOak Capital Balanced Hybrid Fund
		WhiteOak Capital Pharma and Healthcare Fund
		WhiteOak Capital Flexi Cap Fund
		WhiteOak Capital Large Cap Fund
		WhiteOak Capital Balanced Advantage Fund
12	WhiteOak Capital Special Opportunities Fund	WhiteOak Capital Multi Asset Allocation Fund
		WhiteOak Capital Balanced Advantage Fund
		WhiteOak Capital Large Cap Fund
		WhiteOak Capital Flexi Cap Fund
		WhiteOak Capital Balanced Hybrid Fund

- At the time of registration of Goal SIP, in case if the investor does not mention any Target Scheme for SWP, AMC will register such applications under Goal SIP instead of Normal SIP and the Source Scheme (SIP) mentioned in the application form will be considered as Default Target Scheme (SWP) for Goal SIP. The plan chosen (Direct or Regular) at the time of selecting the Source (SIP) scheme shall also be considered for the Target (SWP) scheme. For example, if the investor selects "Direct plan" for the SIP scheme, the Target scheme shall also be "Direct plan" and so on. SWP amount will be as per the amount mentioned by the investor in the mandate form. The SWP Amount is subject to the minimum SWP amount for the respective scheme(s).
- On completion of the SIP period, the entire accumulated clear units via the respective Goal SIP will be transferred into a pre-defined SWP scheme, as opted by the investor, on T+15 days (T is the last SIP transaction date of the Goal SIP).
- During Goal SIP registration itself, the SWP scheme ticked shall be the target scheme and the SWP will be registered for Monthly frequency. The Start date of SWP will be the month following the trigger date (last SIP Date + 15 days) and the End date will be 31st December 2099. However, the SWP under Goal SIP shall be processed till units are available. In case, the trigger date is a non-business day, the next business day will be taken. SWP Date will be same as the SIP date.
- Post the transfer, SWP is to be activated for the amount specified by the investor in the mandate form. In case, the investor does not fill in any SWP amount, default shall be considered as an Initial SIP amount registered.
- In case, the investor does not fill in any SIP tenure, the default tenure shall be 12 years. In case any other tenure is mentioned, apart from the ones mentioned in point A, the application shall be rejected. Purchase and Switch in (SI) is allowed under the SWP Scheme and SWP amount being triggered would be on units basis first in first out (FIFO) basis.
- Investors can choose any date (between 1 to 28) of his/her preference to register -any frequency available under the SIP facility. In case the date chosen for SIP falls on a Non-Business Day or on a date which is not available in a particular month, the SIP will be processed on the immediate next Business Day.
- Investors/ unitholders subscribing for Goal SIP are required to submit Goal SIP request by filling this application form at least 30 days prior to the date of first debit date and SIP start date shall not be beyond 100 days from the date of submission of request for Goal SIP.
- In case SIP date is not selected, then the Goal SIP will be registered on 10th (default date) of each Month, as applicable.
- If the investor has not mentioned the SIP start Month, SIP will start from the next applicable month, subject to completion of 30 days lead time from the receipt date of SIP.
- The first SIP cheque/draft could be of any Business Day but subsequent Auto Debit mandate/cheques should be for any date from 1st to 28th of a month and there should be a minimum gap of at least 21 working days between the 1st SIP transaction and the 2nd SIP. However, subsequent cheques/ Auto Debit transaction date should have a gap of 30 days. In case the criteria is not met, the SIP would start on the same date from the next month. Units shall be allotted as per the realisation date. Investors can also start a Goal SIP directly without any initial investment, however he has to submit the application for enrolment of Goal SIP on any working day but the subsequent installment date of Goal SIP shall be any date from 1st to 28th of a month with a minimum gap criteria of 30 days between the submission of application form and the 1st SIP.
- In case of any ambiguity in the form, it is liable to get rejected.
- Goal SIP shall get discontinued in the following cases:
 - On cancellation of SIP before the end of tenure, the underlying trigger and SWP will cease
 - In case, redemption / Switch Out (SO) is processed in SIP Scheme during the SIP tenure, the trigger and the SWP will cease but SIP shall continue
 - Redemption and SO is also allowed under the Target Scheme. In case redemption / SO processed in Source Scheme after the SIP tenure till the execution of trigger switch, the trigger and the SWP will cease
 - In case investor's demise intimation is received during the SIP tenure, the switch and the SWP shall cease. In case investor's demise intimation is received post SIP tenure but upto December 2099 (or till units are available), the SWP shall cease
 - The Goal SIP of the scheme will get auto terminated, after three consecutive failures in case of weekly, fortnightly, monthly SIP frequency and two consecutive failures in case of quarterly SIP frequency.
- SIP Top Up & SIP Pause is allowed under this feature. However, the SWP would get registered only based on the initial SIP amount where investor has not specified the same in the application form.
- SIP Top Up start date will be considered from the processing of 1st instalment for respective frequencies. For e.g., if the Top Up opted is for half yearly frequency, the Top Up will start from 7th instalment. Similarly for yearly frequency, the Top Up will start from 13th instalment. Also note that the SIP Top Up end date will be considered up to the SIP tenure end date
 - Investors can opt for SIP Top Up facility with Fixed Top Up option or Variable Top Up option, wherein the amount of the SIP can be increased at fixed intervals. In case the investor opts for both options, the Variable Top Up option shall be triggered. And the default Variable Top Up percentage shall be 5%. Please note Variable Top Up Option is not available in WhiteOak Capital ELSS Tax Saver Fund
 - The Fixed Top Up amount shall be in multiples of ₹500/-. Variable Top Up would be available at 5%, 10%, 15% and 20% and such other denominations (over and above 5%, 10%, 15% and 20%) as opted by the investor in multiples of 5%
 - The frequency is fixed i.e. either at Yearly and Half Yearly basis. In case the SIP Top Up facility is not opted by ticking the appropriate box and frequency is not selected, the SIP Top Up may not be registered. In case of Quarterly SIP, only the Yearly frequency is available under SIP Top Up
 - SIP Top Up facility shall also be available only for the existing investors who have already registered for SIP facility without Top Up option. For such existing investors, who wish to avail the Top Up facility, the application needs to be submitted 15 days prior to the next SIP instalment date, for the SIP debit to happen in the existing OTM registered under the folio, subject to OTM Limit, validity and other standard validations
- Minor Tax status will not be allowed for Goal SIP registration.
- The SIP of the scheme will get auto terminated, after three consecutive failures.
- Unitholders can discontinue the facility by giving 10 days written notice to any of the Investor Service Centres (ISCs).
- The minimum installment amount under Goal SIP/ SWP shall be as minimum amount prescribed for SIP/SWP under Monthly frequencies in the respective schemes.
- Goal SIP is not available under DEMAT mode.
- In case if the investor does not fulfill any criteria, the Goal SIP application may be rejected. WhiteOak Capital Mutual Fund reserves the right to reject any application.
- To enroll for this facility, New investors needs to fill Common Application form along with the Goal SIP Registration & OTM Debit Mandate Form. Investors willing to invest in the existing folio need to only fill the Goal SIP Registration & OTM Debit Mandate Form. Where a One Time Mandate is already registered in a folio for a bank account, the Unit Holder(s) will have to fill only the SIP Registration Form and there is no need of a separate cheque to be given along with the SIP Registration Form.
- In case of any discrepancy, AMC reserves the right to process it as a normal SIP.
- Investors can enrol for this facility by visiting our website mf.whiteoakamc.com. Online enrolment is also offered on Exchange Platforms, i.e BSE STAR / NSE "MFSS".