

KEY INFORMATION MEMORANDUM AND APPLICATION FORM - EQUITY 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@whiteoakamc.com

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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 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 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*: <ul style="list-style-type: none"> Long term capital appreciation Investment in a diversified portfolio of equity and equity-related securities of companies across the spectrum of various market capitalization. <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>		 S&P BSE 500 TRI Investors understand that their principal will be at Very High risk

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*: <ul style="list-style-type: none"> 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. <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>		 S&P BSE MidCap 150 TRI Investors understand that their principal will be at Very High risk

Scheme Name & Type of the Scheme	Product Labelling	Scheme Risk-o-meter	Benchmark Risk-o-meter
WhiteOak Capital 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*: <ul style="list-style-type: none"> Long term capital appreciation Investment in a diversified portfolio of equity and equity-related securities. Tax Benefits with a lock-in of 3-years. <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>		 S&P BSE 500 TRI Investors understand that their principal will be at Very High risk

The Scheme particulars of WhiteOak Capital 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*: <ul style="list-style-type: none"> 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 <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>		 S&P BSE 100 TRI Investors understand that their principal will be at Very High risk

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 Schemes /Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights and services, risk factors, penalties and pending litigations, etc. investors should, before investment, refer to the Scheme Information Document (SID) and Statement of Additional Information (SAI) available free of cost at any of the Investor Service Centers or distributors or from the website <http://mf.whiteoakamc.com>**

Investors are informed that the Mutual Fund/AMC and its empaneled brokers/distributors have not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield/ portfolio with regard to the Schemes.

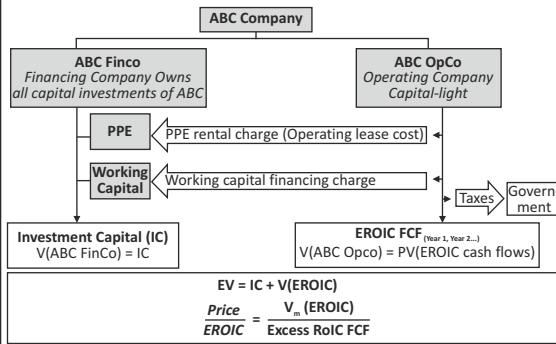
The Schemes particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved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

This KIM is dated December 15, 2022.

WHITEOAK CAPITAL FLEXI CAP FUND																						
TYPE OF SCHEME	An Open Ended Dynamic Equity Scheme Investing Across Large Cap, Mid Cap and Small Cap Stocks																					
INVESTMENT OBJECTIVE	To generate long-term capital appreciation by investing predominately in equity & equity related instruments across the spectrum of various market capitalization. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved																					
ASSET ALLOCATION PATTERN OF THE SCHEME	<p>The asset allocation pattern for the scheme is detailed in the table below:</p> <table border="1"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative Allocation (% of net assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Equity and Equity Related Instruments</td> <td>65</td> <td>100</td> <td>Very High</td> </tr> <tr> <td>Debt Securities and Money Market Instruments</td> <td>0</td> <td>35</td> <td>Low to Medium</td> </tr> <tr> <td>Units issued by REITs and InvITs</td> <td>0</td> <td>10</td> <td>Very High</td> </tr> </tbody> </table> <p>The corpus of the Scheme shall be invested in accordance with the investment objective in any of the following securities:</p> <ul style="list-style-type: none"> ■ Equity and equity related instruments: Investments in these securities will be as per the limits specified in the asset allocation table of Scheme, subject to permissible limits laid under SEBI (MF) Regulations. ■ Debt securities: The Scheme will retain the flexibility to invest in the entire range of debt instruments and money market instruments. These instruments are more specifically highlighted below: <ul style="list-style-type: none"> • Debt instruments (in the form of non-convertible debentures, bonds, zero interest bonds, deep discount bonds, floating rate bond / notes, securitised debt, asset backed securities, mortgage backed securities and any other domestic fixed income securities including structured obligations etc.) include, but are not limited to: <ol style="list-style-type: none"> 1. Debt issuances of the Government of India, State and local Governments, Government Agencies and statutory bodies (which may or may not carry a state / central government guarantee), 2. Debt Instruments that have been guaranteed by Government of India and State Governments, 3. Debt Instruments issued by Corporate Entities (Public / Private sector undertakings), 4. Debt Instruments issued by Public / Private sector banks and development financial institutions. 5. Securitized Debt, Structured Obligations, Credit enhanced Debt <ul style="list-style-type: none"> • Money Market Instruments include: <ol style="list-style-type: none"> 1. Commercial papers 2. Commercial bills 3. Treasury bills 4. Government securities having an unexpired maturity upto one year 6. Tri-party Repos on Government securities or treasury bills (TREPS) 7. Certificate of deposit 8. Usance bills 9. Permitted securities under a repo / reverse repo agreement 10. Any other like instruments as may be permitted by RBI / SEBI from time to time & subject to regulatory approval. <p>Investment in debt will be in instruments, which have been assessed as "high investment grade" by at least one credit rating agency authorized to carry out such activity under the applicable regulations.</p> <p>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.</p> <p>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 as per SEBI Circular No. SEBI/ IMD/CIR No. 1/91171/07 dated April 16, 2007, as may be amended from time to time.</p> <p>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.</p> <p>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</p>	Instruments	Indicative Allocation (% of net assets)		Risk Profile	Minimum	Maximum	Equity and Equity Related Instruments	65	100	Very High	Debt Securities and Money Market Instruments	0	35	Low to Medium	Units issued by REITs and InvITs	0	10	Very High	<p>not charge any investment management and advisory fees on funds deployed in Tri Party repo during the NFO period.</p> <p>The Scheme may use derivatives for purposes as may be permitted from time to time. The maximum derivative position will be restricted to 50% of the net assets of the Equity & Debt respectively. 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.</p> <p>Subject to SEBI (MF) Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. Such changes in the investment pattern will be for short term and defensive considerations as per SEBI Circular no. SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 4, 2021. Such rebalancing shall be done within 30 calendar days from the date of occurrence of deviation.</p> <p>Further, in line with SEBI circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2022/39 dated March 30, 2022 & SEBI guidelines issued from time in this regard, in case of deviation from the above stated allocation table due to passive breaches (occurrence of instances not arising out of commission and omission of the AMC), the rebalancing will be done within 30 Business Days. If the rebalancing is not done within 30 Business Days, then justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the investment review committee. The investment review committee can extend the timeline up to 60 Business Days from the date of completion of mandated 30 days rebalancing period.</p> <p>Further, in terms of SEBI circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2022/39 dated March 30, 2022, the AMC will report the deviation to the Trustees at each stage. In case the AUM of deviated portfolio is more than 10% of the AUM of main portfolio of Scheme, the AMC will immediately disclose the same to the investors through SMS and email / letter including details of portfolio not rebalanced. Subsequently, the AMC will also immediately communicate to investors through SMS and email / letter as and when the portfolio is rebalanced. Additionally, the AMC will disclose the deviation from the mandated asset allocation to investors along with periodic portfolio disclosures as specified by SEBI from the date of lapse of mandated plus extended rebalancing timelines. In case the portfolio of schemes is not rebalanced within the aforementioned mandated plus extended timelines, AMCs shall not be permitted to launch any new scheme till the time the portfolio is rebalanced and no exit load can be levied on the investors exiting scheme.</p>		
Instruments	Indicative Allocation (% of net assets)		Risk Profile																			
	Minimum	Maximum																				
Equity and Equity Related Instruments	65	100	Very High																			
Debt Securities and Money Market Instruments	0	35	Low to Medium																			
Units issued by REITs and InvITs	0	10	Very High																			
CREATION OF SEGREGATED PORTFOLIO	In case of credit event, the Scheme may create segregated portfolio of debt and money market instruments in terms of applicable SEBI Portfolio regulations/circulars.																					
INVESTMENT STRATEGY	<p>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.</p> <p>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.</p> <p>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.</p> <p><u>Definition of Large Cap, Mid Cap and Small Cap:</u></p> <p>As per the SEBI circular SEBI/HO/IMD/DF3/CIR/P/2017/114 of October 06, 2017 a definition has been provided of large cap, mid cap and small cap as follows.</p> <p>a) Large Cap: 1st - 100th company in terms of full market capitalization b) Mid Cap: 101st - 250th company in terms of full market capitalization c) Small Cap: 251st company onwards in terms of full market capitalization.</p> <p>Subsequent to any updation in the above list, the portfolio would be rebalanced in line with the updated list within a period of one month.</p> <p>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.</p> <p>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. For detailed Strategy please refer Scheme information Document</p>																					
BENCHMARK INDEX	S&P BSE 500 TRI																					
NAME OF THE FUND MANAGERS	Mr. Ramesh Mantri (Managing the Scheme - Since Launch of the scheme) Ms. Trupti Agrawal (Assistant Fund Manager) (Managing the Scheme - Since August 11, 2022) Mr. Piyush Barnwal (for debt Securities) (Managing the Scheme Since Launch of the scheme)																					

PERFORMANCE OF THE SCHEME	The Performance of the scheme is as on November 30, 2022					
	Absolute Returns	Scheme Returns %^a	Benchmark Returns %^b			
	Returns for the last 1 year	N.A.	N.A.			
	Returns for the last 3 year	N.A.	N.A.			
	Returns for the last 5 years	N.A.	N.A.			
	Returns since inception Allotment date 02nd August, 2022)	8.03	7.71			
	^Past performance may or may not be sustained in the future. #S&P BSE 500 TRI Since, Scheme has not completed any Financial year, Absolute return of Financial Year has not been provided. N.A. - Not available					
	1. PRODUCT DIFFERENTIAL WITH THE EXISTING OPEN-ENDED EQUITY SCHEMES 2. RISK PROFILE OF THE SCHEME 3. RISK MITIGATION FACTORS 4. PLANS & OPTIONS 5. APPLICABLE NAV (AFTER THE SCHEME OPENS FOR REPURCHASE AND SALE) 6. MINIMUM APPLICATION AND REDEMPTION AMOUNT / NUMBER OF UNITS 7. NON APPLICABILITY MINIMUM OF APPLICATION AMOUNT 8. DISPATCH OF REDEMPTION/REPURCHASE 9. IDCW POLICY 10. EXPENSES OF THE SCHEME 11. TRANSACTION CHARGES 12. WAIVER OF ENTRY LOAD AND PAYMENT OF COMMISSION AND LOAD STRUCTURE 13. TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS) 14. DAILY NET ASSET VALUE (NAV) PUBLICATION 15. FOR INVESTOR GRIEVANCES PLEASE CONTACT 16. NON-ACCEPTANCE OF THIRD PARTY CHEQUES 17. UNITHOLDER INFORMATION 18. LIQUIDITY 19. MANDATORY UPDATION OF KNOW YOUR CUSTOMER (KYC) REQUIREMENTS FOR 20. TREATMENT OF FINANCIAL TRANSACTIONS RECEIVED THROUGH SUSPENDED DISTRIBUTORS					
	PLEASE REFER TO PAGE 12 FOR ADDITIONAL DETAILS FOR THIS SCHEME AS PER DISCLOSURE AS PER SEBI CIRCULAR SEBI/HO/IMD/DF2/CIR/P/2016/42 DATED MARCH 18, 2016 AS AMENDED FROM TIME TO TIME.					
Employee Unique Identification Number (EUIN) would assist in tackling the problem of mis selling even if the employee / relationship manager /salesperson leave the employment of the distributor.						
Please note that Primary 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.						
WHITEOAK CAPITAL MID CAP FUND						
TYPE OF SCHEME	An open ended equity scheme predominantly investing in mid-cap stocks					
INVESTMENT OBJECTIVE	The primary objective of the Scheme is to seek to generate capital appreciation by actively investing in and managing a diversified portfolio primarily composed of mid-cap stocks. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.					
ASSET ALLOCATION PATTERN OF THE SCHEME	The asset allocation pattern for the scheme is detailed in the table below:					
	Instruments	Indicative Allocation (% of net 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 SEBI circular (SEBI / HO / IMD / DF3 / CIR / P / 2017 / 114) dated October 6, 2017, 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.						
<ul style="list-style-type: none"> - 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 <p>The corpus of the Scheme shall be invested in accordance with the investment objective in any of the following securities:</p> <ul style="list-style-type: none"> ■ Equity and equity related instruments: Investments in these securities will be as per the limits specified in the asset allocation table of Scheme, subject to permissible limits laid under SEBI (MF) Regulations. ■ Debt securities: The Scheme will retain the flexibility to invest in the entire range of debt instruments and money market instruments. These instruments are more specifically highlighted below: <ul style="list-style-type: none"> • Debt instruments (in the form of non-convertible debentures, bonds, zero interest bonds, deep discount bonds, floating rate bond / notes, securitised debt, asset backed securities, mortgage backed securities and any other domestic fixed income securities including structured obligations etc.) include, but are not limited to: 1. Debt issuances of the Government of India, State and local Governments, Government Agencies and statutory bodies (which may or may not carry a state / central government guarantee), 2. Debt Instruments that have been guaranteed by Government of India and State Governments, 3. Debt Instruments issued by Corporate Entities (Public / Private sector undertakings), 4. Debt Instruments issued by Public / Private sector banks and development financial institutions. 5. Securitized Debt, Structured Obligations, Credit enhanced Debt • Money Market Instruments include: <ul style="list-style-type: none"> 1. Commercial papers 2. Commercial bills 3. Treasury bills 4. Government securities having an unexpired maturity upto one year 5. Tri-party Repos on Government securities or treasury bills (TREPS) 6. Certificate of deposit 7. Usance bills 8. Permitted securities under a repo / reverse repo agreement 9. Any other like instruments as may be permitted by RBI / SEBI from time to time & subject to regulatory approvals, if any <p>Investment in debt will be in instruments, which have been assessed as "investment grade" by at least one credit rating agency authorized to carry out such activity under the applicable regulations.</p> <p>The Scheme may invest up to 35% of its net assets in eligible foreign securities and Overseas ETFs, as permitted by RBI/SEBI from time to time. The Scheme may invest a maximum of US \$ 20 million in Foreign Securities and Overseas ETF each within a period of 6 months from the NFO closure date. Further investments shall follow the norms for ongoing schemes as specified 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 for more details please refer page no. 27 of the SID.</p> <p>The Scheme will not invest in Instruments having Special Features. 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.</p> <ul style="list-style-type: none"> ■ 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 as per SEBI Circular No. SEBI/ IMD/CIR No. 1/91171/07 dated April 16, 2007, as may be amended from time to time. <p>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.</p> <p>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.</p> <p>The Scheme may use 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 from time to time. The Scheme may also use fixed income derivative instruments subject to the guidelines as maybe issued by SEBI and RBI and for such purposes as maybe permitted from time to time. Scheme may undertake imperfect hedging in accordance with guidelines and limits prescribed by SEBI from time to time. The maximum derivative position will be restricted to 50% of both equity and debt component respectively. The cumulative gross exposure through equity, debt, derivative positions, REITs, InvITs, other permitted securities/assets and</p>						

<p>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.</p> <p>Subject to the Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. Such changes in the investment pattern will be for short term and defensive considerations as per SEBI Circular no. SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 4, 2021.</p> <p>Further, in line with SEBI circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2022/39 dated March 30, 2022 & SEBI guidelines issued from time in this regard, in case of deviation from the above stated allocation table due to passive breaches (occurrence of instances not arising out of commission and omission of the AMC), the rebalancing will be done within 30 Business Days. If the rebalancing is not done within 30 Business Days, then justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the investment review committee. The investment review committee can extend the timeline up to 60 Business Days from the date of completion of mandated 30 days rebalancing period. Further, in terms of SEBI circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2022/39 dated March 30, 2022, the AMC will report the deviation to the Trustees at each stage. In case the AUM of deviated portfolio is more than 10% of the AUM of main portfolio of Scheme, the AMC will immediately disclose the same to the investors through SMS and email / letter including details of portfolio not rebalanced. Subsequently, the AMC will also immediately communicate to investors through SMS and email / letter as and when the portfolio is rebalanced. Additionally, the AMC will disclose the deviation from the mandated asset allocation to investors along with periodic portfolio disclosures as specified by SEBI from the date of lapse of mandated plus extended rebalancing timelines. In case the portfolio of schemes is not rebalanced within the aforementioned mandated plus extended timelines, AMCs shall not be permitted to launch any new scheme till the time the portfolio is rebalanced and no exit load can be levied on the investors exiting scheme.</p>	<p>As the OpcFinco 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.</p> <p>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.</p> <p>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. For detailed Strategy please refer Scheme information Document.</p>															
BENCHMARK INDEX	S&P BSE MidCap 150 TRI															
NAME OF THE FUND MANAGERS	<p>Mr. Ramesh Mantri (Managing the Scheme – Since Launch of the scheme) Ms. Trupti Agrawal (Assistant Fund Manager) (Managing the Scheme - Since Launch of the scheme) Mr. Piyush Baranwal (for Debt Securities) (Managing the Scheme - Since Launch of the scheme) Mr. Shariq Merchant (Dedicated Fund Manager for overseas Investments) (Managing the Scheme - Since Launch of the scheme)</p>															
PERFORMANCE OF THE SCHEME	<p>The Performance of the scheme is as on November 30, 2022</p> <table border="1" data-bbox="970 653 1513 855"> <thead> <tr> <th>Absolute Returns</th> <th>Scheme Returns %^a</th> <th>Benchmark Returns %^b</th> </tr> </thead> <tbody> <tr> <td>Returns for the last 1 year</td> <td>N.A.</td> <td>N.A.</td> </tr> <tr> <td>Returns for the last 3 year</td> <td>N.A.</td> <td>N.A.</td> </tr> <tr> <td>Returns for the last 5 years</td> <td>N.A.</td> <td>N.A.</td> </tr> <tr> <td>Returns since inception (Allotment date 07th September, 2022)</td> <td>3.24</td> <td>1.26</td> </tr> </tbody> </table> <p>^aPast performance may or may not be sustained in the future. [#]S&P BSE MidCap 150 TRI Since, Scheme has not completed any Financial year, Absolute return of Financial Year has not been provided. N.A. Not available</p>	Absolute Returns	Scheme Returns % ^a	Benchmark Returns % ^b	Returns for the last 1 year	N.A.	N.A.	Returns for the last 3 year	N.A.	N.A.	Returns for the last 5 years	N.A.	N.A.	Returns since inception (Allotment date 07th September, 2022)	3.24	1.26
Absolute Returns	Scheme Returns % ^a	Benchmark Returns % ^b														
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Returns since inception (Allotment date 07th September, 2022)	3.24	1.26														
PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 9 - 12 FOR THESE FEATURES FOR THIS SCHEME	<ol style="list-style-type: none"> PRODUCT DIFFERENTIAL WITH THE EXISTING OPEN-ENDED EQUITY SCHEMES RISK PROFILE OF THE SCHEME RISK MITIGATION FACTORS PLANS & OPTIONS APPLICABLE NAV (AFTER THE SCHEME OPENS FOR REPURCHASE AND SALE) MINIMUM APPLICATION AND REDEMPTION AMOUNT / NUMBER OF UNITS NON APPLICABILITY MINIMUM OF APPLICATION AMOUNT DISPATCH OF REDEMPTION/REPURCHASE IDCW POLICY EXPENSES OF THE SCHEME TRANSACTION CHARGES WAIVER OF ENTRY LOAD AND PAYMENT OF COMMISSION AND LOAD STRUCTURE TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS) DAILY NET ASSET VALUE (NAV) PUBLICATION FOR INVESTOR GRIEVANCES PLEASE CONTACT NON-ACCEPTANCE OF THIRD PARTY CHEQUES UNITHOLDER INFORMATION LIQUIDITY MANDATORY UPDATION OF KNOW YOUR CUSTOMER (KYC) REQUIREMENTS FOR TREATMENT OF FINANCIAL TRANSACTIONS RECEIVED THROUGH SUSPENDED DISTRIBUTORS 															
<small>PLEASE REFER TO PAGE 12 FOR ADDITIONAL DETAILS FOR THIS SCHEME AS PER DISCLOSURE AS PER SEBI CIRCULAR SEBI/HO/IMD/DF2/CIR/P/2016/42 DATED MARCH 18, 2016 AS AMENDED FROM TIME TO TIME.</small>																
<p>Employee Unique Identification Number (EUNI) would assist in tackling the problem of mis selling even if the employee / relationship manager /salesperson leave the employment of the distributor.</p>																
<p>Please note that Primary 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.</p>																
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	<p>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.</p> <p>Investment in Foreign Securities would be made only if permitted under ELSS Rules. The Scheme may seek investment opportunities in foreign securities including ADRs / GDRs / Foreign equity subject to SEBI (MF) Regulations. Such Investment shall not exceed 20% of the net assets of the Scheme. (Subject to necessary approvals under ELSS Guidelines.)</p> <p>Details of securities are follows:</p> <ul style="list-style-type: none"> ■ Equity and equity related instruments: Investments in these securities will be as per the limits specified in the asset allocation table of Scheme, subject to permissible limits laid under SEBI (MF) Regulations. ■ Debt securities: The Scheme will retain the flexibility to invest in a wide range of debt instruments and money market instruments. These instruments are more specifically highlighted below: <ul style="list-style-type: none"> • Debt instruments (in the form of non-convertible debentures, bonds, zero interest bonds, deep discount bonds, floating rate bond / notes and any other domestic fixed income securities including, but not limited to: <ol style="list-style-type: none"> 1. Debt issuances of the Government of India, State and local Governments, Government Agencies and statutory bodies (which may or may not carry a state/central government guarantee), 2. Debt Instruments that have been guaranteed by Government of India and State Governments, 3. Debt Instruments issued by Corporate Entities (Public / Private sector undertakings), 4. Debt Instruments issued by Public / Private sector banks and development financial institutions. 5. Credit enhanced Debt <ul style="list-style-type: none"> • Money Market Instruments include: <ol style="list-style-type: none"> 1. Commercial papers 2. Commercial bills 3. Treasury bills 4. Government securities having an unexpired maturity upto one year 5. Tri-party Repos on Government securities or treasury bills (TREPS) 6. Certificate of deposit 7. Usance bills 8. Permitted securities under a repo / reverse repo agreement 9. Any other like instruments as may be permitted by RBI / SEBI from time to time & subject to regulatory approval. <p>Investment in debt will be in instruments, which have been assessed as "investment grade" by at least one credit rating agency authorized to carry out such activity under the applicable regulations.</p> <p>The Scheme will not invest in, Instruments having Special Features and securitized debt.</p> <p>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.</p> <ul style="list-style-type: none"> ■ 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 as per SEBI Circular No. SEBI/IMD/CIR No. 1/91171/07 dated April 16, 2007, as may be amended from time to time. <p>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.</p> <p>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.</p> <p>Subject to the SEBI (MF) Regulations and in accordance with Securities Lending Scheme, 1997, SEBI Circular No MFD/CIR/ 01/ 047/99 dated February 10, 1999, SEBI Circular no. SEBI/IMD/CIR No 14/187175/2009 dated December 15, 2009 and framework for short selling and borrowing and lending of securities notified by SEBI vide circular No</p>	<p>MRD/DoP/SE/Dep/Cir-14/2007 dated December 20, 2007, as may be amended from time to time, the Scheme seeks to engage in Securities Lending.</p> <p>The AMC shall adhere to the following limits should it engage in Stock Lending.</p> <ol style="list-style-type: none"> 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 can generally be deployed in Securities Lending to any single approved intermediary. 3. The Mutual Fund may not be able to sell such lent out securities and this can lead to temporary illiquidity. <p>The Scheme may use derivatives for purposes as may be permitted from time to time. The maximum derivative position will be restricted to 50% of the net assets of Equity & Debt respectively. The cumulative gross exposure through equity, debt, derivative positions, 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.</p> <p>Subject to the Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. Such changes in the investment pattern will be for short term and defensive considerations as per SEBI Circular no. SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 4, 2021.</p> <p>Further, in line with SEBI circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2022/39 dated March 30, 2022 & SEBI guidelines issued from time in this regard, in case of deviation from the above stated allocation table due to passive breaches (occurrence of instances not arising out of commission and omission of the AMC), the rebalancing will be done within 30 Business Days. If the rebalancing is not done within 30 Business Days, then justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the investment review committee. The investment review committee can extend the timeline up to 60 Business Days from the date of completion of mandated 30 days rebalancing period.</p> <p>Further, in terms of SEBI circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2022/39 dated March 30, 2022, the AMC will report the deviation to the Trustees at each stage. In case the AUM of deviated portfolio is more than 10% of the AUM of main portfolio of Scheme, the AMC will immediately disclose the same to the investors through SMS and email / letter including details of portfolio not rebalanced. Subsequently, the AMC will also immediately communicate to investors through SMS and email / letter as and when the portfolio is rebalanced. Additionally, the AMC will disclose the deviation from the mandated asset allocation to investors along with periodic portfolio disclosures as specified by SEBI from the date of lapse of mandated plus extended rebalancing timelines. In case the portfolio of schemes is not rebalanced within the aforementioned mandated plus extended timelines, AMCs shall not be permitted to launch any new scheme till the time the portfolio is rebalanced and no exit load can be levied on the investors exiting scheme.</p>												
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. 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.													
CREATION OF SEGREGATED PORTFOLIO	In case of credit event, the Scheme may create segregated portfolio of debt and money market instruments in terms of applicable SEBI Portfolio regulations/circulars.													
INVESTMENT STRATEGY	<p>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.</p> <p>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.</p>													
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<p>OpcFinco Valuation Framework</p> <p>We use a proprietary valuation approach that has been trademarked as OpcFinco. As shown in the extract below, under the OpcFinco framework, a company is bifurcated into an Opc (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 Opc.</p> <p>The OpcFinco Free Cash Flow (FCF) multiple of the business is then obtained by dividing the value of Opc with the present value of excess FCF generated.</p>														

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The scheme may also have an exposure to derivative instruments for the purpose of hedging, portfolio balancing and optimising returns.</p> <p>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.</p>	<p>Employee Unique Identification Number (EUI) would assist in tackling the problem of mis selling even if the employee / relationship manager /salesperson leave the employment of the distributor.</p> <p>Please note that Primary 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.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="background-color: #002060; color: white; text-align: center;">WHITEOAK CAPITAL LARGE CAP FUND</th> </tr> <tr> <th style="text-align: left;">TYPE OF SCHEME</th> <td>An Open Ended Equity Scheme Predominantly Investing in Large Cap Stocks</td> </tr> <tr> <th style="text-align: left;">INVESTMENT OBJECTIVE</th> <td>To provide long-term capital appreciation/income by investing predominantly in and managing a diversified portfolio of Large-Cap stocks. 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<p>The same will not invest in Instruments having Special Features.</p>	<p>In case of credit event, the Scheme may create segregated portfolio of debt and money market instruments in terms of applicable SEBI Portfolio regulations/ circulars.</p>								
<p>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.</p>	<p>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.</p> <p>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.</p>								
<p>■ 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 as per SEBI Circular No. SEBI/ IMD/CIR No. 1/91171/07 dated April 16, 2007, as may be amended from time to time.</p>	<table border="1" data-bbox="970 550 1521 741"> <thead> <tr> <th>Key attributes we look for in a Business</th><th>Key factors we evaluate</th></tr> </thead> <tbody> <tr> <td>a) Superior returns on incremental capital</td><td>Industry competitive intensity Sustainable competitive advantage</td></tr> <tr> <td>b) Scalable long-term opportunity</td><td>Industry potential versus current size Expanding market share and scope</td></tr> <tr> <td>c) Strong execution and governance</td><td>Drive to create long term value Interests aligned with minority shareholders</td></tr> </tbody> </table>	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
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								
<p>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.</p>	<p>OpcoFinco Valuation Framework</p> <p>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.</p>								
<p>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.</p>	<p>OpcoFinco Framework</p>								
<p>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.. The Scheme may invest a maximum of US \$ 20 million in Foreign Securities and Overseas ETF each within a period of 6 months from the NFO closure date. Further investments shall follow the norms for ongoing schemes as specified 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. for more details please refer the SID.</p>									
<p>The Scheme may use derivatives for purposes as may be permitted from time to time. The maximum derivative position will be restricted to 50% of the net assets of Equity & Debt respectively. 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.</p>	<p>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</p>								
<p>The Scheme may invest in units of Infrastructure Investment Trusts (InvITs) and Real Estate Investment Trusts (REITs). Not more than 10% of the net assets of the Scheme will be invested in InvITs and REITs and not more than 5% of the net assets of the Scheme will be invested in InvITs and REITs of any single issuer.</p>	<p>Excess Return on Invested Capital - Return earned after subtracting the cost of capital.</p>								
<p>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.</p>	<p>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.</p>								
<p>Subject to the Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. Such changes in the investment pattern will be for short term and defensive considerations as per SEBI Circular no. SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 4, 2021. Such rebalancing shall be done within 30 calendar days from the date of occurrence of deviation.</p>	<p>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.</p>								
<p>Further, in line with SEBI circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2022/39 dated March 30, 2022 & SEBI guidelines issued from time in this regard, in case of deviation from the above stated allocation table due to passive breaches (occurrence of instances not arising out of commission and omission of the AMC), the rebalancing will be done within 30 Business Days. If the rebalancing is not done within 30 Business Days, then justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the investment review committee. The investment review committee can extend the timeline up to 60 Business Days from the date of completion of mandated 30 days rebalancing period.</p>	<p>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. For detailed Strategy please refer Scheme information Document.</p>								
<p>Further, in terms of SEBI circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2022/39 dated March 30, 2022, the AMC will report the deviation to the Trustees at each stage. In case the AUM of deviated portfolio is more than 10% of the AUM of main portfolio of Scheme, the AMC will immediately disclose the same to the investors through SMS and email / letter including details of portfolio not rebalanced. Subsequently, the AMC will also immediately communicate to investors through SMS and email / letter as and when the portfolio is rebalanced. Additionally, the AMC will disclose the deviation from the mandated asset allocation to investors along with periodic portfolio disclosures as specified by SEBI from the date of lapse of</p>	<p>BENCHMARK INDEX</p>								
<p>Mr. Ramesh Mantri (Managing the Scheme - Since Launch of the scheme) Ms. Trupti Agrawal (Assistant Fund Manager) (Managing the Scheme - Since Launch of the scheme)</p>	<p>Mr. Piyush Baranwal (for Debt Securities) (Managing the Scheme - Since Launch of the scheme) Mr. Sharique Merchant (Dedicated Fund Manager for overseas Investments) (Managing the Scheme - Since Launch of the scheme)</p>								
<p>This Scheme is a new scheme and does not have any performance track record.</p> <p>Investors are informed that the Mutual Fund/AMC and its empaneled brokers /distributors have not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield/ portfolio with regard to the Scheme.</p>	<p>PERFORMANCE OF THE SCHEME</p>								

<p>PLEASE REFER TO "COMMON FEATURES" SECTION ON PAGE NO. 9 - 12 FOR THESE FEATURES FOR THIS SCHEME</p> <ul style="list-style-type: none"> 1. PRODUCT DIFFERENTIAL WITH THE EXISTING OPEN-ENDED EQUITY SCHEMES 2. RISK PROFILE OF THE SCHEME 3. RISK MITIGATION FACTORS 4. PLANS & OPTIONS 5. APPLICABLE NAV (AFTER THE SCHEME OPENS FOR REPURCHASE AND SALE) 6. MINIMUM APPLICATION AND REDEMPTION AMOUNT / NUMBER OF UNITS 7. NON APPLICABILITY MINIMUM OF APPLICATION AMOUNT 8. DISPATCH OF REDEMPTION/REPURCHASE 9. IDCW POLICY 10. EXPENSES OF THE SCHEME 11. TRANSACTION CHARGES 12. WAIVER OF ENTRY LOAD AND PAYMENT OF COMMISSION AND LOAD STRUCTURE 13. TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS) 	<ul style="list-style-type: none"> 14. DAILY NET ASSET VALUE (NAV) PUBLICATION 15. FOR INVESTOR GRIEVANCES PLEASE CONTACT 16. NON-ACCEPTANCE OF THIRD PARTY CHEQUES 17. UNITHOLDER INFORMATION 18. LIQUIDITY 19. MANDATORY UPDATION OF KNOW YOUR CUSTOMER (KYC) REQUIREMENTS FOR 20. TREATMENT OF FINANCIAL TRANSACTIONS RECEIVED THROUGH SUSPENDED DISTRIBUTORS <p>PLEASE REFER TO PAGE 12 FOR ADDITIONAL DETAILS FOR THIS SCHEME AS PER DISCLOSURE AS PER SEBI CIRCULAR SEBI/HO/IMD/DF2/CIR/P/2016/42 DATED MARCH 18, 2016 AS AMENDED FROM TIME TO TIME.</p> <p>Employee Unique Identification Number (EUIN) would assist in tackling the problem of mis selling even if the employee / relationship manager /salesperson leave the employment of the distributor.</p> <p>Please note that Primary 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.</p>
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PRODUCT DIFFERENTIAL WITH THE EXISTING OPEN-ENDED EQUITY SCHEMES

WhiteOak Capital Flexi Cap Fund

Asset Allocation pattern

Instruments	Indicative Allocation (% of net assets)		Risk Profile
	Minimum	Maximum	
Equity and Equity Related Instruments	65	100	Very High
Debt Securities and Money Market Instruments	0	35	Low to Medium
Units issued by REITs and InvITs	0	10	Very High

Primary Investment Objective & Investment Strategy:

The investment objective of the Scheme is to generate long-term capital appreciation by investing predominately in equity & equity related instruments across the spectrum of various market capitalization.

However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.

Investment Strategy:

The Scheme would predominantly invest in companies spanning entire market capitalization.

Differentiation: An Open Ended Dynamic Equity Scheme Investing Across Large Cap, Mid Cap and Small Cap Stocks

As on November 30, 2022.

AUM 928.47 Crore / No. of Folios 43,505

WhiteOak Capital Mid Cap Fund

Asset Allocation pattern

Instruments	Indicative Allocation (% of net assets)		Risk Profile
	Minimum	Maximum	
Equity and Equity Related Instruments of Mid- Cap Companies**	65	100	Very High
Equity and Equity Related Instruments other than above	0	35	Very High
Debt Securities and Money Market Instruments	0	35	Low to Medium
Units issued by REITs and InvITs	0	10	Very High

** 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 SEBI circular (SEBI / HO / IMD / DF3 / CIR / P / 2017 / 114) dated October 6, 2017, 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

Primary Investment Objective & Investment Strategy:

The investment objective of the Scheme is to seek to generate capital appreciation by actively investing in and managing a diversified portfolio primarily composed of midcap stocks.

However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.

Investment Strategy:

The Scheme shall follow a predominantly Mid cap strategy with a minimum exposure of 65% to Mid-Cap stocks.

Differentiation: An open ended equity scheme predominantly investing in mid -cap stocks

As on November 30, 2022.

AUM 416.77 Crore / No. of Folios 31,532

WhiteOak Capital Tax Saver Fund

Asset Allocation pattern

Instruments	Indicative Allocation (% of net assets)		Risk Profile
	Minimum	Maximum	
Equity and Equity Related Instruments	80	100	Very High
Debt Securities and Money Market Instruments	0	20	Low to Medium

Primary Investment Objective & Investment Strategy:

The investment objective of the Scheme is to generate capital appreciation / income from a portfolio, comprising predominantly of equity & equity related instruments.

However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.

Investment Strategy:

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.

Differentiation: An open ended Equity Linked Savings Scheme with a statutory lock in of 3 years and tax benefit

As on November 30, 2022.

AUM 21.72 Crore / No. of Folios 6,666

WhiteOak Capital Large Cap Fund

Asset Allocation pattern

Instruments	Indicative Allocation (% of net assets)		Risk Profile
	Minimum	Maximum	
Equity and Equity Related Instruments of Large Cap Companies**	80	100	Very High
Equity and Equity Related Instruments other than above	0	20	Very High
Debt Securities and Money Market Instruments	0	20	Low to Medium
Units issued by REITs and InvITs	0	10	Very High

Primary Investment Objective & Investment Strategy:

To provide long-term capital appreciation /income by investing predominantly in and managing a diversified portfolio of Large-Cap stocks.

However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.

Investment Strategy:

The Scheme will maintain a minimum exposure of 80% to Large Cap stocks.

Differentiation: An open ended equity scheme predominantly investing in large cap stocks

As on December 01, 2022.

AUM* 251.04 Crore / No. of Folios* 9,928

* AUM and No.of folio details for WhiteOak Capital Large Cap Fund as on date of allotment i.e. December 01, 2022

COMMON FEATURE OF ALL SCHEMES

RISK PROFILE OF THE SCHEME FOR WHITEOAK CAPITAL FLEXI CAP FUND, WHITEOAK CAPITAL MID CAP FUND & WHITEOAK CAPITAL LARGE CAP FUND

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.

RISK PROFILE OF THE SCHEME FOR WHITEOAK CAPITAL TAX SAVER FUND

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.

RISK MITIGATION FACTORS

Nature of Risk Mitigation Measures by AMC

Nature of Risk	Risk Mitigation by AMC
For making investments in Equity and Equity Related Instruments	
Volatility	By monitoring sector / company exposure at portfolio level.
Concentration	The fund manager will endeavor to build well diversified portfolio within the overall fund specific investment strategy through diversification across stocks/sectors.
Liquidity	Periodical review of the liquidity position of each scrip (Market capitalization, average volume in the market vis – a-vis Portfolio Holding). The fund manager will control the liquidity at portfolio construction level.
For making investments in Fixed Income and Money Market Instruments	
Credit Risk	In addition to external ratings by the accredited credit rating agencies, the credit team will undertake independent credit assessment that would capture the quantitative (financial statements) and qualitative aspects (accounting policies, management quality, disclosure standards etc.) of a company to assess its fundamental credit strength and guide the investment decisions in the schemes. There is also a regulatory cap on exposure to each issuer to ensure a diversified portfolio and reduced credit risk in the portfolio.
Liquidity Risk	The schemes are envisaged to be actively managed portfolios. The liquidity and volatility of a security are an important criteria in security selection process. This ensures that liquidity risk is managed.
Additional for WhiteOak Capital Tax Saver Fund	
Investing in unrated securities	The schemes have a rigorous credit research process and as such all investments, rated or unrated, are analyzed and approved by the Investment Review Committee before investment by the scheme. Further there is a regulatory and internal cap on exposure to unrated issuers, limiting exposure to unrated securities. Delays or other problems in settlement of transactions could result in temporary periods when the assets of the Scheme are not invested, and no return is earned thereon. The AMC has a strong operations team and well laid out processes and systems, which mitigate operational risks attached with the settlement process.
Reinvestment Risk	Reinvestment risk is an inherent feature of the portfolio management process. It may be managed, to a certain extent, by seeking to invest in securities with relatively low intermittent cash flows.

PLANS & OPTIONS

The Scheme has 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

Growth option, IDCW Payout option and IDCW Reinvestment Option (IDCW Reinvestment Option not available under WhiteOak Capital Tax Saver Fund)

Default Option - Growth Option

Default Facility under IDCW (except WhiteOak Capital Tax Saver Fund) - IDCW Payout: In case IDCW Payout or IDCW Reinvestment is not indicated.

Investors subscribing Units under Direct Plan of a Scheme should indicate "Direct Plan" against the scheme name in the application form. Investors should also mention "Direct" in the ARN column of the application form. The table showing various scenarios for treatment of application under "Direct/Regular" Plan is as follows:

Scenario	Broker code mentioned by the investor	Plan mentioned by the investor	Default plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct Plan	Direct Plan
3	Not mentioned	Regular Plan	Direct Plan
4	Mentioned	Direct Plan	Direct Plan
5	Direct	Not mentioned	Direct Plan
6	Direct	Regular Plan	Direct Plan
7	Mentioned	Regular Plan	Regular Plan
8	Mentioned	Not mentioned	Regular Plan

In cases of wrong/ invalid/ incomplete ARN code mentioned on the application form, the application will be processed under Regular Plan.

The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load, if applicable.

APPLICABLE NAV (AFTER THE SCHEME OPENS FOR REPURCHASE AND SALE)

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:

- Application / switch-in request is received before the applicable cut-off time.
- 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.
- 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).
- 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:

- 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.
- 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 AND REDEMPTION AMOUNT / NUMBER OF UNITS

FOR WHITEOAK CAPITAL FLEXI CAP FUND & WHITEOAK CAPITAL LARGE CAP FUND

Purchase: ₹ 500/- and in multiples of ₹ 1/- thereafter

Additional Purchase: ₹ 500/- and in multiples of ₹ 1/- thereafter

Repurchase/Redemption: ₹ 500/- and in multiples of ₹ 0.01/- or account balance, whichever is lower.

FOR WHITEOAK CAPITAL TAX SAVER FUND

Purchase: ₹ 500/- and in multiples of ₹ 500/- thereafter

Additional Purchase: ₹ 500/- and in multiples of ₹ 500/- thereafter

Repurchase/Redemption: ₹ 500/- and in multiples of ₹ 0.01/- or account balance, whichever is lower.

FOR WHITEOAK CAPITAL MID CAP FUND

Purchase:

Weekly SIP: ₹ 500/- (plus in multiple of ₹ 1/-)

Minimum installments: 6

Fortnightly SIP: ₹ 500/- (plus in multiple of ₹ 1/-)

Minimum installments: 6

Monthly SIP: ₹ 500/- (plus in multiple of ₹ 1/-)

Minimum installments: 6

Quarterly SIP: ₹ 1,500/- (plus in multiple of ₹ 1/-)

Minimum installments: 4

Repurchase/Redemption: ₹ 500/- and in multiples of ₹ 0.01/- or account balance, whichever is lower.

NON APPLICABILITY MINIMUM OF APPLICATION AMOUNT

SEBI vide its circular SEBI/HO/IMD/IMD-I/DOF5/P/CIR/2021/553 dated April 28, 2021 read along with SEBI/HO/IMD/IMD-IDOF5/P/CIR/2021/624 dated September 20, 2021 (Alignment of interest of Designated Employees of Asset Management Companies (AMCs) with the Unitholders of the Mutual Fund Schemes) has, inter alia mandated that a minimum of 20% of gross annual CTC net of income tax and any statutory contributions of the Designated Employees of the AMCs shall be invested in units of the scheme(s) of the Fund in which they have a role/oversight. The said guidelines came into effect from the October 1, 2021. In accordance with the regulatory requirement, the minimum application amount and in multiples of ₹ 1/- thereafter wherever specified in the concerned SID / KIM will not be applicable for investment made in schemes of WhiteOak Capital Mutual Fund in compliance with the aforesaid circular(s)

DISPATCH OF REPURCHASE / REDEMPTION REQUEST

In line with the SEBI (Mutual Funds) (Third Amendment) Regulations, 2022 dated November 15, 2022 and SEBI Circular No. SEBI/HO/IMD/IMD-I DOF2/P/CIR/2022/161 dated November 25, 2022 on Timelines for transfer of dividend and redemption proceeds for unitholders, the redemption or repurchase proceeds shall be dispatched to the unitholders within 3 working days of receipt of the valid redemption request at the Official Points of Acceptance/ ISCs of WhiteOak Capital Mutual Fund.

A penal interest of 15% per annum or such other rate as may be prescribed by SEBI from time to time, will be paid in case the redemption proceeds are not made within 3 working days of the date of receipt of a valid redemption request.

IDCW POLICY

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 SEBI circular no. IMD/Cir. No.1/64057/06 dated April 4, 2006 and SEBI Circular No. SEBI/HO/IMD/IMD-I DOF2/P/CIR/2022/161 dated November 25, 2022 read with further clarifications issued from time to time.

Process for declaration of IDCW in Unlisted Schemes/Plans:

- 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 SEBI circular dated February 25, 2016.

EXPENSES OF THE SCHEME

i) Load Structure:

Entry Load: Nil

Exit Load: WhiteOak Capital Flexi Cap Fund, WhiteOak Capital Mid Cap Fund & WhiteOak Capital Large Cap Fund)

- 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.

In addition to the recurring expenses specified for the Scheme(s), the following expenses may also be charged under the Scheme(s)

Exit Load for WhiteOak Capital Tax Saver Fund - Nil (After 3 Years completion of Lock-in Period)

ii) Expenses:

NEW FUND OFFER (NFO) EXPENSES

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees, paid marketing and advertising, Registrar and Transfer Agent expenses, printing and stationary, bank charges etc.

Being an ongoing Scheme details as regard NFO expenses have not been provided herein.

ANNUAL SCHEME 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 SEBI Circular no. SEBI / HO / IMD / DF2 / CIR / P/2018/137 dated October 22, 2018, 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 that following % of the daily net assets of the scheme will be charged to the scheme as expenses. The AMC would update the current expense ratios on the website of the mutual fund at least three working days prior to the effective date of the change.

Further Actual Expense ratio will be disclosed at the following link.

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

Expense Head	% of daily Net Assets
Investment Management and Advisory Fees	Upto 2.25%
Trustee fee	
Audit fees	
Custodian fees	
RTA Fees	
Marketing & Selling expense incl. agent commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and IDCW redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 2 bps)	
Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp.	
Goods & Service tax on expenses other than investment and advisory fees	
Goods & Service tax on brokerage and transaction cost	
Other Expenses #	
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c)	Upto 2.25%
Additional expenses under regulation 52 (6A) ©#	Up to 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 AMC has estimated that upto 2.25% of the daily net asset will be charged to the scheme as expenses. The maximum annual recurring expenses that can be charged to the Scheme, excluding issue or redemption expenses, whether initially borne by the mutual fund or by the asset management company, but including the investment management and advisory fee shall be within the limits stated in Regulations 52 read with SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012. The AMC may charge the investment and advisory fees within the limits of total expenses prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulation.

Illustration - Impact of Expense Ratio on the Returns

Particulars	Regular Plan	Direct Plan
Amount Invested at the beginning of the year	10,000	10,000
Annual Returns before Expenses	800	800
Expenses other than Distribution Expenses	75	75
Distribution Expenses / Commission	25	-
Absolute Return (%) on Investment (Post Expenses)	7.00%	7.25%

Note: Please note that the above is an approximate illustration of the impact of expense ratio on the returns, where the Gross NAV has been simply reduced to the extent of the expenses. In reality, the actual impact would vary depending on the path of returns over the period of consideration. Expenses will be charged on daily net assets.

These estimates have been made in good faith as per the information available to the Investment Manager and are subject to change inter-se or in total subject to prevailing Regulations. The AMC may incur actual expenses which may be more or less than those estimated above under any head and/or in total. Type of expenses charged shall be as per the SEBI Regulations.

Fungibility of expenses: The expenses towards Investment Management and Advisory Fees under Regulation 52 (2) and the various sub-heads of recurring expenses mentioned under Regulation 52 (4) of SEBI (MF) Regulations are fungible in nature. Thus, there shall be no internal sub-limits within the expense ratio for expense heads mentioned under Regulation 52 (2) and (4) respectively. Further, the additional expenses under Regulation 52(6A)© may be incurred either towards investment & advisory fees and/or towards other expense heads as stated above.

Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc. and no commission for distribution of Units will be paid/charged under Direct Plan. The NAV for Direct Plan, Regular Plan and the options available under these plans will be different.

Also, in terms of SEBI circular SEBI/HO/IMD/DF2/CIR/P/2018/137 dated October 22, 2018 All fees and expenses charged in a direct plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in a regular plan.

Goods & Service Tax on expenses other than the investment management and advisory fees, if any, shall be charged to the Scheme within the maximum limit of total expense ratio as prescribed under regulation 52 of the SEBI (MF) Regulations. Goods & Service Tax on brokerage and transaction cost paid for execution of trade, if any, shall be within the limit prescribed under regulation 52 of the SEBI (MF) Regulations.

In terms of SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012, the AMC shall annually set apart at least 0.02% on daily net assets within the maximum limit of recurring expenses as per Regulation 52 for investor education and awareness initiatives.

The total expenses of the Scheme including the investment management and advisory fee shall not exceed the limits stated in Regulation 52(6) which are as follows

- (i) On the first ₹500 crore of the daily net assets - 2.25%;
- (ii) On the next ₹250 crore of the daily net assets - 2.00%;
- (iii) On the next ₹1,250 crore of the daily net assets - 1.75%;
- (iv) On the next ₹3,000 crore of the daily net assets - 1.60%;
- (v) On the next ₹5,000 crore of the daily net assets - 1.50%;
- (vi) On the next ₹40,000 crores of the daily net assets - Total expense ratio reduction of 0.05% for every increase of ₹5,000 crores of daily net assets or part thereof.
- (vii) On the balance of the assets - 1.05%;

In addition to the limits specified in regulation 52(6), the following costs or expenses may be charged to the Scheme as per regulation 52 (6A), namely-

- (a) Brokerage and Transaction costs incurred for the execution of trades may be capitalized to the extent of 0.12 per cent of the value of trades in case of cash market transactions and 0.05 per cent of the value of trades in case of derivatives transactions.
- (b) Expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from such cities as specified by SEBI/AMFI from time to time are at least—
 - (i) 30 per cent of gross new inflows in the Scheme, or;
 - (ii) per cent of the average assets under management (year to date) of the Scheme, whichever is higher:

Provided that if inflows from such cities is less than the higher of sub-clause (i) or sub- clause (ii), such expenses on daily net assets of the Scheme shall be charged on proportionate basis:

Provided further that expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from such cities , subject to conditions prescribed in SEBI Circular SEBI/HO/IMD/DF2/CIR/P/2018/137 dated October 22, 2018 and as specified by SEBI from time to time.

Provided further that amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment;

Provided further that the additional TER can be charged based on inflows only from "retail investors" (SEBI vide its Circular no. SEBI/HO/IMD/DF2/CIR/P/2019/42 dated March 25, 2019, has defined that inflows of amount upto ₹ 2,00,000/- clubbing of all transaction received on same day, from individual investors in a particular scheme shall be considered as inflows from "retail investor") from beyond top 30 cities. Provided that the additional commission for beyond top 30 cities shall be paid as trail only. In case inflows from beyond top 30 cities is less than the higher of (i) or (ii) above, additional TER on daily net assets of the scheme shall be charged as follows:

Daily net assets X 30 basis points X New inflows from beyond top 30 cities	
365* X Higher of (i) or (ii) above	

* 366, wherever applicable.

- (c) Additional expenses, incurred towards different heads mentioned under regulations 52(2) and 52(4), not exceeding 0.05 per cent of daily net assets of the scheme.

Further, Goods & Service Tax on investment management and advisory fees shall be charged to the Scheme, in addition to the above expenses, as prescribed under the SEBI (MF) Regulations.

TRANSACTION CHARGES

In accordance with SEBI Circular No. IMD/ DF/13/ 2011 dated August 22, 2011, the AMC/ Fund shall deduct a Transaction Charge on per purchase /subscription of ₹ 10,000/- and above, as may be received from new investors (an investor who invests for the first time in any mutual fund schemes) and existing investors. The distributors shall have an option to either "Opt-in / Opt-out" from levying transaction charge based on the type of product. Therefore, the "Opt-in / Opt-out" status shall be at distributor level, basis the product selected by the distributor.

Transaction charges shall be deducted for Applications for purchase/ subscription received through distributor/ agent as under (only if that distributor / agent has opted to receive the transaction charges):

Investor Type	Transaction Charges
New Investor (First Time Mutual Fund Investor)	Transaction charge of ₹ 150/- for per purchase / subscription of ₹ 10,000 and above will be deducted from the subscription amount and paid to the distributor/agent of the first time investor. The balance of the subscription amount shall be invested.
Existing Investor	Transaction charge of ₹ 100/- for per purchase / subscription of ₹ 10,000 and above will be deducted from the subscription amount and paid to the distributor/agent of the first time investor. The balance of the subscription amount shall be invested.

The transaction charges and the net investment amount and the number of units allotted will be clearly mentioned the Account Statement issued by the Mutual Fund.

Transaction shall not be deducted if;

- a. The amount per purchases/subscription is less than ₹ 10000/-

- b. The transaction pertains to other than purchase / subscriptions relating to new inflows such as Switch/STP/DTP, etc.
- c. Purchase/Subscriptions made directly with the Fund through any mode (i.e. not through any distributor/agent)
- d. Subscription made through Exchange Platform irrespective of investment amount

WAIVER OF ENTRY LOAD AND PAYMENT OF COMMISSION AND LOAD STRUCTURE

Pursuant to SEBI circular No. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009, no entry load shall be charged for all the mutual fund schemes. Therefore, the procedure for the waiver of load for direct application is no longer applicable.

TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS)

Investor are advised to refer to the paragraph on "Taxation" in the statement of Additional Information and also independently refer to their tax advisor.

DAILY NET ASSET VALUE (NAV) PUBLICATION

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 NAV will be calculated and disclosed at the close of every Business Day and uploaded on the AMFI site www.amfiindia.com and WhiteOak Capital Mutual Fund site i.e. <http://mf.whiteoakamc.com>. Further, AMC will extend facility of sending latest available NAVs to unitholders through SMS, upon receiving a specific request in this regard. Ongoing basis the Mutual Fund shall declare NAVs of the scheme on every business day on AMFI's website www.amfiindia.com by 11.00 p.m. on the day of declaration of the NAV and also on <http://mf.whiteoakamc.com>.

FOR INVESTOR GRIEVANCES PLEASE CONTACT

For any enquiries and/or queries or complaints in respect of any terms and conditions of/investments in this Scheme, the investors are advised to address a suitable communication to AMC and marked to the attention of Investor Relations Officer – Ms. Vasudha Shah at 1800 3000 3060 (toll free no.) and clientservice@whiteoakamc.com.

Written communications may also be forwarded WhiteOak Capital Asset Management Limited, Unit No. B4, 6th Floor, Cnergy, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400 025.

Our Customer Service Executives can also be reached at the following Toll Free No. – 1800 3000-3060

For any grievances with respect to transactions through BSE StAR and / or NSE "MFSS", "NMFI platform, the investors / Unit Holders should approach either the stock broker or the investor grievance cell of the respective stock exchange

NON-ACCEPTANCE OF THIRD PARTY CHEQUES

WhiteOak Capital Mutual Fund has decided to restrict the acceptance of Third Party Payments in accordance with AMFI guidelines. "Third Party Payment" means payment made through an instrument issued from a bank account other than that of the first named applicant / investor mentioned in the application form. 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. For further details refer Instructions page

UNITHOLDER INFORMATION

Accounts statement, Annual financial results and Monthly/Half yearly portfolio disclosure shall be provided to investors as per SEBI Regulations, 1996 as amended from time to time.

LIQUIDITY

Units of the Scheme will be available for Subscription and/or Redemption at NAV related prices on every Business Day. The AMC shall dispatch the redemption proceeds within 3 working days from date of receipt of request from the Unit holder.

MANDATORY UPDATION OF KNOW YOUR CUSTOMER (KYC) REQUIREMENTS FOR PROCESSING OF MUTUAL FUND TRANSACTIONS

Financial transactions (including redemptions, switches and all types of systematic plans) and non-financial requests will not be processed if the unit holders have not completed KYC requirements. Unit holders are advised to use the applicable KYC Form for completing the KYC requirements and of mutual fund transactions submit the form at the Investor Service Centre/Official Point of Acceptance. Further, upon updation of PAN details with the KRA (KRA-KYC)/CERSAI (CKYC), the unit holders are requested to intimate us/our Registrar and Transfer Agent their PAN information along with the folio details for updation in our record.

Email Communication:

If the investor has provided an email address , the same will be registered in WhiteOak Capital Asset Management Limited records and will be treated as his consent to receive allotment confirmations, account statement, annual report/abridged summary and any statutory/other information as permitted via electronic mode/email. Unit holder who wish to receive these documents in physical mode may email us on clientservice@whiteoakamc.com or call us on 1800 3000 3060. The AMC/ Trustee reserves the right to send any communication in physical mode.

TREATMENT OF FINANCIAL TRANSACTIONS RECEIVED THROUGH SUSPENDED DISTRIBUTORS

The financial transactions of an investor where his distributor's AMFI Registered Number (ARN) has been suspended temporarily or terminated permanently by Association of Mutual Fund in India (AMFI) shall be processed as follows:

1. During the period of suspension, no commission shall be accrued or payable to the distributor whose ARN is suspended. Accordingly, during the period of suspension, commission on the business canvassed prior to the date of suspension shall stand forfeited, irrespective of whether the suspended distributor is the main ARN holder or a sub-distributor.
2. All Purchase / Switch requests (including under fresh registrations of Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) or under SIPs / STPs registered prior to the suspension period) received during the suspension period shall be processed under Direct Plan and continue to be processed under Direct Plan perpetually*. (*Note: If the WhiteOak Capital Asset Management Limited ("WhiteOak Capital AMC") receives a written request / instruction from the unit holder to shift back to Regular Plan under the ARN of the distributor post the revocation of suspension of ARN, the same shall be honored. Further, WhiteOak Capital AMC shall also suitably inform the concerned unitholders about suspension of the distributor from doing mutual fund distribution business).
3. All Purchase / Switch transactions including SIP / STP transactions received through the stock exchange platform, through distributor whose ARN has been suspended, shall be rejected.
4. In cases where the ARN of the distributor is permanently terminated, the unitholders have the following options:
 - a. Switch their existing investments under the Regular Plan to Direct Plan (with capital gains taxes implication); or
 - b. Continue their existing investments under the Regular Plan under ARN of another distributor of their choice.

ADDITIONAL DETAILS

SCHEME PORTFOLIO HOLDINGS (As on November 30, 2022):

WHITEOAK CAPITAL FLEXI CAP FUND		Sector wise holdings	
Top 10 portfolio holdings	Weightage (%)	Sector	Allocation (%)
Equity & Equity Related Instruments			
ICICI Bank Limited	7.63%	IT - Software	10.54%
Infosys Limited	4.79%	Consumer Durables	8.25%
HDFC Bank Limited	4.77%	Finance	7.92%
Nestle India Limited	3.99%	Food Products	6.25%
Reliance Industries Limited	3.46%	Industrial Products	5.18%
Ambuja Cements Limited	3.08%	Retailing	4.55%
Maruti Suzuki India Limited	2.53%	Automobiles	4.16%
Persistent Systems Limited	2.52%	Petroleum Products	3.46%
Titan Company Limited	2.51%	Pharmaceuticals & Biotechnology	3.46%
Asian Paints Limited	2.45%	Note:- TREPS and Net Current Assets are included in Others	

Portfolio Turnover Ratio - 0.46%

WHITEOAK CAPITAL MID CAP FUND		Sector wise holdings	
Top 10 portfolio holdings	Weightage (%)	Sector	Allocation (%)
Equity & Equity Related Instruments			
Persistent Systems Limited	4.49%	IT - Software	7.80%
Page Industries Limited	4.00%	Finance	7.73%
Navin Fluorine International Limited	3.46%	Industrial Products	7.09%
Coforge Limited	3.31%	Banks	7.05%
The Federal Bank Limited	3.04%	Retailing	6.98%
The Phoenix Mills Limited	2.86%	Electrical Equipment	5.81%
Vedant Fashions Limited	2.85%	Consumer Durables	5.52%
Dixon Technologies (India) Limited	2.82%	Textiles & Apparels	5.43%
CG Power and Industrial Solutions Limited	2.42%	Fertilizers & Agrochemicals	4.81%
Procter & Gamble Hygiene and Health Care Limited	2.37%	Healthcare Services	4.34%
Note:- TREPS and Net Current Assets are included in Others			

Portfolio Turnover Ratio - 0.22%

WHITEOAK CAPITAL TAX SAVER FUND		Sector wise holdings	
Top 10 portfolio holdings	Weightage (%)	Sector	Allocation (%)
Equity & Equity Related Instruments			
ICICI Bank Limited	7.87%	Banks	17.43%
HDFC Bank Limited	5.46%	IT - Software	9.59%
Infosys Limited	4.46%	Consumer Durables	8.57%
Nestle India Limited	4.03%	Finance	7.57%
Reliance Industries Limited	3.64%	Food Products	5.79%
Ambuja Cements Limited	2.83%	Retailing	4.51%
Titan Company Limited	2.75%	Automobiles	4.03%
Asian Paints Limited	2.52%	Industrial Products	4.03%
Maruti Suzuki India Limited	2.39%	Pharmaceuticals & Biotechnology	3.75%
Persistent Systems Limited	2.36%	Petroleum Products	3.64%
Note:- TREPS and Net Current Assets are included in Others			

Portfolio Turnover Ratio - 0.01%

WhiteOak Capital Large Cap Fund

a) **Top 10 holdings:** Not Available

b) **Sector wise holdings:** Not Available. This is a new Scheme, hence, this is not applicable.

c) **Portfolio Turnover Ratio:** Not Available

Note: The portfolio shall be available, once the portfolio has been constructed.

INVESTMENT DETAILS:

Aggregate Investments in the scheme by Board of Directors/Fund Managers/Other Key Persons as on November 30, 2022

WHITEOAK CAPITAL FLEXI CAP FUND

Category	Aggregate investment (₹ In lakhs)
1. AMC's Board of Directors	Nil
2. Concerned Scheme's Fund Manager(s)\$	593.56
3. Other Key managerial personnel\$	39.26

WHITEOAK CAPITAL MID CAP FUND

Category	Aggregate investment (₹ In lakhs)
1. AMC's Board of Directors	Nil
2. Concerned Scheme's Fund Manager(s)\$	594.80
3. Other Key managerial personnel\$	25.96

WHITEOAK CAPITAL TAX SAVER FUND

(Since the Scheme is a new Scheme, the aggregate investment in the scheme is not available)

Category	Aggregate investment (₹ In lakhs)
1. AMC's Board of Directors	Not Available
2. Concerned Scheme's Fund Manager(s)\$	26.33
3. Other Key managerial personnel\$	0.15

WHITEOAK CAPITAL LARGE CAP FUND

(Since the Scheme is a new Scheme, the aggregate investment in the scheme is not available)

Category	Aggregate investment (₹ In lakhs)
1. AMC's Board of Directors	Not Available
2. Concerned Scheme's Fund Manager(s)\$	Not Available
3. Other Key managerial personnel\$	Not Available

⁵ Investment in under Other Key Personnel/Fund Manager includes the investment made by Key Personnel/Fund Manager as per SEBI circulars SEBI/HO/IMD/IMD-I/DOF5/P/CIR/2021/553 dated April 28, 2021, SEBI/HO/IMD/IMD-I/DOF5/P/CIR/2021/629 dated September 20, 2021, and letter SEBI/HO/IMD/DFS/OW/P/2021/24745/1 dated September 20, 2021 on Alignment of interest of Designated Employees of AMCs with the unit holders of mutual fund schemes. Further, investment details of executive directors included under the head " Other Key Personnel".

Monthly Portfolio Disclosure:

The Fund/AMC will disclose the portfolio (along with ISIN) of the Scheme as on the last day of the month on its website <http://mf.whiteoakmc.com> on or before the tenth day of the succeeding month in a user-friendly and downloadable format.

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@whiteoakmc.com

• Website: <http://mf.whiteoakmc.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 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*: <ul style="list-style-type: none">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.	RISKOMETER Investors understand that their principal will be at Low to moderate risk	RISKOMETER CRISIL Liquid Fund BI Index Investors understand that their principal will be at Low to moderate risk	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 Relatively High (Class III) Relatively Low (Class I) Moderate (Class II) Relatively High (Class III)
WhiteOak Capital Ultra Short Term 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*: <ul style="list-style-type: none">Regular income over short termInvestments 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 5 of the Scheme Information Document on which the concept of Macaulay's Duration has been explained)	RISKOMETER Investors understand that their principal will be at Low to moderate risk	RISKOMETER CRISIL Ultra Short Duration Fund BI Index Investors understand that their principal will be at Low to moderate risk	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 Relatively High (Class III) Relatively Low (Class 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 Schemes /Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights and services, risk factors, penalties and pending litigations, etc. investors should, before investment, refer to the Scheme Information Document (SID) and Statement of Additional Information (SAI) available free of cost at any of the Investor Service Centers or distributors or from the website : <http://mf.whiteoakmc.com>.

Investors are informed that the Mutual Fund/AMC and its empanelled brokers have not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield/ portfolio with regard to the Schemes.

The Schemes 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 KIM is dated December 15, 2022.

WHITEOAK CAPITAL LIQUID FUND													
TYPE OF SCHEME	An Open Ended Liquid Scheme. A relatively Low Interest Rate Risk and Moderate Credit Risk												
INVESTMENT OBJECTIVE	<p>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.</p> <p>However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved. The Scheme does not assure or guarantee any returns.</p>												
INVESTMENT STRATEGY	<p>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.</p>												
ASSET ALLOCATION PATTERN OF THE SCHEME	<p>Under normal circumstances the asset allocation pattern will be</p> <table border="1"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative Allocation (% of net assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Debt Instruments# and Money Market Instruments* with a maturity/residual maturity of upto 91 Days</td> <td>0%</td> <td>100%</td> <td>Low to Medium</td> </tr> </tbody> </table>			Instruments	Indicative Allocation (% of net assets)		Risk Profile	Minimum	Maximum	Debt Instruments# and Money Market Instruments* with a maturity/residual maturity of upto 91 Days	0%	100%	Low to Medium
Instruments	Indicative Allocation (% of net assets)		Risk Profile										
	Minimum	Maximum											
Debt Instruments# and Money Market Instruments* with a maturity/residual maturity of upto 91 Days	0%	100%	Low to Medium										

* 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.

Securitized debt cumulative allocation not to exceed 50% of the net assets of the Scheme.

The Scheme may undertake (i) repo / reverse repo transactions in Corporate Debt Securities; (ii) Credit Default Swaps, (iii) Short Selling and such other transactions in accordance with guidelines issued by RBI and SEBI from time to time.

Investment in Derivatives – The Scheme may invest upto 50% of its net assets in Derivatives. The Scheme may invest in derivatives based on the opportunities available subject to the guidelines provided by SEBI from time to time and in line with the overall investment objective of the Scheme.

The Scheme may invest in derivative instruments like Futures, Options, Interest Rate Swaps, Forward Rate Agreements, and such other derivative instruments as may be permitted by SEBI from time to time.

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.

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.

Subject to the above, the Scheme intends to enter into repos/ reverse repos as may be permitted by RBI. From time to time, the Scheme may hold cash. A part of the net assets may be invested in the Tri Party Repo or Repo or in an alternative investment as may be provided by RBI to meet the liquidity requirements.

Liquidity in the scheme may be provided through borrowing to meet redemptions in accordance with the SEBI Regulations. The scheme shall not invest in foreign securities. 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 by SEBI vide its circular dated April 16, 2007, as amended from time to time. 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. Pursuant to SEBI circular No. SEBI/IMD/CIR No. 13/150975/09 dated January 19, 2009, 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. Subject to the SEBI (MF) Regulations and in accordance with Securities Lending Scheme, 1997, SEBI Circular No MFD/CIR/ 01/ 047/99 dated February 10, 1999, SEBI Circular no. SEBI/IMD/CIR No 14/187175/2009 dated December 15, 2009 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 seeks to engage in Securities Lending. The AMC shall adhere to the following limits should it engage in Stock Lending. 1. Not more than 25% of the net assets of the Scheme can generally be deployed in Securities lending. 2. Not more than 10% of the net assets of the Scheme can generally be deployed in Securities Lending to any single approved intermediary. 3. The Mutual Fund may not be able to sell such lent out securities and this can lead to temporary illiquidity. The Scheme may engage in short selling of securities in accordance with the framework relating to short selling and securities lending and borrowing specified by SEBI. All the investments by the Mutual Fund under the Scheme shall be guided by investment restrictions as specified in SEBI (Mutual Funds) Regulations, 1996 from time to time. The Fund Manager may review the above pattern of investments based on views on interest rates and asset liability management needs. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme. Subject to the Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. Such changes in the investment pattern will be for short term and defensive considerations as per SEBI Circular no. SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 4, 2021. Such rebalancing shall be done within 30 calendar days from the date of occurrence of deviation. Further, in line with SEBI circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2022/39 dated March 30, 2022 & SEBI guidelines issued from time in this regard, in case of deviation from the above stated allocation table due to passive breaches (occurrence of instances not arising out of commission and omission of the AMC), the rebalancing will be done within 30 Business Days. If the rebalancing is not done within 30 Business Days, then justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the investment review committee. The investment review committee can extend the timeline up to 60 Business Days from the date of completion of mandated 30 days rebalancing period. Further, in terms of SEBI circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2022/39 dated March 30, 2022, the AMC will report the deviation to the Trustees at each stage. In case the AUM of deviated portfolio is more than 10% of the AUM of main portfolio of Scheme, the AMC will immediately disclose the same to the investors through SMS and email / letter including details of portfolio not rebalanced. Subsequently, the AMC will also immediately communicate to investors through SMS and email / letter as and when the portfolio is rebalanced. 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APPLICABLE NAV (AFTER THE SCHEME OPENS FOR REPURCHASE AND SALE)	Applicable NAV: Cut-off timings with respect to Subscriptions/Purchases including switch-ins:																	---	---	---------------------------------	----------------------------------	---------------------------------	-----------------------------	-------	-------	------------------------------	-------	-------	------------------------------	-------	-------	---	-------	-------			<p>Subscriptions/Purchases including Switch-ins:</p> <ul style="list-style-type: none"> • 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. | | | | | | | | | | | | | | | | | | <p>For switch-in to Liquid Schemes/Plans from other Schemes of WhiteOak Capital Mutual Fund</p> | | | | | | | | | | | | | | | | | | <ol style="list-style-type: none"> a. Application for switch-in is received before the applicable cut-off time. b. 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. c. The funds are available for utilization before the cut-off time, by the respective switch-in schemes. | | | | | | | | | | | | | | | | | | <p>Redemptions Including Switch-outs</p> | | | | | | | | | | | | | | | | | | <ul style="list-style-type: none"> • 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. | | | | | | | | | | | | | | | | | | <p>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.</p>
 | | | | | | | | | | | | | | | | | BENCHMARK INDEX | CRISIL Liquid Fund BI Index | | | | | | | | | | | | | | | | | NAME OF THE FUND MANAGER | Mr. Piyush Baranwal (Managing the Scheme – Since Launch of the scheme) | | | | | | | | | | | | | | | | | PERFORMANCE OF THE SCHEME | <p>The Performance of the scheme is as on November 30, 2022</p> <table border="1" data-bbox="954 1426 1529 1605"> <thead> <tr> <th data-bbox="954 1426 1219 1471">Compounded Annualised Returns</th> <th data-bbox="1219 1426 1325 1471">Scheme Returns %^</th> <th data-bbox="1325 1426 1529 1471">Benchmark Returns %"</th> </tr> </thead> <tbody> <tr> <td data-bbox="954 1471 1219 1504">Returns for the last 1 year</td> <td data-bbox="1219 1471 1325 1504">4.15</td> <td data-bbox="1325 1471 1529 1504">4.84</td> </tr> <tr> <td data-bbox="954 1504 1219 1538">Returns for the last 3 years</td> <td data-bbox="1219 1504 1325 1538">3.62</td> <td data-bbox="1325 1504 1529 1538">4.37</td> </tr> <tr> <td data-bbox="954 1538 1219 1572">Returns for the last 5 years</td> <td data-bbox="1219 1538 1325 1572">NA</td> <td data-bbox="1325 1538 1529 1572">NA</td> </tr> <tr> <td data-bbox="954 1572 1219 1605">Returns since inception Allotment date
(August 16, 2019)</td> <td data-bbox="1219 1572 1325 1605">4.33</td> <td data-bbox="1325 1572 1529 1605">4.91</td> </tr> </tbody> </table> | Compounded Annualised Returns | Scheme Returns %^ | Benchmark Returns %" | Returns for the last 1 year | 4.15 | 4.84 | Returns for the last 3 years | 3.62 | 4.37 | Returns for the last 5 years | NA | NA | Returns since inception Allotment date
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(August 16, 2019) | 4.33 | 4.91 | | | | | | | | | | | | | | | | | <p>[^]Past performance may or may not be sustained in the future. Returns greater than one year are compounded annualized (CAGR). # Crisil Liquid Fund BI Index.</p> | | | | | | | | | | | | | | | | | | <p>NA - Not available.</p> | | | | | | | | | | | | | | | | | | <p>Absolute returns for each financial year for
last 5 years^</p> <table border="1" data-bbox="954 1740 1529 1965"> <thead> <tr> <th data-bbox="954 1740 1032 1774">Financial Year</th> <th data-bbox="1032 1740 1219 1774">WhiteOak Capital Liquid Fund (%)</th> <th data-bbox="1219 1740 1529 1774">Crisil Liquid Fund BI Index (%)</th> </tr> </thead> <tbody> <tr> <td data-bbox="954 1774 1032 1808">18-19</td> <td data-bbox="1032 1774 1219 1808">1.49%</td> <td data-bbox="1219 1774 1529 1808">1.51%</td> </tr> <tr> <td data-bbox="954 1808 1032 1841">19-20</td> <td data-bbox="1032 1808 1219 1841">6.12%</td> <td data-bbox="1219 1808 1529 1841">6.39%</td> </tr> <tr> <td data-bbox="954 1841 1032 1875">20-21</td> <td data-bbox="1032 1841 1219 1875">3.08%</td> <td data-bbox="1219 1841 1529 1875">4.07%</td> </tr> <tr> <td data-bbox="954 1875 1032 1909">21-22</td> <td data-bbox="1032 1875 1219 1909">2.96%</td> <td data-bbox="1219 1875 1529 1909">3.68%</td> </tr> </tbody> </table> | Financial Year | WhiteOak Capital Liquid Fund (%) | Crisil Liquid Fund BI Index (%) | 18-19 | 1.49% | 1.51% | 19-20 | 6.12% | 6.39% | 20-21 | 3.08% | 4.07% | 21-22 | 2.96% | 3.68% | | Financial Year | WhiteOak Capital Liquid Fund (%) | Crisil Liquid Fund BI Index (%) | | | | | | | | | | | | | | | | 18-19 | 1.49% | 1.51% | | | | | | | | | | | | | | | | 19-20 | 6.12% | 6.39% | | | | | | | | | | | | | | | | 20-21 | 3.08% | 4.07% | | | | | | | | | | | | | | | | 21-22 | 2.96%
 | 3.68% | | | | | | | | | | | | | | | | | <p>[^]18-90 returns provided from allotment of units. All the returns are of Regular Plan - Growth Option.</p> | | | | | | | | | | | | | | | | | | <p>Please note that w.e.f 1st April, 2022, the benchmark index will be CRISIL Liquid Fund BI Index</p> | | | | | | | | | | | | | | | | |

	<p>Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV.</p> <p>Investors are informed that the Mutual Fund/AMC and its empaneled brokers /distributors have not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield/ portfolio with regard to the Scheme.</p>	<p>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.</p>																												
EXPENSES OF THE SCHEME - Load Structure	<p>Entry Load: NIL</p> <p>Exit Load:</p> <table border="1"> <thead> <tr> <th>Investor exit upon subscription (Days)</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>Onwards</th> </tr> </thead> <tbody> <tr> <td>Exit load as % of Redemption proceeds (in%)</td> <td>0.0070</td> <td>0.0065</td> <td>0.0060</td> <td>0.0055</td> <td>0.0050</td> <td>0.0045</td> <td>0.0000</td> <td></td> </tr> </tbody> </table> <p>The AMC/Trustee reserves the right to change / modify the Load structure of the Scheme, subject to maximum limits as prescribed under the Regulations.</p>	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		<p>Under normal circumstances the asset allocation pattern will be:</p> <table border="1"> <thead> <tr> <th rowspan="2">INSTRUMENTS</th> <th colspan="2">Indicative Allocation (% of net assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Money market instruments* (including Tri party repo & Repo) & Debt Securities (including securitized debt)[#]</td> <td>0%</td> <td>100%</td> <td>Low to Medium</td> </tr> </tbody> </table> <p>*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.</p> <p>[#]The Macaulay duration of the portfolio of the Scheme would be between 3 to 6 months.</p> <p>#Debt Securities includes securitized debts and liquid schemes launched by SEBI registered Mutual Fund or schemes that invest predominantly in money market instruments/securities.</p> <p>Securitized debt cumulative allocation not to exceed 50% of the net assets of the Scheme.</p> <p>The Scheme may undertake (i) repo / reverse repo transactions in Corporate Debt Securities; (ii) Credit Default Swaps, (iii) Short Selling and such other transactions in accordance with guidelines issued by RBI and SEBI from time to time.</p> <p>Investment in Derivatives – The Scheme may invest upto 50% of its net assets in Derivatives. The Scheme may invest in derivatives based on the opportunities available subject to the guidelines provided by SEBI from time to time and in line with the overall investment objective of the Scheme.</p> <p>The Scheme may invest in derivative instruments like Futures, Options, Interest Rate Swaps, Forward Rate Agreements, and such other derivative instruments as may be permitted by SEBI from time to time.</p> <p>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.</p> <p>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.</p> <p>Subject to the above, the Scheme intends to enter into repos/reverse repos as may be permitted by RBI. From time to time, the Scheme may hold cash. A part of the net assets may be invested in the Tri Party Repo or Repo or in an alternative investment as may be provided by RBI to meet the liquidity requirements.</p> <p>Liquidity in the scheme may be provided through borrowing to meet redemptions in accordance with the SEBI Regulations.</p> <p>The scheme shall not invest in foreign securities.</p> <p>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:</p> <ul style="list-style-type: none"> 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 by SEBI vide its circular dated April 16, 2007, as amended from time to time. <p>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.</p> <p>The Scheme retains the flexibility to invest across all the securities in the debt and Money Market Instruments.</p> <p>Subject to the SEBI (MF) Regulations and in accordance with Securities Lending Scheme, 1997, SEBI Circular No MFD/CIR/ 01/ 047/99 dated February 10, 1999, SEBI Circular no. SEBI/IMD/CIR No 14/187175/2009 dated December 15, 2009 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 seeks to engage in Securities Lending.</p> <p>The AMC shall adhere to the following limits should it engage in Stock Lending.</p> <ol style="list-style-type: none"> Not more than 25% of the net assets of the Scheme can generally be deployed in Securities lending. Not more than 10% of the net assets of the Scheme can generally be deployed in Securities Lending to any single approved intermediary. 	INSTRUMENTS	Indicative Allocation (% of net assets)		Risk Profile	Minimum	Maximum	Money market instruments* (including Tri party repo & Repo) & Debt Securities (including securitized debt) [#]	0%	100%	Low to Medium
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PLEASE REFER TO PAGE NO. 9 FOR THESE FEATURES FOR THIS SCHEME	<ol style="list-style-type: none"> RISK PROFILE OF THE SCHEME RISK MITIGATION FACTORS PRODUCT DIFFERENTIAL WITH THE EXISTING OPEN-ENDED DEBT SCHEME PLANS & OPTIONS DEFAULT PLAN COMPUTATION OF NAV MINIMUM APPLICATION AND REDEMPTION AMOUNT / NUMBER OF UNITS NON APPLICABILITY MINIMUM OF APPLICATION AMOUNT DISPATCH OF REPURCHASE IDCW POLICY NAME OF THE TRUSTEE COMPANY EXPENSES OF THE SCHEME TRANSACTION CHARGES WAIVER OF ENTRY LOAD AND PAYMENT OF COMMISSION AND LOAD STRUCTURE TAX TREATMENT FOR THE INVESTORS (UNITHOLDERS) DAILY NET ASSET VALUE (NAV) PUBLICATION FOR INVESTOR GRIEVANCES PLEASE CONTACT NON-ACCEPTANCE OF THIRD-PARTY CHEQUES UNITHOLDER INFORMATION LIQUIDITY MANDATORY UPDATION OF KNOW YOUR CUSTOMER (KYC) REQUIREMENTS FOR PROCESSING OF MUTUAL FUND TRANSACTIONS TREATMENT OF FINANCIAL TRANSACTIONS RECEIVED THROUGH SUSPENDED DISTRIBUTORS MANDATORY SWING PRICING DURING MARKET DISLOCATION PRUDENTIAL LIMITS IN SECTOR EXPOSURE AND GROUP EXPOSURE IN DEBT-ORIENTED MUTUAL FUND SCHEMES 	<p>PLEASE REFER TO PAGE 10 FOR ADDITIONAL DETAILS FOR THIS SCHEME AS PER DISCLOSURE AS PER SEBI CIRCULAR SEBI/HO/IMD/DF2/CIR/P/2016/42 DATED MARCH 18, 2016 AS AMENDED FROM TIME TO TIME.</p> <p>Employee Unique Identification Number (EUIIN) would assist in tackling the problem of mis selling even if the employee / relationship manager /sales person leave the employment of the distributor.</p> <p>Please note that Primary 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.</p>																												
WHITEOAK CAPITAL ULTRA SHORT TERM FUND																														
TYPE OF SCHEME	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. (Please refer to the page number 4 of the Key Information Memorandum on which the concept of Macaulay's Duration has been explained).																													
INVESTMENT OBJECTIVE	<p>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.</p> <p>However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.</p>																													
INVESTMENT STRATEGY	<p>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.</p> <p>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.</p> <p>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.</p>																													

	<p>3. The Mutual Fund may not be able to sell such lent out securities and this can lead to temporary illiquidity.</p> <p>The Scheme may engage in short selling of securities in accordance with the framework relating to short selling and securities lending and borrowing specified by SEBI.</p> <p>All the investments by the Mutual Fund under the Scheme shall be guided by investment restrictions as specified in SEBI (Mutual Funds) Regulations, 1996 from time to time.</p> <p>In terms of SEBI Circular No. CIR/IMD/DF/05/2014 dated March 24, 2014, since the investments in short term deposits of scheduled commercial banks is allowed, pending deployment of funds of a scheme shall also be excluded while calculating sector exposure.</p> <p>The Fund Manager may review the above pattern of investments based on views on interest rates and asset liability management needs. However, at all times the portfolio will adhere to the overall investment objectives of the Scheme.</p> <p>Subject to the Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. Such changes in the investment pattern will be for short term and defensive considerations as per SEBI Circular no. SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 4, 2021. Such rebalancing shall be done within 30 calendar days from the date of occurrence of deviation.</p> <p>Further, in line with SEBI circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2022/39 dated March 30, 2022 & SEBI guidelines issued from time in this regard, in case of deviation from the above stated allocation table due to passive breaches (occurrence of instances not arising out of commission and omission of the AMC), the rebalancing will be done within 30 Business Days. If the rebalancing is not done within 30 Business Days, then justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the investment review committee. The investment review committee can extend the timeline up to 60 Business Days from the date of completion of mandated 30 days rebalancing period.</p> <p>Further, in terms of SEBI circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2022/39 dated March 30, 2022, the AMC will report the deviation to the Trustees at each stage. In case the AUM of deviated portfolio is more than 10% of the AUM of main portfolio of Scheme, the AMC will immediately disclose the same to the investors through SMS and email / letter including details of portfolio not rebalanced. Subsequently, the AMC will also immediately communicate to investors through SMS and email / letter as and when the portfolio is rebalanced. Additionally, the AMC will disclose the deviation from the mandated asset allocation to investors along with periodic portfolio disclosures as specified by SEBI from the date of lapse of mandated plus extended rebalancing timelines. In case the portfolio of schemes is not rebalanced within the aforementioned mandated plus extended timelines, AMCs shall not be permitted to launch any new scheme till the time the portfolio is rebalanced and no exit load can be levied on the investors exiting scheme.</p>																																							
APPLICABLE NAV (AFTER THE SCHEME OPENS FOR REPURCHASE AND SALE)	<p>Applicable Nav</p> <p>Subscriptions/Purchases including Switch-ins:</p> <p>The following cut-off timings shall be observed by a mutual fund in respect of purchase of units of the scheme and their plans, and the following NAVs shall be applied for such purchase :</p> <ul style="list-style-type: none"> • In respect of valid purchase applications 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 (including switch ins) as per the application are credited/realized in the bank account of the respective Scheme before the cut-off time, the closing NAV of that business day shall be applicable. Both, purchase application time stamp and the realization of funds must happen on the same business day before the cut off time for the NAV applicability of same business day. • The aforesaid provisions shall also apply to systematic transactions i.e. Systematic Investment Plan (SIP), Systematic Transfer Plan (STP). <p>WOCMF/ AMC shall reserve the right to change/ modify any of the terms with respect to processing of transaction in line with directives specified by Securities & Exchange Board of India and/or AMFI from time to time.</p> <p>Redemptions including Switch-Outs:</p> <p>The following cut-off timings shall be observed by a mutual fund in respect of repurchase of units in its other schemes and their plans, and the following NAVs shall be applied for such repurchase :</p> <ol style="list-style-type: none"> a. where the application received up to 3.00 p.m. – closing NAV of the day of receipt of application; and b. where the application received after 3.00 p.m. - closing NAV of the next business day. 																																							
CONCEPT OF MACAULAY'S DURATION	<p>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.</p> <p>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.</p> <p>The Macaulay duration of a zero-coupon bond would be equal to the bond's maturity. Macaulay duration can be calculated as follows :</p> $\text{Macaulay Duration} = \frac{\sum_{t=1}^n \frac{t * C}{(1+y)^t} + \frac{n * M}{(1+y)^n}}{\text{Current Bond Price}}$ <p>Where : t = respective time period C = periodic coupon payment y = periodic yield n = total number of periods M = maturity value $\text{Current Bond Price}$ = Present value of cash flows</p> <table border="1"> <tr> <td>BENCHMARK INDEX</td><td colspan="3">CRISIL Ultra Short Duration Fund BI Index</td></tr> <tr> <td>NAME OF THE FUND MANAGER</td><td colspan="3">Mr. Piyush Baranwal (Managing the Scheme – Since Launch of the scheme)</td></tr> <tr> <td>PERFORMANCE OF THE SCHEME</td><td colspan="3"> <p>The Performance of the scheme is as on November 30, 2022</p> <table border="1"> <thead> <tr> <th>Compounded Annualised Returns</th> <th>Scheme Returns %^a</th> <th>Benchmark Returns %^b</th> </tr> </thead> <tbody> <tr> <td>Returns for the last 1 year</td> <td>3.60</td> <td>5.06</td> </tr> <tr> <td>Returns for the last 3 years</td> <td>3.76</td> <td>5.13</td> </tr> <tr> <td>Returns for the last 5 years</td> <td>N.A.</td> <td>N.A.</td> </tr> <tr> <td>Returns since inception (Allotment date 6th June 2019)</td> <td>4.11</td> <td>5.51</td> </tr> </tbody> </table> <p>^aPast performance may or may not be sustained in the future. 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SCHEME COMPARISON

WhiteOak Capital Liquid Fund

Asset Allocation pattern

Instruments	Indicative Allocation (% of net assets)		Risk Profile Low / Medium / High
	Minimum	Maximum	
Debt Instruments# and Money Market Instruments* with a maturity/residual maturity of upto 91 Days	0%	100%	Low to Medium

* 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.

Primary Investment Objective & Investment Strategy:

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.

However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved. The Scheme does not assure or guarantee any returns.

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.

Differentiation: An Open Ended Liquid Scheme. A relatively Low Interest Rate Risk and Moderate Credit Risk.

As on November 30, 2022.

AUM - 169.24 Crore / No. of Folios - 2,678

WhiteOak Capital Ultra Short Term Fund

Asset Allocation pattern

Instruments	Indicative Allocation (% of net assets)		Risk Profile Low / Medium / High
	Minimum	Maximum	
Money market instruments* (including Tri party repo & Repo) & Debt Securities (including securitized debt)#\$	0%	100%	Low to Medium

*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

Primary Investment Objective & Investment Strategy:

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. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.

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.

Differentiation: 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. (Please refer to the page number 5 of the Scheme Information Document of WhiteOak Capital Ultra Short Term Fund on which the concept of Macaulay's Duration has been explained)

As on November 30, 2022.

AUM - 111.71 Crore / No. of Folios - 2,417

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 and derivatives. 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.

Risk Mitigation Factors

Risk is an inherent part of the investment function. Effective risk management is critical to fund management for achieving financial soundness. Investments by the Scheme shall be made as per the investment objectives of the Scheme and provisions of SEBI regulations. AMC has incorporated adequate safeguards to manage risk in the portfolio construction process. Risk control would involve managing risk in order to keep it in line with the investment objective of the Scheme. The risk control process involves identifying & measuring the risk through various risk measurement tools like but not limited to tracking error, concentration limits, stress test etc. The AMC has systems which enables the fund manager to calculate various risk ratios, average duration. All investments in unrated papers will be as per the parameters define by the Board of AMC & Trustee Company. Further, all investment in unrated papers are periodically reviewed by Investment Review Committee.

For risk control, the following may be noted:**Credit Risk:**

In addition to external ratings by the accredited credit rating agencies, the credit team will undertake independent credit assessment that would capture the quantitative (financial statements) and qualitative aspects (accounting policies, management quality, disclosure standards etc.) of a company to assess its fundamental credit strength and guide the investment decisions in the schemes. There is also a regulatory cap on exposure to each issuer to ensure a diversified portfolio and reduced credit risk in the portfolio.

Liquidity Risk

The schemes are envisaged to be actively managed portfolios. The liquidity and volatility of a security are an important criteria in security selection process. This ensures that liquidity risk is managed.

Investing in unrated securities

The schemes have a rigorous credit research process and as such all investments, rated or unrated, are analyzed and approved by the Investment Review Committee before investment by the scheme. Further there is a regulatory and internal cap on exposure to unrated issuers, limiting exposure to unrated securities.

Delays or other problems in settlement of transactions could result in temporary periods when the assets of the Scheme are not invested and no return is earned thereon for which the AMC has a strong operations team and well laid out processes and systems, which mitigate operational risks attached with the settlement process.

Investing in Securitised Debt

Investment in securitized debt (especially in pool securities) is subject to prepayment risk. Reinvestment risk is an inherent feature of portfolio management process. It can be managed by investing in securities with relatively low intermittent cash flows.

Reinvestment Risk

Reinvestment risk is an inherent feature of the portfolio management process. It may be managed, to a certain extent, by seeking to invest in securities with relatively low intermittent.

Plans & Options

The Scheme shall offer two plans viz. Regular Plan, Direct 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. 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) • Daily (Reinvestment)	Daily IDCW Reinvestment in case Daily / Weekly / Fortnightly / Option Monthly IDCW Option is not indicated.	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 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.

Default Plan

Investors subscribing Units under Direct Plan of a Scheme should indicate "Direct Plan" against the scheme name in the application form. Investors should also mention "Direct" in the ARN column of the application form. The table showing various scenarios for treatment of application under "Direct/Regular" Plan is as follows:

Sr. no.	AMFI Registration Number (ARN) code mentioned in the application form/ transaction request	Plan selected in the application form/ transaction request	Transaction shall be processed, and units shall be allotted under
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct Plan	Direct Plan
3	Not mentioned	Regular Plan	Direct Plan
4	Mentioned	Direct Plan	Direct Plan
5	Direct	Not mentioned	Direct Plan
6	Direct	Regular Plan	Direct Plan
7	Mentioned	Regular Plan	Regular Plan
8	Mentioned	Not mentioned	Regular Plan

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall endeavor to contact the investor/distributor and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load if applicable.

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 ₹ 10.00 and the repurchase price will be ₹ 9.80.

Minimum Application**For Growth Option**

Fresh Purchase (Incl. Switch-in): Minimum of ₹ 500/- and in multiples of ₹ 1/- thereafter Additional Purchase (Incl. Switch-in): Minimum of ₹ 500/- and in multiples of ₹ 1/- thereafter

Weekly SIP[§]: ₹ 500/- (plus in multiple of ₹ 1/-) Minimum installments: 6

Fortnightly SIP[§]: ₹ 500/- (plus in multiple of ₹ 1/-) Minimum installments: 6

Monthly SIP[§]: ₹ 500/- (plus in multiple of ₹ 1/-) Minimum installments: 6

Quarterly SIP[§]: ₹ 1,500/- (plus in multiple of ₹ 1/-) Minimum installments - 4

[§]For "Payout of Income Distribution cum capital withdrawal option" or "Reinvestment of Income Distribution cum capital withdrawal option"[^].

Fresh Purchase (Incl. Switch-in): Minimum of ₹ 2,000/- and in multiples of ₹ 1/- thereafter

Additional Purchase (Incl. Switch-in): Minimum of ₹ 2,000/- and in multiples of ₹ 1/- thereafter.

Monthly SIP[§]: ₹ 2,000/- (plus in multiple of ₹ 1/-) Minimum installments: 6

Quarterly SIP[§]: ₹ 6,000/- (plus in multiple of ₹ 1/-) Minimum installments – 4

[§]The applicability of the minimum amount of installment mentioned is at the time of registration only.

[^] in line of SEBI Circular no. SEBI/HO/IMD/DF3/CIR/P/2020/194 dated October 05, 2020, w.e.f from April 01, 2021, the name of dividend option will be renamed as "Payout of Income Distribution cum capital withdrawal option" or "Reinvestment of Income Distribution cum capital withdrawal option".

Minimum Redemption Amount

₹ 500 and in multiples of ₹ 0.01/- or account balance whichever is lower. There will be no minimum redemption criterion for Unit based redemption. In case the Investor specifies both the number of units and amount, the number of Units shall be considered for Redemption. In case the unitholder does not specify the number or amount, the request will not be processed.

Where Units under a Scheme are held under both Direct and Regular Plans and the redemption / Switch request pertains to the Direct Plan, the same must clearly be mentioned on the request (along with the folio number), failing which the request would be processed from the Regular Plan. However, where Units under the requested Option are held only under one Plan, the request would be processed under such Plan.

Non Applicability Minimum Application Amount

SEBI vide its circular SEBI/HO/IMD/IMD-I/DOFS/P/CIR/2021/553 dated April 28, 2021 read along with SEBI/HO/IMD/IMD-IDOF5/P/CIR/2021/624 dated September 20, 2021 (Alignment of interest of Designated Employees of Asset Management Companies (AMCs) with the Unitholders of the Mutual Fund Schemes) has, inter alia mandated that a minimum of 20% of gross annual CTC net of income tax and any statutory contributions of the Designated Employees of the AMCs shall be invested in units of the scheme(s) of the Fund in which they have a role/oversight. The said guidelines came into effect from the October 1, 2021. In accordance with the regulatory

requirement, the minimum application amount and in multiples of Rs. 1/- thereafter wherever specified in the concerned SID / KIM will not be applicable for investment made in schemes of WOCMF in compliance with the aforesaid circular(s).

Dispatch of Repurchase (Redemption) Request

In line with the SEBI (Mutual Funds) (Third Amendment) Regulations, 2022 dated November 15, 2022 and SEBI Circular No. SEBI/HO/IMD/IMD-I DOF2/P/CIR/2022/161 dated November 25, 2022 on Timelines for transfer of dividend and redemption proceeds for unitholders, the redemption or repurchase proceeds shall be dispatched to the unitholders within 3 working days of receipt of the valid redemption request at the Official Points of Acceptance/ ISCs of WhiteOak Capital Mutual Fund.

A penal interest of 15% per annum or such other rate as may be prescribed by SEBI from time to time, will be paid in case the redemption proceeds are not made within 3 working days of the date of receipt of a valid redemption request.

IDCW Policy

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 SEBI circular no. IMD/Cir. No.1/64057/06 dated April 4, 2006 and SEBI Circular No. SEBI/HO/IMD/IMD-I DOF2/P/CIR/2022/161 dated November 25, 2022 read with further clarifications issued from time to time. The procedure for IDCW Distribution would be as under :

1. Quantum of IDCW and the record date for frequencies less than a month will be guided by the IDCW process approved by the trustees.
2. 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.
3. 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.
4. 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 IDCW. The Record Date will be 2 working days from the date of issue of notice.
5. 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).
6. 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.
7. 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.
8. 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 surcharge/cess/any other statutory levy.
9. The treatment of unclaimed redemption and IDCW amounts will be as per SEBI circular dated February 25, 2016.

The requirement of giving notice shall not be applicable for IDCW options having frequency upto one month.

Expenses of the Scheme:

A. NEW FUND OFFER (NFO) EXPENSES

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees, paid marketing and advertising, Registrar and Transfer Agent expenses, printing and stationary, bank charges etc.

Being an ongoing Scheme details as regard NFO expenses have not been provided herein.

B. ANNUAL SCHEME 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 SEBI Circular no. SEBI /HO/IMD/DF2/CIR/P/2018/137 dated October 22, 2018, 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 that following % of the daily net assets of the scheme will be charged to the scheme as expenses. The AMC would update the current expense ratios on the website of the mutual fund at least three working days prior to the effective date of the change.

Further Actual Expense ratio will be disclosed at the following link
<https://mf.whiteoakmc.com/WOC/regulatory-disclosures/total-expense-ratio>

Expense Head	% of daily Net Assets
Investment Management and Advisory Fees	
Trustee fee	
Audit fees	
Custodian fees	
RTA Fees	
Marketing & Selling expense incl. agent commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and IDCW redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 2 bps)	
Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp.	
Goods & Service tax on expenses other than investment and advisory fees	
Goods & Service tax on brokerage and transaction cost	
Other Expenses#	
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a)	Upto 2.00%
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 AMC has estimated that upto 2.00% of the daily net asset will be charged to the scheme as expenses. The maximum annual recurring expenses that can be charged to the Scheme, excluding issue or redemption expenses, whether initially borne by the mutual fund or by the asset management company, but including the investment management and advisory fee shall be within the limits stated in Regulations 52 read with SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012. The AMC may charge the investment and advisory fees within the limits of total expenses prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulation.

Illustration – Impact of Expense Ratio on the Returns Value of Rs 1 lac on 12% annual returns in 1 year, considering 1% Expense Ratio

Amount Invested	100,000.00
NAV at the time of Investment	10.00
No. of Units	10,000.00
Gross NAV at end of 1 year (assuming 12% annual return)	11.20
Expenses (assuming 1% Expense Ratio on average of opening and closing NAV)	0.11
Actual NAV at end of 1 year post expenses (assuming Expense Ratio as above)	11.09
Value of Investment at end of 1 year (Before Expenses)	112,000.00
Value of Investment at end of 1 year (After Expenses)	110,940.00

Note: Please note that the above is an approximate illustration of the impact of expense ratio on the returns, where the Gross NAV has been simply reduced to the extent of the expenses. In reality, the actual impact would vary depending on the path of returns over the period of consideration. Expenses will be charged on daily net assets.

These estimates have been made in good faith as per the information available to the Investment Manager and are subject to change inter-se or in total subject to prevailing Regulations. The AMC may incur actual expenses which may be more or less than those estimated above under any head and/or in total. Type of expenses charged shall be as per the SEBI Regulations.

Fungibility of expenses: The expenses towards Investment Management and Advisory Fees under Regulation 52 (2) and the various sub-heads of recurring expenses mentioned under Regulation 52 (4) of SEBI (MF) Regulations are fungible in nature. Thus, there shall be no internal sub-limits within the expense ratio for expense heads mentioned under Regulation 52 (2) and (4) respectively.

Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc. and no commission for distribution of Units will be paid/ charged under Direct Plan. The NAV for Direct Plan, Regular Plan and the options available under these plans will be different.

Also in terms of SEBI circular SEBI/HO/IMD/DF2/CIR/P/2018/137 dated October 22, 2018 All fees and expenses charged in a direct plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in a regular plan.

Goods & Service Tax on expenses other than the investment management and advisory fees, if any, shall be charged to the Scheme within the maximum limit of total expense ratio as prescribed under regulation 52 of the SEBI (MF) Regulations. Goods & Service Tax on brokerage and transaction cost paid for execution of trade, if any, shall be within the limit prescribed under regulation 52 of the SEBI (MF) Regulations.

In terms of SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012, the AMC shall annually set apart at least 0.02% on daily net assets within the maximum limit of recurring

expenses as per Regulation 52 for investor education and awareness initiatives.

The total expenses of the Scheme including the investment management and advisory fee shall not exceed the limits stated in Regulation 52(6) which are as follows :

- (i) On the first ₹ 500 crore of the daily net assets - 2.00%;
- (ii) On the next ₹ 250 crore of the daily net assets - 1.75%;
- (iii) On the next ₹ 1,250 crore of the daily net assets - 1.50%;
- (iv) On the next ₹ 3,000 crore of the daily net assets - 1.35%;
- (v) On the next ₹ 5,000 crore of the daily net assets - 1.25%;
- (vi) On the next ₹ 40,000 crores of the daily net assets - Total expense ratio reduction of 0.05% for every increase of ₹ 5,000 crores of daily net assets or part thereof.
- (vii) On the balance of the assets - 0.80%;

In addition to the limits specified in regulation 52(6), the following costs or expenses may be charged to the Scheme as per regulation 52 (6A), namely :-

- (a) Brokerage and Transaction costs incurred for the execution of trades may be capitalized to the extent of 0.12 per cent of the value of trades in case of cash market transactions and 0.05 per cent of the value of trades in case of derivatives transactions.
- (b) Expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from such cities as specified by SEBI/AMFI from time to time are at least –
 - (i) 30 per cent of gross new inflows in the Scheme, or;
 - (ii) 15 per cent of the average assets under management (year to date) of the Scheme, whichever is higher:

Provided that if inflows from such cities is less than the higher of sub-clause (i) or sub- clause (ii), such expenses on daily net assets of the Scheme shall be charged on proportionate basis:

Provided further that expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from such cities, subject to conditions prescribed in SEBI Circular SEBI/ HO/IMD/DF2/CIR/P/2018/137 dated October 22, 2018 and as specified by SEBI from time to time.

Provided further that amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment;

Provided further that the additional TER can be charged based on inflows only from "retail investors" (SEBI vide its Circular no. SEBI/HO/IMD/DF2/CIR/P/2019/42 dated March 25, 2019, has defined that inflows of amount upto Rs 2,00,000/- clubbing of all transaction received on same day, from individual investors in a particular scheme shall be considered as inflows from "retail investor" from beyond top 30 cities. Provided that the additional commission for beyond top 30 cities shall be paid as trail only. In case inflows from beyond top 30 cities is less than the higher of (i) or (ii) above, additional TER on daily net assets of the scheme shall be charged as follows:

Daily net assets X 30 basis points X New inflows from beyond top 30 cities

365* X Higher of (i) or (ii) above

* 366, wherever applicable.

Further, Goods & Service Tax on investment management and advisory fees shall be charged to the Scheme, in addition to the above expenses, as prescribed under the SEBI (MF) Regulations.

Transaction Charges

In accordance with SEBI Circular No. IMD/ DF/13/ 2011 dated August 22, 2011, the AMC/ Fund shall deduct a Transaction Charge on per purchase /subscription of Rs. 10,000/- and above, as may be received from new investors (an investor who invests for the first time in any mutual fund schemes) and existing investors. The distributors shall have an option to either "Opt-in / Opt-out" from levying transaction charge based on the type of product. Therefore, the "Opt-in / Opt-out" status shall be at distributor level, basis the product selected by the distributor.

Transaction charges shall be deducted for Applications for purchase/ subscription received through distributor/ agent as under (only if that distributor / agent has opted to receive the transaction charges):

Investor Type	Transaction Charges
New Investor (First Time Mutual Fund Investor)	Transaction charge of ₹ 150/- for per purchase / subscription of ₹ 10,000 and above will be deducted from the subscription amount and paid to the distributor/agent of the first-time investor. The balance of the subscription amount shall be invested.
Existing Investor	Transaction charge of ₹100/- for per purchase / subscription of ₹ 10,000 and above will be deducted from the subscription amount and paid to the distributor/agent of the first-time investor. The balance of the subscription amount shall be invested.

The transaction charges and the net investment amount and the number of units allotted will be clearly mentioned the Account Statement issued by the Mutual Fund.

Transaction shall not be deducted if;

- a. The amount per purchases /subscription is less than ₹ 10000/-
- b. The transaction pertains to other than purchase / subscriptions relating to new inflows such as Switch/STP/DTP, etc.
- c. Purchase /Subscriptions made directly with the Fund through any mode (i.e. not through any distributor /agent)
- d. Subscription made through Exchange Platform irrespective of investment amount.

Waiver of Entry Load and Payment of commission and load structure

Pursuant to SEBI circular No. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009, no entry load shall be charged for all the mutual fund schemes. Therefore, the procedure for the waiver of load for direct application is no longer applicable.

Tax treatment for the Investors (unitholders)

Investor are advised to refer to the paragraph on "Taxation" in the statement of Additional

Information and also independently refer to their tax advisor.

Daily Net Asset Value (NAV) Publication

NAVs will be calculated up to four decimal places. The NAV will be calculated and disclosed at the close of every Business Day and uploaded on the AMFI site www.amfiindia.com and WhiteOak Capital Mutual Fund site i.e. <http://mf.whiteoakamc.com>. Further, AMC will extend facility of sending latest available NAVs to unitholders through SMS, upon receiving a specific request in this regard. This service is made available for WhiteOak Capital Mutual Fund through CAMS Online. On going basis the Mutual Fund shall declare NAVs of the scheme on every business day on AMFI's website www.amfiindia.com by 11.00 p.m. on the day of declaration of the NAV and also on <http://mf.whiteoakamc.com>

For Investor Grievances please contact

For any enquiries and/or queries or complaints in respect of any terms and conditions of/investments in this Scheme, the investors are advised to address a suitable communication to AMC and marked to the attention of Investor Relations Officer - Ms. Vasudha Shah at 1800 - 3000 - 3060 (toll free no.) and clientservice@whiteoakamc.com

Written communications may also be forwarded to :

WhiteOak Capital Asset Management Limited

Unit No. B4, 6th Floor, Cnergy, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400 025. Our Customer Service Executives can also be reached at the Toll Free No. – 1800 - 3000 - 3060

For any grievances with respect to transactions through BSE StAR and / or NSE "MFSS", "NMFI platform, the investors / Unit Holders should approach either the stock broker or the investor grievance cell of the respective stock exchange.

Non-acceptance of Third Party Cheques

WhiteOak Capital Mutual Fund has decided to restrict the acceptance of Third Party Payments in accordance with AMFI guidelines. "Third Party Payment" means payment made through an instrument issued from a bank account other than that of the first named applicant / investor mentioned in the application form. 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. For further details refer Instructions page.

Unitholder Information

Accounts statement, Annual financial results and Monthly/Half yearly portfolio disclosure shall be provided to investors as per SEBI Regulations, 1996 as amended from time to time.

Mandatory Updation of Know Your Customer (KYC) requirements for processing of mutual fund transactions

Financial transactions (including redemptions, switches and all types of systematic plans) and non-financial requests will not be processed if the unit holders have not completed KYC requirements. Unit holders are advised to use the applicable KYC Form for completing the KYC requirements and submit the form at the Investor Service Centre/Official Point of Acceptance. Further, upon updation of PAN details with the KRA (KRA-KYC)/CERSAI (CKYC), the unit holders are requested to intimate us/our Registrar and Transfer Agent their PAN information along with the folio details for updation in our records.

Email Communication:

If the investor has provided an email address , the same will be registered in WhiteOak Capital Asset Management Limited ("WOC AMC") records and will be treated as his consent to receive allotment confirmations, account statement, annual report/abridged summary and any statutory/other information as permitted via electronic mode/email. Unit holder who wish to receive these documents in physical mode may email us on clientservice@whiteoakamc.com or call us on 1800 3000 3060. The WOC AMC/WhiteOak Capital Trustee Limited reserves the right to send any communication in physical mode.

Treatment of Financial Transactions Received through Suspended Distributors

The financial transactions of an investor where his distributor's AMFI Registered Number (ARN) has been suspended temporarily or terminated permanently by Association of Mutual Fund in India (AMFI) shall be processed as follows.

1. During the period of suspension, no commission shall be accrued or payable to the distributor whose ARN is suspended. Accordingly, during the period of suspension, commission on the business canvassed prior to the date of suspension shall stand forfeited, irrespective of whether the suspended distributor is the main ARN holder or a sub-distributor.
2. All Purchase / Switch requests (including under fresh registrations of Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) or under SIPs / STPs registered prior to the suspension period) received during the suspension period shall be processed under Direct Plan and continue to be processed under Direct Plan perpetually*.
- (*Note: If the WhiteOak Capital Asset Management Limited ("WOC AMC") receives a written request / instruction from the unit holder to shift back to Regular Plan under the ARN of the distributor post the revocation of suspension of ARN, the same shall be honored. Further, WOC AMC shall also suitably inform the concerned unitholders about suspension of the distributor from doing mutual fund distribution business).
3. All Purchase / Switch transactions including SIP / STP transactions received through the stock exchange platform, through distributor whose ARN has been suspended, shall be rejected.
4. In cases where the ARN of the distributor is permanently terminated, the unitholders have the following options:
 - Switch their existing investments under the Regular Plan to Direct Plan (with capital gains taxes implication); or
 - Continue their existing investments under the Regular Plan under ARN of another distributor of their choice.

Liquidity

Units of the Scheme will be available for Subscription and/or Redemption at NAV related prices on every Business Day.

The AMC shall dispatch the redemption proceeds within 3 working days from date of receipt of request from the Unit holder.

Prudential limits in sector exposure and group exposure in debt-oriented mutual fund schemes

The Scheme's total exposure in a particular sector (excluding investments in Bank CDs, Tri Party repo, Government Securities, T-Bills and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the Scheme;

Provided that an additional exposure to financial services sector (over and above the limit of 20%) not exceeding 10% of the net assets of the Scheme shall be allowed by way of increase in exposure to Housing Finance Companies (HFCs) only;

Further, an additional exposure of 5% of the net assets of the scheme has been allowed for investments in securitized debt instruments based on retail housing loan portfolio and/or affordable housing loan portfolio.

Provided further that the additional exposure to such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB) and the total Investment/exposure in HFCs shall not exceed 20% of the net assets of the Scheme.

The Scheme's total exposure in a group (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the Scheme. Such investment limit may be extended to 25% of the net assets of the Scheme with the prior approval of the Board of Trustee.

The investments by debt mutual fund schemes in debt and money market instruments of group companies of both the sponsor and the asset management company shall not exceed 10% of the net assets of the scheme. Such investment limit may be extended to 15% of the net assets of the scheme with the prior approval of the Board of Trustees.

For this purpose, a group means a group as defined under regulation 2 (mm) of the Regulations and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates.

Mandatory Swing pricing during market dislocation

In accordance with SEBI circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/631 dated September 29, 2021, mandatory swing pricing during market dislocation will be applicable. For more details please refer to the SID of the scheme.

ADDITIONAL DETAILS

SCHEME PORTFOLIO HOLDINGS (As on November 30, 2022):

WHITEOAK CAPITAL LIQUID FUND		Sector wise holdings	
Top 10 portfolio holdings	(%) to net assets	Sector	(%) to net assets
Government of India	20.36	Finance	23.40
Export Import Bank of India	8.74	Banks	23.25
ICICI Securities Limited	8.67	Government of India	20.36
Tata Power Company Limited	8.66	Others	15.66
Axis Bank Limited	7.49	Capital Markets	8.67
National Bank For Agriculture and Rural Development	5.88	Power	8.66
Indian Bank	5.87		
Tata Capital Financial Services Limited	5.84		
HDFC Bank Limited	5.82		
IndusInd Bank Limited	4.07		
L&T Finance Limited	2.94		

Note:- TREPs and Net Current Assets are not included in others

TREPs & Net Current Assets - 15.66%

WHITEOAK CAPITAL LIQUID FUND

Top 10 portfolio holdings		Sector wise holdings	
	(%) to net assets	Sector	(%) to net assets
Government of India	17.70	Finance	39.89
Tata Power Company Limited	8.91	Banks	26.60
Housing Development Finance Corporation Limited	8.48	Government of India	17.70
ICICI Bank Limited	8.45	Power	8.91
IndusInd Bank Limited	7.18	Construction	4.52
Axis Bank Limited	6.50	Others	2.38
Indian Railway Finance Corporation Limited	4.52		
Larsen & Toubro Limited	4.52		
LIC Housing Finance Limited	4.50		
National Housing Bank	4.50		
Tata Capital Financial Services Limited	4.50		
National Bank For Agriculture and Rural Development	4.49		
HDFC Bank Limited	4.47		
Small Industries Dev Bank of India	4.46		
Export Import Bank of India	4.44		

Note:- TREPs and Net Current Assets are not included in others

TREPs & Net Current Assets - 2.38%

INVESTMENT DETAILS:

Aggregate Investments in the scheme by Board of Directors/Fund Managers/Other Key Persons as on November 30, 2022

WHITEOAK LIQUID FUND

Category	Aggregate investment (₹ In lakhs)
1. AMC's Board of Directors	Nil
2. Concerned Scheme's Fund Manager(s) ^s	7.55
3. Other Key managerial personnel ^t	90.60

^s Investment in under Other Key Personnel/Fund Manager includes the investment made by Key Personnel/Fund Manager as per SEBI circulars SEBI/HO/IMD/IMD-I / DOF5 / P / CIR / 2021/553 dated April 28, 2021, SEBI/HO/IMD/IMD-I/DOF5/P/CIR/2021/629 dated September 20, 2021, and letter SEBI/HO/IMD/DFS/OW/P/2021/24745/1 dated September 20, 2021 on Alignment of interest of Designated Employees of AMCs with the unit holders of mutual fund schemes. Further, investment details of executive directors included under the head "Other Key Personnel".

Monthly Portfolio Disclosure:

The Fund/AMC will disclose the portfolio (along with ISIN) of the Scheme as on the last day of the month on its website <http://mf.whiteoakamc.com> on or before the tenth day of the succeeding month in a user-friendly and downloadable format.

(III) PORTFOLIO TURNOVER RATIO: Not Available

WHITEOAK LIQUID FUND

Category	Aggregate investment (₹ In lakhs)
1. AMC's Board of Directors	Nil
2. Concerned Scheme's Fund Manager(s) ^s	5.12
3. Other Key managerial personnel ^t	309.02

^s Investment in under Other Key Personnel/Fund Manager includes the investment made by Key Personnel/Fund Manager as per SEBI circulars SEBI/HO/IMD/IMD-I / DOF5 / P / CIR / 2021/553 dated April 28, 2021, SEBI/HO/IMD/IMD-I/DOF5/P/CIR/2021/629 dated September 20, 2021, and letter SEBI/HO/IMD/DFS/OW/P/2021/24745/1 dated September 20, 2021 on Alignment of interest of Designated Employees of AMCs with the unit holders of mutual fund schemes. Further, investment details of executive directors included under the head "Other Key Personnel".

Monthly Portfolio Disclosure:

The Fund/AMC will disclose the portfolio (along with ISIN) of the Scheme as on the last day of the month on its website <http://mf.whiteoakamc.com> on or before the tenth day of the succeeding month in a user-friendly and downloadable format.

(III) PORTFOLIO TURNOVER RATIO: Not Available

5. BANK ACCOUNT DETAILS FOR PAYOUT (Please attach copy of cancelled cheque)

(Please Refer instruction no. 5)

Name of the Bank							
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Account No.				Account Type	<input type="checkbox"/> NRE	<input type="checkbox"/> Current	<input type="checkbox"/> Savings	<input type="checkbox"/> NRO	<input type="checkbox"/> Others
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Bank Branch _____ Address _____

Bank City _____ State _____ Pincode _____

MICR Code (9 digits)				IFSC Code for NEFT / RTGS					
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^ This is an 11 Digit Number, kindly obtain it from your cheque copy or Bank Branch.

6. 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)

6a. SECOND APPLICANT'S DETAILS* (In case of Minor, there shall be no joint holders) [Name and DOB shall be as per PAN Card]

Name* Mr. Ms.	Name as per PAN Card						
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Date of Birth*	D	D	M	M	Y	Y	Y	Y
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PAN/PEKRN*	<input type="checkbox"/>	KYC Proof Attached*								CKYC / KIN							
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Status: Resident Individual NRI-Repatriation NRI-Non Repatriation
 (Mandatory, Please ✓)

Occupation: Private Sector Service Public Sector Service Government Service Business Professional
 Housewife Student Agriculturist Forex Dealer Retired Others (Please specify)
 (Mandatory, Please ✓)

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
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 (Not older than 1 year)
 (Mandatory, Please ✓)

For Individuals : I am Politically Exposed Person (PEP)^ I am Related to Politically Exposed Person (RPEP) Not applicable
 (Please ✓)

POA Name : (If applicable) **POA PAN :**

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6b. THIRD APPLICANT'S DETAILS* (In case of Minor, there shall be no joint holders) [Name and DOB shall be as per PAN Card]

Name* Mr. Ms.	Name as per PAN Card						
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Date of Birth*	D	D	M	M	Y	Y	Y	Y
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PAN/PEKRN*	<input type="checkbox"/>	KYC Proof Attached*								CKYC / KIN							
------------	--------------------------	---------------------	--	--	--	--	--	--	--	------------	--	--	--	--	--	--	--

Status: Resident Individual NRI-Repatriation NRI-Non Repatriation
 (Mandatory, Please ✓)

Occupation: Private Sector Service Public Sector Service Government Service Business Professional
 Housewife Student Agriculturist Forex Dealer Retired Others (Please specify)
 (Mandatory, Please ✓)

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
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 (Not older than 1 year)
 (Mandatory, Please ✓)

For Individuals : I am Politically Exposed Person (PEP)^ I am Related to Politically Exposed Person (RPEP) Not applicable
 (Please ✓)

POA Name : (If applicable) **POA PAN :**

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7a. MAILING ADDRESS

Local Address of 1st Applicant _____

City _____ State _____

Pin Code _____ Tel. Resi. _____ Tel. Off. _____

7b. 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/DD No./UTR No. (in case of NEFT/RTGS)	Bank and Branch
1.				
2.				
3.				
4.				

Incase of a single scheme, the Cheque/ DD should be drawn in favor of Scheme name for e.g. "WhiteOak Capital Flexi Cap Fund". Incase of multiple schemes ,The Cheque/ DD should be drawn favouring "WhiteOak Capital MF Multi Collection A/c".

8. 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	<input type="checkbox"/> Regular <input type="checkbox"/> Direct	<input type="checkbox"/> Growth <input type="checkbox"/> IDCW Payout <input type="checkbox"/> IDCW Re-investment	
2.	Scheme Name	<input type="checkbox"/> Regular <input type="checkbox"/> Direct	<input type="checkbox"/> Growth <input type="checkbox"/> IDCW Payout <input type="checkbox"/> IDCW Re-investment	
3.	Scheme Name	<input type="checkbox"/> Regular <input type="checkbox"/> Direct	<input type="checkbox"/> Growth <input type="checkbox"/> IDCW Payout <input type="checkbox"/> IDCW Re-investment	
4.	Scheme Name	<input type="checkbox"/> Regular <input type="checkbox"/> Direct	<input type="checkbox"/> Growth <input type="checkbox"/> IDCW Payout <input type="checkbox"/> IDCW Re-investment	
In case of Multiple Scheme, the Cheque/DD to be drawn in favour of 'WhiteOak Capital MF Multi Collection A/c' and in case of single scheme, the Cheque /DD 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

Mode of Payment	<input type="checkbox"/> Lumpsum	<input type="checkbox"/> Normal SIP*
Amount (INR)		
Cheque / RTGS / NEFT		
Drawn on Bank		
Date		

*If you wish to register SIP, kindly fill the SIP Registration & OTM Debit Mandate Form.

9. 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	Please Specify	DP Name	Please Specify
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)

10. FATCA AND CRS DETAILS FOR INDIVIDUALS (Including Sole Proprietor)

(Please Refer instruction no. 9)

Non-Individual investors should mandatorily fill separate FATCA and Ultimate Beneficial Ownership (UBO) 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			<input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others (Please specify) _____
Second Applicant			<input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others (Please specify) _____
Third Applicant			<input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> 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	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 <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/>
Second Applicant				Reason : A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/>
Third Applicant				Reason : A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/>

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: <input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business	*Address Type of 2nd Holder: <input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business	*Address Type of 3rd Holder: <input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business
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*If the address type is not ticked the default will be considered as residential.

11. 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 undermentioned Nominee(s) to receive the Units allotted to my/our credit in my/our folio in the event of my/our death. I/We also understand that all payment and settlements made to such Nominee(s) and Signature of the Nominee(s) acknowledging receipt thereof, shall be a valid discharge by the AMC/Mutual Fund/Trustees.
(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

Name and Address of Nominee(s)	Relationship with Applicant	Date of Birth	Name and Address of Guardian	Signature of Nominee (Optional)/Guardian of Nominee (Mandatory)	Proportion (%) in which the units will be shared by each Nominee (should aggregate to 100%)
		(to be furnished in case the Nominee is a minor)			
Nominee 1					
Nominee 2					
Nominee 3					

Signature(s) All Unit holders are requested to sign here, irrespective of the mode of holding.

Sign of 1st Applicant / Guardian	Sign of 2nd Applicant	Sign of 3rd Applicant
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12. 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 Trustees 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 that WhiteOak Capital Mutual Fund can debit from my Folio Transaction Charges as applicable. 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/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 remitted 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 check 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 inappropriateness, 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.

13. 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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Documents	Individuals	Companies	Societies	Partnership Firms	Investments through PoA	Trust	NRI	FII(s)/FPI	Sole Proprietor	Minor	HUF
Resolution / Authorisation to invest		✓	✓	✓		✓		✓			
HUF / Trust Deed							✓				✓
Bye - Laws			✓								
Partnership Deed				✓							
SEBI Registration / Designated Depository Participant Registration Certificate								✓			
Proof of Date of birth										✓	
Notarised Power of Attorney					✓						
Foreign Inward Remittance Certificate, in case payment is made by DD from NRE / FCNR a/c, where applicable						✓					
KYC Acknowledgement	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Demat Account Details (Client Master List Copy)3	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
FATCA CRS/UBO Declaration	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

1. Self attestation is mandatory 2. Copy of SEBI registration certificate (for FII) or Designated Depository Participant registration certificate (for FPI) should be provided 3. In case Units are applied in Electronic (Demat) mode.

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. Incase of a single scheme, the Cheque/ DD should be drawn in favor of Scheme name for e.g. "WhiteOak Capital Flexi Cap Fund". Incase of multiple schemes ,the Cheque/ DD 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.

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 "EUIN". EUIN 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 EUIN 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 EUIN of the Sales Person (if any) in the "EUIN" 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 EUIN is applicable for transactions such as Purchases, Switches, Registrations of SIP / STP and EUIN 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 EUIN 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, EUIN will not be applicable for overseas distributors who comply with the requirements as per AMFI circular.

2. TRANSACTION CHARGES

In terms of SEBI circular, Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, the distributors of mutual fund products are allowed to be paid transaction charges for purchase transactions :

- @ Rs. 100/- per subscription of Rs. 10,000/- and above in respect of existing unitholders; and
- @ Rs. 150/- for subscription of Rs. 10,000/- and above in respect of a first time investor in mutual funds.

In case of SIPs, the transaction charge if any, shall be applicable only if the total commitment through SIPs aggregates to Rs. 10,000/- and above and shall be recovered in 4 installments. The transaction charge shall be deducted from the subscription amount and paid to the distributor; and the balance shall be invested in the Scheme. The transaction charges and the net investment amount and the number of units allotted will be clearly mentioned in the Account Statement issued by the Mutual Fund.

There shall be no transaction charges on

- (i) 'Direct' investments;
- (ii) subscription below Rs. 10,000/- and
- (iii) switch (including STP) and redemption (including SWP) transactions.

Distributors shall be able to choose to opt out of charging the transaction charge. However, the 'optout' shall be at distributor level and not investor level i.e. a distributor shall not charge one investor and choose not to charge another investor.

3. EXISTING INVESTORS OF WHITEOAK CAPITAL MUTUAL FUND

If you are an existing investor please mention your existing folio number, so the unit will be allotted in the same folio. If it is left blank, then new folio number will be generated.

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.

- g. Investors must write the application form number / folio number /PAN number on the reverse of the cheque / demand draft.
- 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.

- 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, Demand Draft or any other mode shall be accepted from the bank account of the minor or from a joint account of the minor with the guardian only.

- 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/2018/0000019378/1 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 incase of any change.
- Please note that all communication i.e. Account statement, Annual Report, News Letters will be sent via e-mail, if the e-mail id of the investor is provided in the application form. The Account statement will be encrypted with a password before sending the same to the registered email id. Should the unitholder face any difficulty in accessing/opening the Account Statements/ documents sent via email, the unitholder may call/write to the AMC/Registrar and ask for a physical copy.
- 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.

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/PAYOUT 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/ DD 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/ DD 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 / Demand Draft, 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 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:

1. Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility through payroll deductions;
2. 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 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.whiteoakmc.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 :

- a. 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:

- (i) a copy of the bank passbook or a statement of bank account having the name and address of the account holder and account number.
- (ii) 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, Demand Draft, 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.

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. 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 Demand Draft for the investment amount. Please enter the cheque or DD 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 Demand draft, 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.

e. 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. Incase 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-demut 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-demut mode.
- Statement of Accounts would be sent to Investors who are allotted units in non-demut 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) & 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/MIRSD/2/2015 dated August 26, 2015 interalia 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 interalia 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 Indicia 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	<ol style="list-style-type: none"> 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	<ol style="list-style-type: none"> 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	<p>If no Indian telephone number is provided</p> <ol style="list-style-type: none"> 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 <p>If Indian telephone number is provided along with a foreign country telephone number</p> <ol style="list-style-type: none"> 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	<ol style="list-style-type: none"> 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

Investors should either nominate or opt out from Nomination. Applicable option to be ticked and details to be filled accordingly . Please note that it is mandatory to sign in the Nomination section at the bottom by all the Unit holders irrespective of the mode of holding, only in case of investor Opting Out from nomination .

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 may be made only by individuals applying for/holding units on their own behalf, singly or jointly.
- Non-individuals including society, trust, body corporate, partnership firm, Karta of HUF, holder of POA or a parent/guardian applying on behalf of a minor beneficiary cannot nominate.
- A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided in the application. Nomination can also be in favour of the Central Government, State Government, and a local authority, any person designated by virtue of his office or a religious or charitable trust.
- The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder.
- A Non-Resident Indian can be a Nominee subject to the exchange control regulations in force, from time to time.
- Transfer of units in favour of a Nominee shall be valid discharge by the AMC/Mutual Fund against the legal heir.
- The cancellation of nomination can be made only by the individual(s) who hold units on their own behalf singly or jointly and who made the original nomination. On cancellation of the nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of the Nominee.
- In the event of the unit holders not indicating the percentage of allocation/share for each of the nominees, the AMC shall settle the claim equally amongst all the nominees
- It is recommended for the nominee/Guardian (in case the nominee is a minor) to provide the signature in the space provided.
- Investors should opt for the nomination facility to avoid hassles and inconveniences in case of unforeseen events in future.
- Nomination by a Unit holder shall be applicable for all the investments in all schemes held in a particular folio.
- Every new nomination for a folio will overwrite the existing nomination
- Nomination shall not be allowed in a folio held on behalf of a minor Unit holder.
- In case of multiple nominees, the percentage of allocation/share in whole numbers and without decimals in favour of each of the nominees should be indicated against the name of the

nominees Such allocation/ share should total to 100 percent. In the event of the Unit holder(s) fail to indicate the percentage of allocation/share for each of the nominees, the Fund/ AMC, by invoking default option shall settle the claim equally amongst all the nominees. In case you do not wish to nominate, kindly indicate by ticking in the space provided.

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 / Registrars 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.whiteoak.amc.com> downloadab leformat .Further, wherever email ids are registered in our records, the scheme Annual Reports / Abridged Summary will be sent via email.
- 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.

SIP REGISTRATION & OTM DEBIT MANDATE FORM FOR MULTIPLE SCHEMES

Name & Broker Code/ ARN / RIA / PMRN Code**	Sub Broker / Agent ARN Code	Sub Agent Code	EUIN*	Internal Code for AMC	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)
 Incase 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

Existing Folio Number _____	Name _____ FIRST NAME _____	LAST NAME _____
<input type="checkbox"/> Use Existing One Time Debit Mandate (If already registered in the Folio) (Please <input checked="" type="checkbox"/> if applicable and provide the existing bank details)		
Bank Name _____	Bank A/c No. _____	

2. SIP INVESTMENT & PAYMENT DETAILS

[Refer Terms and Conditions as part of Instructions]

Scheme Name/Plan/Option/Sub-option	SIP Installment Amount (₹)	SIP Frequency (* Default)	SIP Day & Date (Default date 10th)	SIP Start Month & Year and SIP End Month & Year	Top-Up (Minimum ₹ 500 or in Multiples of 5%, 10%, 15%, 20%)
Scheme Name	₹ _____	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly* <input type="checkbox"/> Quarterly	Monthly & Quarterly <input type="checkbox"/> D <input type="checkbox"/> D Weekly (Please mention day)	M M Y Y Y Y to M M Y Y Y Y	Amount (₹) or Percentage (%) ₹ OR % Frequency* <input type="checkbox"/> Yearly <input type="checkbox"/> Half Yearly
Scheme Name	₹ _____	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly* <input type="checkbox"/> Quarterly	Monthly & Quarterly <input type="checkbox"/> D <input type="checkbox"/> D Weekly (Please mention day)	M M Y Y Y Y to M M Y Y Y Y	TOP UP CAP Amount ₹ OR Month-Year: M M Y Y Y Y
Scheme Name	₹ _____	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly* <input type="checkbox"/> Quarterly	Monthly & Quarterly <input type="checkbox"/> D <input type="checkbox"/> D Weekly (Please mention day)	M M Y Y Y Y to M M Y Y Y Y	₹ OR % Yearly <input type="checkbox"/> Half Yearly
Scheme Name	₹ _____	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly* <input type="checkbox"/> Quarterly	Monthly & Quarterly <input type="checkbox"/> D <input type="checkbox"/> D Weekly (Please mention day)	M M Y Y Y Y to M M Y Y Y Y	TOP UP CAP Amount ₹ OR Month-Year: M M Y Y Y Y

<input type="checkbox"/> First Installment Details	First SIP Transaction via Cheque No. _____	Cheque Dated <input type="checkbox"/> D <input type="checkbox"/> D <input type="checkbox"/> M <input type="checkbox"/> M <input type="checkbox"/> Y <input type="checkbox"/> Y <input type="checkbox"/> Y <input type="checkbox"/> Y	Amount (₹) _____ In Figures _____
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Mandatory Enclosure (if 1st Installment is not by cheque)

Blank cancelled cheque

Copy of cheque (The name of the first/ sole applicant must be pre-printed on the cheque.)

In case of a single scheme, the Cheque/ DD should be drawn in favor of Scheme name for e.g. "WhiteOak Capital Flexi Cap Fund". In case of multiple schemes, Cheque/DD 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.

3. 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
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4. OTM DEBIT MANDATE FORM (Applicable for Lumpsum additional purchases as well as SIP Registrations)

UMRN _____	Bank use _____	Date <input type="checkbox"/> D <input type="checkbox"/> D <input type="checkbox"/> M <input type="checkbox"/> M <input type="checkbox"/> Y <input type="checkbox"/> Y <input type="checkbox"/> Y <input type="checkbox"/> Y
Sponsor Bank Code _____	Bank use _____	<input checked="" type="checkbox"/> CREATE <input type="checkbox"/> MODIFY <input type="checkbox"/> 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 _____

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	<input type="checkbox"/> D <input type="checkbox"/> D <input type="checkbox"/> M <input type="checkbox"/> M <input type="checkbox"/> Y <input type="checkbox"/> Y <input type="checkbox"/> Y <input type="checkbox"/> Y	Signature Of Primary Account Holder _____	Signature Of Joint Account Holder _____	Signature Of Joint Account Holder _____
From	<input type="checkbox"/> D <input type="checkbox"/> D <input type="checkbox"/> M <input type="checkbox"/> M <input type="checkbox"/> Y <input type="checkbox"/> Y <input type="checkbox"/> Y <input type="checkbox"/> Y			
To	<input type="checkbox"/> D <input type="checkbox"/> D <input type="checkbox"/> M <input type="checkbox"/> M <input type="checkbox"/> Y <input type="checkbox"/> Y <input type="checkbox"/> Y <input type="checkbox"/> Y			
Or	<input checked="" type="checkbox"/> Until Cancelled			
Phone No.	1. Name Of Primary Account Holder _____	2. Name Of Joint Account Holder _____	3. Name Of Joint Account Holder _____	

Instructions for Systematic Investment Plan(SIP)

Please read Scheme Information Document along with Statement of Additional Information 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 ₹ 500/- and multiples of ₹ 1/- every week/fortnight/month or ₹ 1,500/- and in multiples of ₹ 1/-every quarter for purchasing additional Units of the Scheme at NAV based prices. Please note for WhiteOak Capital Tax Saver Fund the minimum installment amount for monthly frequency is ₹ 500/- and in multiple of ₹ 500/- For quarterly frequency ₹ 1,500/- (plus in multiple of ₹ 500/-) Investors can enroll themselves for SIP in the Scheme by ticking appropriate box on the application form or by subsequently making a written request to that effect to the Registrar & Transfer Agent.

Minimum number of instalments for weekly/fortnightly/monthly frequency will be 6 and for quarterly frequency will be 4. Investors can choose any date 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 can subscribe to SIP by using OTM. The cheques/Demand Draft 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/Demand Draft, then the AMC will allot units under the Scheme mentioned on the application form/transaction slip.

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 15 days prior notice in writing or by filling SIP cancellation form to the subsequent SIP date.

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 SIS, 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/ DD 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/ DD 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 / Demand Draft, 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 4schemes 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

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 installment 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 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. Incase 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.
- In case the 'SIP End period' is incorrect or not mentioned by the investor in the SIP form, then SIP Period will be considered perpetual till further instructions are received from the investor.

- After three consecutive SIP transaction failures for a Particular Scheme, the SIP for the scheme shall get auto-terminated.

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 installment amount in case of Micro SIP shall be as follows :

1. ₹ 4,000/- per month for Monthly frequency.

2. ₹ 12,000/- per quarter for Quarterly frequency.

Accordingly, for considering the investments made by an investor up to ₹ 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. PLOs, HUFs, QFIs, non-individuals, etc. are not eligible for such exemption.

* In case of joint holders, first holder must not possess a PAN.

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 ₹ 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 ₹ 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 installment 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.

In case an investor intends to continue his SIP forever, he can opt for perpetual SIP which will not have an end date. In the event if the investors want to discontinue the SIP, a written communication will be required from the investors to discontinue the same at least 15 days before the next SIP due date. If the SIP end date is not filled, the SIP Auto Debit will be considered perpetual till further instructions are received from the investor.

SIP Top Up Facility:

- 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%.
- In WhiteOak Capital Tax Saver Fund, only Fixed Top Up option is available. Variable Top Up facility is not available.
- 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.
- Please view below illustration for Fixed Top Up:
- SIP Tenure: 07Jan 2020 to 07 Dec 2024
- Monthly SIP Instalment: ₹ 2000/-
- TopUp Amount: ₹ 1000/-
- TopUp Frequency: Yearly

Instalment No(s)	From Date	To Date	Monthly SIP Instalment	Top Up Amount (₹)	SIP Amount with Top Up (₹)
1 to 12	7-Jan-20	7-Dec-20	2000	N.A	2000
13 to 24	7-Jan-21	7-Dec-21	2000	1000	3000
25 to 36	7-Jan-22	7-Dec-22	3000	1000	4000
37 to 48	7-Jan-23	7-Dec-23	4000	1000	5000
49 to 60	7-Jan-24	7-Dec-24	5000	1000	6000

Please view below illustration for Variable Top Up:

- SIP Tenure: 07Jan 2020 to 07 Dec 2024
- Monthly SIP Instalment: ₹ 2000/-
- TopUp percentage: 10%
- TopUp Frequency: Yearly

Instalment No(s)	From Date	To Date	Monthly SIP Instalment Amount (₹)	Top Up Amount (10%)(₹)	Top Up round off Amount (₹)	SIP Amount with Top Up (₹)
1 to 12	7-Jan-20	7-Dec-20	2000	N.A	N.A	2000
13 to 24	7-Jan-21	7-Dec-21	2000	200	200	2200
25 to 36	7-Jan-22	7-Dec-22	2200	220	220	2420
37 to 48	7-Jan-23	7-Dec-23	2400	240	240	2660
49 to 60	7-Jan-24	7-Dec-24	2600	260	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 DD / MM / YY YY YY

City of Incorporation Country of Incorporation

Entity Constitution Type
(Please see 3 as appropriate) Partnership Firm Private Limited Company Public Limited Company Society AOP / BOI Trust Liquidator

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)
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

*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 DD / MM / YY YY YY YY (Not older than 1 year)

Politically Exposed Person (PEP) Status* (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 <input type="checkbox"/> OR Direct reporting NFE ⁶ (please tick as appropriate) <input type="checkbox"/>	GIIN <input type="text"/> 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 Name of sponsoring entity <input type="text"/> <input type="text"/>
GIIN not available (please tick as applicable) If the entity is a financial institution,	<input type="checkbox"/> Applied for <input type="checkbox"/> Not required to apply for - please specify 2 digits sub-category ⁷ <input type="text"/> <input type="text"/> <input type="checkbox"/> 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)	<input type="checkbox"/> No	Yes <input type="checkbox"/> (If yes, please specify any one stock exchange on which the stock is regularly traded) Name of stock exchange <input type="text"/>
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)	<input type="checkbox"/> No	Yes <input type="checkbox"/> (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded) Name of listed company <input type="text"/> Nature of relation: <input type="checkbox"/> Subsidiary of the Listed Company or <input type="checkbox"/> Controlled by a Listed Company Nature of stock exchange <input type="text"/>
3	Is the Entity an active ³ NFE	<input type="checkbox"/> No	Yes <input type="checkbox"/> Nature of Business <input type="text"/> Please specify the sub-category of Active NFE <input type="text"/> <input type="text"/> (Mention code-refer 2c of Part C)
4	Is the Entity a passive ⁴ NFE	<input type="checkbox"/> No	Yes <input type="checkbox"/> Nature of Business <input type="text"/>

¹Refer 2a of Part C | ² Refer 2b of Part C | ³ Refer 2c of Part C | ⁴ Refer 3(ii) of Part C | ⁵ Refer 1 of Part C | ⁶ Refer 3(vii) of Part C | ⁷ Refer 1A of Part C

PART C FATCA Instructions & Definitions

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) Controlling persons

Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005. In the case of a trust, the controlling person means the settl or, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust. In the case of alegalar arrangement other than a trust, controlling person means persons in equivalent or similar

positions.

Pursuant to guidelines on identification of Beneficial Ownership issued vide SEBI circular no. CIR/MIRSD/2/2013 dated January 24, 2013, persons (other than Individuals) are required to provide details of Beneficial Owner(s) ('BO'). Accordingly, the Beneficial Owner means '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 of / entitlements to:

- i. More than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
- ii. More than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or
- iii. 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.

Where the client is a trust, the financial institution shall identify the beneficial owners of the client and take reasonable measures to verify the identity of such persons, through the identity of the settler of the trust, the trustee, the protector, the beneficiaries with 15% 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.

Where no natural person is identified the identity of the relevant natural person who holds the position of senior managing official.

(A) Controlling Person Type:

Code	Sub-category
01	CPof legal person-ownership
02	CPof legal person-other means
03	CPof legal person-senior managing official
04	CPof legal arrangement-trust-settlor
05	CPof legal arrangement--trust-trustee
06	CPof legal arrangement--trust-protector
07	CPof legal arrangement--trust-beneficiary
08	CPof legal arrangement--trust-other
09	CPof legal arrangement-Other-settlor equivalent
10	CPof legal arrangement-Other-trustee equivalent
11	CPof legal arrangement-Other-protector equivalent
12	CPof legal arrangement-Other-beneficiary equivalent
13	CPof legal arrangement-Other-other equivalent
14	Unknown

(v) Specified U.S. person-A.U.S person other than the following:

- (i) a corporation the stock of which is regularly traded on one or more established securities markets;
- (ii) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);
- (iii) the United States or any wholly owned agency or instrumentality thereof;
- (iv) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;
- (v) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;
- (vi) any bank as defined in section 581 of the U.S. Internal Revenue Code;
- (vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;

(viii) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C.80a-64)

- (x) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;
- (x) any trust that is exempt from tax under section 6640 of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;
- (xi) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;
- (xi) a broker as defined in section 60450 of the U.S. Internal Revenue Code; or
- (xiii) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

(vi) Owner documented FFI

An FFI meets the following requirements:

- (a) The FFI is an FFI solely because it is an investment entity;
- (b) The FFI is not owned by or to any FFI that is a depository institution, custodial institution, or specified insurance company;
- (c) The FFI does not maintain a financial account for any non participating FFI;
- (d) The FFI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a change in circumstances; and
- (e) The designated withholding agent agrees to report to the IRS (or, in the case of a reporting Model 1 IGA, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any specified U.S. persons and (2). Notwithstanding the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FFI that holds its interest through a participating FFI, a deemed-compliant FFI (other than an owner-documented FFI), an entity that is a U.S. person, an exempt beneficial owner, or an excepted NFE.

(vii) Direct reporting NFE

A direct reporting NFFE means a NFFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS.

(viii) Exemption code for U.S. persons

Code	Sub-category
A	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
B	The United States or any of its agencies or instrumentalities
C	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(1)
E	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(1)
F	A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
G	A real estate investment trust
H	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
I	A common trust fund as defined in section 584(a)
J	A bank as defined in section 581
K	A broker
L	A trust exempt from tax under section 664 or described in section 4947(a)(1)
M	A tax exempt trust under a section 403(b) plan or section 457(g) plan

LIST OF INVESTOR SERVICE CENTRES

WhiteOak Capital Asset Management Limited

Investor Service Centres / Official Points of Acceptance for WhiteOak Capital Mutual Fund (During NFO Period and Post NFO Period)

MAHARASHTRA: **Mumbai** - F5, 1st Floor, Electric Mansion Appasaheb Marathe Marg, Prabhadevi, Mumbai 400025. Tel No. +91(22)6918 7607. **Mumbai** - Apeejay House 3, Second Floor, Apeejay House, Dinshaw Vacha Road, Churchgate, Mumbai - 400020. Tel: 8655807364 **Pune** - Awfis, 2nd Floor, Nucleus Mall, Opp Police Commissioner Office, 1st Church Rd, Camp Area, Pune - 411001, Maharashtra. Tel No. 8976816951. **Nagpur** - Zen HQ, 2nd Floor, Plot no 17, Giripeth "Prabha Sadan, JB Thakkar Marg, Nagpur, Maharashtra 440010. **GUJURAT:** **Ahmedabad** - The First, C Block, 2nd Floor - DevX Workplaces, Nyay Mandir Road, Behind ITC Narmada, Keshavbaug, Ahmedabad - 380015, Gujarat. Tel : 8976816948. **Vadodara** - Kplex, 1st Floor, Vadodara Hyper-Spencer's, Rhino Circle, Dr. Vikram Sarabhai Marg, Alkapuri, Vadodara - 390007 Tel : +91-8976816953. **Surat** - Ikoverk, Silver Palm, O-1, 1st Floor, Bldg, Besides, Kadampally Society, Timaliawad, Surat, Gujarat 395001. **Rajkot** - DevX, 3rd Floor, A Wing, Om 9 Square Near Nana Mava Circle, 150 ft Ring Road, Rajkot, Gujarat 360003. **CHANDIGARH:** **Chandigarh** - Idea Co-Working, SCO- 32-33-34, 2nd floor, Sector 17 / C, Chandigarh-160017. Tel: 8976816942. **PUNJAB:** **Ludhiana** - SCO-28, 1st Floor, Feroze Gandhi Market, Ludhiana, Punjab-141001. **KARNATAKA:** **Bengaluru** - Awfis, 7th Floor, Raheja Towers, East Wing, 26/27, MG Road, Bengaluru, 560001. **Amritsar** - MyBranch, 4th MyBranch Ranjit Avenue, SCO 47, District shopping Centre, B block, Ranjit Avenue Amritsar, Punjab - 143001. **KERALA:** **Kochi** - Alappat Heritage Building, S7, 6th Floor - Centre A, MG Road, Ernakulam- 682035. **Trivandrum** - 5th Floor, Aspinwall House, Kowdiar Kuravankonam Road, Trivandrum - 695003. **ANDHRA PRADESH:** **Vijayawada** - Isprout, Door No: 40-14-8/2, Near jyothi convention hall, Benzcircle, Vijaywada, Andhra Pradesh 520010. **Visakhapatnam** - Room no: 6, 4th floor, Ganta Arcade, 3rd Ln, Dwaraka Nagar, Visakhapatnam, Andhra Pradesh- 530016. Tel: 8655807554. **TELANGANA:** **Hyderabad** - Awfis Oyster Complex, 3rd floor, Greenlands Road, Somajiguda, Begumpet, Hyderabad - 500016, Telangana. Tel : 8976816940. **TAMIL NADU:** **Chennai** - Karya Work Spaces, 2nd floor, 78, 132, Dr Radha Krishna Salai, CIT Colony, Mylapore, Chennai, Tamilnadu- 600004. **Coimbatore** - Sri Nandhini Complex Krisan Infinite Spaces, 1st floor, Office No. 4, Venkatasamy Road west, R.S. Puram, Coimbatore, Tamil Nadu - 641002 **JHARKHAND:** **Jamshedpur** - My Branch, JSP2-B03, Fairdeal Complex, Bistupur, Jamshedpur, Jharkhand - 831001. **Ranchi** - MyBranch Services Private Limited, Saluja Tower, Above Contacare Eye Hospital, 06th Floor, Sujata chawk, Mahatma Gandhi Main Rd, Ranchi, Jharkhand 834001. **CHHATTISGARH:** **Raipur** - Office no. 205, 2nd floor, Shubham corporate Telebandha, Raipur, Chhattisgarh - 492001. **NEW DELHI:** **New Delhi** - Alt F, Room no. 8-12, 5th Floor, Statesman House, Barakhamba Road, Connaught Place, New Delhi-110001. **UTTAR PRADESH:** **Lucknow** - Ground Floor, Saran Chamber - I, Office No 6, 5 Park Road, Hazratganj, Lucknow - 226001. **Gorakhpur** - MyBranch, Shop no 23, First Floor, The Mall Cross Road, A. D. Chowk, Bank Road, Gorakhpur 273001. **Prayagraj** - MyBranch, 4C, S N Towers, Maharishi Dayanand Marg, Opp Radio Station, Civil Lines, Prayagraj, Uttar Pradesh - 211001. **Varanasi** - MyBranch, 4th Floor, Anant Complex, Siga, Varanasi - 221010. **Kanpur** - 3rd Floor, Kan Chambers, Office No 310, Civil lines, Kanpur - 208001. **BIHAR:** **Patna** - Coworking Studio, 4th floor, beside Ginger hotel. Above PC Jewellers, Dak Bungalow Chouraha, Patna. **MADHYA PRADESH:** **Indore** - Workie, SP 365 Building , 3rd Floor, New Palasia, Near Zanjeerwala Square, Indore - 452001, Madhya Pradesh. Tel: 8976816949. **Bhopal** - Mybranch, 2nd Floor, Guru Arcade, Plot No-153, Ram Gopal Maheshwari Marg, Near City Bank, Zone 1, Maharana Pratap Nagar, Bhopal, Madhya Pradesh 462011. **RAJASTHAN:** **Jaipur** - PhoebusIn 203, Crop's Arcade, K-12, Malviya Marg, C Scheme, Ashok Nagar, Jaipur 302001, Rajasthan. **Jodhpur** - 2nd floor 980, Utsav Plaza, Geeta Bhawan Road Sardarpura, Jodhpur Rajasthan - 342003. **WEST BENGAL:** **Kolkata** - Mangalam Business Centre, Suite-644/645, 6th Floor Block C, 22, Camac St, Kolkata 700016 - West Bengal. **Siliguri** - Office No.3B, 2nd Floor, Goyal Plaza, Opp. Sachitra Hotel, Sevoke Road, Ward Number- 43, Siliguri, West Bengal - 734001. **ORISSA:** **Bhubaneswar** - MyBranch Services Private Limited, BMC Bhawani Commercial Complex, Office Nos-4, 1st Floor, Block 1 & 2, Saheed Nagar Bhubaneshwar-751007. Tel: 8917304500. **ASSAM:** **Guwahati** - 503, Orion Towers, GS Rd, Christian Basti, Guwahati, Assam 781005. Tel: 8655807553.

CAMS - OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTIONS

ANDHRA PRADESH: **Anantapur** - CAMS Service Center, AGVR Arcade, 2nd Floor, Plot No.37(Part), Layout No.466/79, Near Canara Bank, Sangamesh Nagar, Anantapur -515001 **Guntur** - CAMS SERVICE CENTRE, D. No. 31-13-1158, 1st Floor, 13/1 Arundelpet, Ward No. 6, Guntur - 522 002. **Kadapa** - Bandi Subbaramaiah Complex, D. No: 3/ 1718, Shop No: 8, Raja Reddy Street, Kadapa - 516 001. **Kakinada** - CAMS SERVICE CENTRE, D No. 25-4-29, 1st Floor, Kommireddy Vari Street, Beside Warf Road, Opp Swathi Medicals, Kakinada - 533 001. **Kurnool** - CAMS SERVICE CENTRE, Shop No. 26 and 27, Door No. 39/265A and 39/265B, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39th Ward, Kurnool - 518 001. **Nellore** - 97/56, I Floor, Immadisetty Towers Ranganayakulapet Road, Santhapet, Nellore - 524 001. **Rajahmundry** - Door No: 6-2-12, 1st Floor, Rajeswari Nilayam, Near Vamsikrishna Hospital, Nyapathi Vari Street, T. Nagar, Rajahmundry - 533 101. **Srikakulam** - Door No. 4-4-96, First Floor, Vijaya Ganapathi Temple Back Side, Nanubala Street, Srikakulam - 532 001. **Tirupati** - Shop No : 6, Door No: 19-10-8, (Opp to Passport Office), AIR Bypass Road, Tirupati - 517 501. **Vijayawada** - 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M. G. Road, Labbipet, Vijayawada - 520 010. **Visakhapatnam** - CAMS SERVICE CENTRE Flat No GF2, D NO 47-3-2/2, Vigneswara Plaza, 5th Lane, Dwarakanagar, Visakhapatnam- 530 016. **ASSAM:** **Guwahati** - CAMS SERVICE CENTRE, Piyali Phukan Road, K.C.Path, House No.1, Rehabari, Guwahati-781 008. **Tinsukia** - CAMS Service Centre Bangiya Vidyalaya Road, Near Old post office, Durgabari Tinsukia, Assam. **BIHAR:** **Bhagalpur** - Ground Floor, Gurudwara Road, Near Old Vijaya Bank, Bhagalpur - 812 001. **Darbhangा** - Ground Floor, Belbhadrapur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, Darbhanga - 846 001. **Muzaffarpur** - Brahman Toli, Durgasthan Gola Road, Muzaffarpur- 842 001. **Patna** - G-3, Ground Floor, OM Complex, Near Saket Tower, SP Verma Road, Patna - 800 001. **CHATTISGARH:** **Bhilai** - CAMS SERVICE CENTRE, 1st Floor, Plot No.3, Block No.1, Priyadarshini Pariswar West, Behind IDBI Bank, Nehru Nagar, Bhilai - 490 020. **Bilaspur** - CAMS SERVICE CENTRE, Shop No.B-104, First Floor, Narayan Plaza, Link Road, Bilaspur (C.G) 495 001. **Raipur** - HIG, C-23 Sector - 1 Devendra Nagar, Raipur- 492 004. **GOA:** **Goa** - Office No. 103, 1st Floor, Unitech City Centre, M.G. Road, Panaji, Goa - 403 001. **Mapusa (Parent ISC)** - Office No. 503, Buildmore Business Park, New Canca By Pass Road, Ximer, Mapusa, Goa - 403 507. **Margao** - CAMS SERVICE CENTRE, F4 -Classic Heritage, Near Axis Bank, Opp. BPS Club, Pajifond, Margao, Goa - 403 601. **Vasco (Parent Goa)** - No DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex, Near ICICI Bank, Vasco, Goa - 403 802. **Korba** - Shop No 6, Shriram Commercial Complex, In front of Hotel Blue Diamond, Ground Floor, T.P. Nagar, Korba - 495677, Chattisgarh. **GUJARAT :** **Ahmedabad** - 111- 113, 1 st Floor- Devpath Building Off C G Road Behind Lal Bungalow, Ellis Bridge, Ahmedabad Gujarat 380006. **Anand** - 101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, Anand - 388 001. **ANKLESHWAR** - Shop No - F -56, First Floor, Omkar Complex, Opp Old Colony, Nr Valia Char Rasta, GIDC, Ankleshwar- 393 002. **Bharuch** - CAMS SERVICE CENTRE, A-111, First Floor, R. K. Casta, Behind Patel Super Market, Station Road, Bharuch - 392 001. **Bhavnagar** - 305-306, Sterling Point, Waghawadi Road, Opp. HDFC Bank, Bhavnagar- 364 002. **Bhuj** - CAMS Service Centre, Office No. 4-5, First Floor, RTO Relocation Commercial Complex -B, Opp. Fire Station, Near RTO Circle, Bhuj- Kutch - 37 0001. **Gandhidham** - CAMS Service Centre, Office No. 4, Ground Floor, Ratnakala Arcade, Plot No 231, Ward 12 B, Gandhidham - 370 201. **Gandhinagar** - No.507, 5th Floor, Shree Ugati Corporate Park, Opp. Pratik Mall, Nr HDFC Bank, Kudasan, Gandhinagar - 382 421, Gujarat. **Gondal (Parent Rajkot)** - A/177, Kailash Complex, Opp. Khedut Decor, Gondal- 360 311. **Himmatnagar** - D-78, First Floor, New Durga Bazar, Near Railway Crossing Himmatnagar - 383 001. **Jamnagar** - 207, Manek Centre, P. N. Marg, Jamnagar - 361 001. **Junagadh** - Aastha Plus, 202-A, 2nd Floor, Sardarbagh Road, Nr. Alkapuri, Opp. Zansi Rani Statue, Junagadh - 362 001. **Mehsana** -1st Floor, Subhadra Complex, Urban Bank Road, Mehsana - 384 002. **Nadiad** - F-134, First Floor, Ghantakarna Complex, Gunj Bazar, Nadiad - 387 001. **Navsari** - 214-215, 2nd Floor, Shivani Park, Opp. Shankheswar Complex, Kaliawadi, Navsari - 396 445. **Palanpur** - CAMS SERVICE CENTER, Gopal Trade Center, Shop No.13-14, 3rd Floor, Nr. BK Mercantile Bank, Opp. Old Gunj, Palanpur - 385 001. **Rajkot** - Office 207 - 210, Everest Building Harihar Chowk Opp Shastri Maidan, Limda Chowk, Rajkot, Gujarat, 360 001. **Surendranagar** - Shop No. 12, M. D. Residency, Swastik Cross Road,

Surendranagar - 363 001. **Surat** - CAMS Service Centre, Shop No-G-5, International Commerce Center, Nr. Kadiwala School, Majura Gate, Ring Road, Surat - 395 002. **Vadodara** - 103 Aries Complex, Bpc Road, Off R.C. Dutt Road, Alkapuri, Vadodara, Gujarat, 390 007. **Valsad** - 3rd Floor, Gita Nivas, Opp. Head Post Office, Halar Cross Lane, Valsad - 396 001. **Vapi** - 208, 2nd Floor, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C., Char Rasta, Vapi - 396 195. **HARYANA : Ambala** - SCO 48-49, Ground Floor, Opp Peer, Bal Bhawan Road, Near HDFC Bank, Ambala - 134 003. **Faridabad** - B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House NIT, Faridabad, Haryana, 121001. **Gurgaon** - CAMS Service Center, Unit No-115, First Floor Vipul Agora Building Sector-28, Mehrauli Gurgaon Road Chakkar Pur, Gurgaon - 122001. **Hisar** - CAMS SERVICE CENTRE, No-12, Opp. HDFC Bank, Red Square Market, Hisar - 125 001. **Karnal (Parent :Panipat TP)** - No.29, Avtar Colony, Behind Vishal Mega Mart, Karnal - 132 001. **Panipat** - SCO 83-84, First Floor, Devi Lal Shopping Complex, Opp RBL Bank, G.T.Road, Panipat- 132 103. **Rohtak** - CAMS SERVICE CENTRE, SCO 06, Ground Floor, MR Complex, Near Sonipat Stand Delhi Road, Rohtak - 124 001. **Sirs**a - M. G. Complex, Bhawna Marg, Beside Over Bridge, Sirsa - 125 055. **Yamuna Nagar** - 124-B/R, Model Town, Yamunanagar- 135 001. **HIMACHAL PRADESH: Shimla** - I Floor, Opp. Panchayat Bhawan, Main Gate Bus Stand, Shimla - 171 001. **Solan** - 1st Floor, Above Sharma General Store, Near Sanki Rest House, The Mall, Solan - 173 212. **JAMMU & KASHMIR: Jammu** - IRDS Heights, Lane Opp. S & S Computers, Near RBI Building, Sector 14, Nanak Nagar, Jammu & Kashmir- 180 004. **JHARKHAND: Bokaro** - Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro-827 004. **Deoghar** - S S M Jalan Road, Ground Floor, Opp. Hotel Ashoke, Caster Town, Deoghar- 814 112. **Dhanbad** - Urmila Towers, Room No: 111(1st Floor) Bank More, Dhanbad, Jharkhand, 826 001. **Hazaribag** - Municipal Market, Annanda Chowk, Hazaribag - 825 301. **Jamshedpur** - Millennium Tower, "R" Road, Room No. 15, First Floor, Bistupur - 831 001. **Ranchi** - 4, HB Road, No: 206, 2nd Floor, Shri Lok Complex, H. B. Road, Near Firayalal, Ranchi - 834 001. **KARNATAKA: Ballari** - CAMS SERVICE CENTER, No.18/47/A, Govind Nilaya, Ward No.20, Sangankal Moka Road, Gandhinagar- 583 102. **Bangalore**: Trade Centre, 1st Floor 45, Dikensen Road (Next to Manipal Centre), Bangalore, Karnataka-560 042. **Bangalore (Wilson Garden)** - CAMS SERVICE CENTER, First Floor, No.17/1, (272) 12th Cross Road, Wilson Garden, Bangalore - 560 027. **Belgaum** - CAMS SERVICE CENTRE, Classic Complex, Block No.104, 1st Floor, Saraf Colony, Khanapur Road, Tilakwadi, Belgaum - 590 006. **Davangere** - 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P.J. Extension, Davangere 577 002. **Gulbarga** - Pal Complex, 1st Floor, Opp. City Bus Stop, Super Market, Gulbarga - 585 101. **Hubli** - No.204 - 205, 1st Floor' B ' Block, Kundagol Complex, Opp. Court, Club Road, Hubli - 580 029. **Mangalore** - No. G4 & G5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri - 575 003. **Manipal** - CAMS SERVICE CENTER, Shop No-A2, Basement Floor, Academy Tower, Opposite Corporation Bank, Manipal - 576 104. **Mysore** - No.1, 1st Floor, CH.26 7th Main, 5th Cross (Above Trishakti Medicals), Saraswati Puram, Mysore - 570 009. **Shimoga** - No.65 1st Floor, Kishnappa Compound, 1st Cross, Hosmane Extn, Shimoga - 577 201. **KERALA: Alleppey** - Doctor's Tower Building, Door No. 14/2562, 1st Floor, North of Iron Bridge, Near Hotel Arcadia Regency, Alleppey - 688 001. **Calicut** - 29/97G 2nd Floor, S A Arcade, Mavoor Road, Arayidathupalam, Calicut- 673 016. **Cochin** - CAMS SERVICE CENTER, Building Name Modayil, Door No. 39/2638 DJ, 2nd Floor 2A M.G. Road, Cochin - 682 016. **Kannur** - Room No.PP.14/435, Casa Marina Shopping Centre, Talap, Kannur - 670 004. **Kollam** - Uthram Chanmbers (Ground Floor), Thamarakulam, Kollam - 691 006. **Kottayam** - CAMS SERVICE CENTRE - 1307 B, Puthenparambil Building, KSACS Road, Opp. ESIC Office, Behind Malayala, Manorama Muttambalam, PO, Kottayam - 686 501. **Palakkad** - CAMS Service Center Door No.18/507(3) Anugraha, Garden Street, College Road, Palakkad - 678 001, Kerala. **Tiruvalla** - 1st Floor, Room No. 61(63)International Shopping Mall, Opp. ST Thomas Evangelical Church, Above Thomsan Bakery, Marjady, Thiruvalla - 689 105. **Trichur** - Room No. 26 & 27, Dee Pee Plaza, Kokkalai, Trichur- 680 001. **Trivandrum** - R S Complex, Opp of LIC Building, Pattom PO, Trivandrum, Kerala - 695 004. **MADHYA PRADESH: Bhopal** - Plot No 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal - 462 011. **Chhindwara** - 2nd Floor, Parasia Road, Near Surya Lodge, Sood Complex, Above Nagpur, CT Scan, Chhindwara, Madhya Pradesh - 480 001. **Gwalior** - G-6 Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office, City Centre, Gwalior - 474 002. **Indore** - 101, Shalimar Corporate Centre, 8-B, South Tukogunj, Opp. Greenpark, Indore - 452 001. **Jabalpur** - 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur- 482 001. **Katni** - 1st Floor, Gurunanak Dharmakanta, Jabalpur Road, Bargawan, Katni - 483 501. **Ratlam** - Dafria & Co, No. 18, Ram Bagh, Near Scholar's School, Ratlam - 457 001. **Sagar** - Opp. Somani Automobile,s Bhagwanganj Sagar, MadhyaPradesh-470 002. **Ujjain** - 123, 1st Floor, Siddhi Vinayaka Trade Centre, Saheed Park, Ujjain - 456 010. **MAHARASHTRA: Ahmednagar** - Office No.3, 1st Floor, Shree Parvati, Plot No. 1/175, Opp. Mauli Sabhagrugh, Zopadi Canteen, Savedi, Ahmednagar - 414 003. **Akola** - Opp. RLT Science College Civil Lines, Akola - 444 001. **Amaravati** - 81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati - 444 601. **Andheri** - CAMS Pvt Ltd, No.351, Icon, 501, 5th Floor, Western Express Highway, Andheri East, Mumbai - 400 069. **Aurangabad** - CAMS SERVICE CENTRE, 2nd Floor, Block No.D-21-D-22, Motiwala Trade Centre, Nirala Bazar, New Samarth Nagar, Opp. HDFC Bank, Aurangabad - 431 001. **Bhusawal (Parent: Jalgaon TP)** - 3, Adelaide Apartment, Christain Mohala, Behind Gulshan-E-ran Hotel, Amardeep Talkies Road, Bhusawal - 425 201. **Borivali** - CAMS PVT. LTD., 501 - TIARA CTS 617, 617/1-4, Off. Chandavarkar Lane, Maharashtra Nagar , Borivali (West), Mumbai - 400 092. **Dhule** - House No 3140, Opp Liberty Furniture, Jamnalal Bajaj Road, Near Tower Garden, Dhule - 424 001. **Ghatkopar** - CAMS SERVICE CENTRE, Platinum Mall, Office No. 307, 3rd Floor, Jawahar Road, Ghatkopar (East), Mumbai - 400 077. **Jalgaon** - Rustomji Infotech Services 70, Navipeth, Opp. Old Bus Stand, Jalgaon - 425 001. **Jalna** - Shop No 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna - 431 203. **Kolhapur** - 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur, Maharashtra, 416001. **Mumbai** - Rajabahdur Compound, Ground Floor Opp Allahabad Bank, Behind ICICI Bank30, Mumbai Samachar Marg, Fort Mumbai, Maharashtra, 400-023. **Nagpur** - 145, Lendra, New Ramdaspeth, Nagpur,Maharashtra,440-010. **Nasik** - CAMS SERVICE CENTRE,1st Floor,"Shradhha Niketan", Tilak Wadi, Opp Hotel City Pride, Sharanspur Road,Nasik-422-002. **Pune** - CAMS SERVICE CENTER, Vartak Pride,1st Floor, Survey No.46,City Survey No.1477, Hingne budruk, D.P. Road, Behind Dinanath mangeshkar Hospital,Karvenagar,Pune-411-052. **Ratnagiri** : Orchid Tower, Ground Floor, Gala No. 06, S. V. No.301/Paiki 1/2, Nachane Municiple Aat, Arogya Mandir, Nachane Link Road, Ratnagiri - 415 612. **Sangli** - Jiveshwar Krupa Bldg., Shop. No.2, Ground Floor, Tilak Chowk Harbhhat Road, Sangli - 416 416. **Satara** - 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara - 415 002. **Solapur** - Flat No 109, 1st Floor, A Wing, Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, Solapur - 413 001. **Thane** - CAMS SERVICE CENTER, Dev Corpora,1st Floor, Office No.102,Cadbury Junction, Eastern Express Way, Thane - 400 601. **Vashi** - CAMS SERVICE CENTRE, BSEL Tech Park, B- 505, Plot No.39/5 & 39/5A, Sector 30A, Opp.Vashi Railway Station, Vashi, Navi Mumbai - 400 705. **Yavatmal** - Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatmal - 445 001. **NEW DELHI: New Delhi** - 401 to 404, 4th Floor, Kanchan Junga Building, Barakhamba Road, New Delhi 110001. **Janakpuri** : CAMS Service Center Office Number 112, 1st Floor Mahatta Tower, B Block Community Centre, Janakpuri, New Delhi -110058. **Pitampura** - CAMS SERVICE CENTRE, Aggarwal Cyber Plaza-II,Commercial Unit No-371, 3rd Floor, Plot No C-7, Netaji Subhash Palace, Pitampura - 110 034. **ORISSA: Bhubaneswar** - CAMS Service Center, Plot No- 501/1741/1846 Premises No-203 2nd Floor, Kharvel Nagar, Unit-3 Bhubaneswar-751001 **Balasore** - B C Sen Road, Balasore - 756 001. **Berhampur** - Kalika Temple Street, Adjacent To SBI Bazar Branch, Berhampore, Dist.-Ganjam - 760 002. **Cuttack** - Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack - 753 001. **Rourkela** - CAMS Service Centre, J. B. S Market Complex, 2nd Floor, Udit Nagar, Rourkela - 769 012. **Sambalpur** - C/o Raj Tibrewal & Associates Opp.Town High School,Sansarak Sambalpur,Orissa,768-001. **PONDICHERRY**: S-8, 100, Jawaharlal Nehru Street, (New Complex Opp. Indian Coffee House), Pondicherry - 605 001. **PUNJAB: Amritsar**- 3rd Floor, Bearing Unit No. - 313, Mukut House, Amritsar - 143 001. **Bhatinda** - 2907 GH, GT Road, Near Zila Parishad, Bhatinda - 151 001. **Chandigarh**- Deepak TowerSCO 154-155,1st Floor-Sector 17-Chandigarh-Punjab - 160 017. **Hoshiarpur** - Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur- 146 001. **Jalandhar** - 367/8, Central Town Opp.Gurudwara, Diwan Asthan, Jalandhar- 144 001. **Ludhiana** - U / GF, Prince Market, Green Field,Near Traffic Lights,Sarabha Nagar Pulli,Pakhowal Road,Ludhiana, Punjab - 141 002. **Moga** - 9 No. New Town, Opp. Jaswal Hotal, Daman Building, Moga -142 001. **Patiala** - CAMS Service Centre, 35 New Lal Bagh, Opposite Polo Ground, Patiala - 147 001. **RAJASTHAN: Ajmer** - AMC No. 423/30 Near Church Opp T B Hospital, Jaipur Road, Ajmer-305 001. **Alwar** - 256A, Scheme No:1, Arya Nagar, Alwar- 301 001. **Bhilwara** - C/o. Kodwani Associates, Shop No. 211-213 2nd Floor IndraPrasth Tower, Syam Ki Sabji Mandi, Near Mukerjee Garden, Bhilwara - 311 001. **Bikaner** - Behind Rajasthan Patrika In Front of Vijaya Bank, 1404,Amar Singh Pura, Bikaner 334 001. **Chittorgarh** - 3, Ashok Nagar, Near Heera Vatika, Chittorgarh - 312 001. **Jaipur** - R-7, Yudhisthir Marg C-Scheme Behind Ashok Nagar Police Station, Jaipur, Rajasthan,302-001. **Jodhpur** - 1/5, Nirmal Tower, 1st Chopasani Road, Jodhpur- 342 003. **Udaipur** - CAMS Service Centre, 32, Ahinsapuri, Fatehpura Circle, Udaipur - 313 001. **Kota** - B-33 'Kalyan Bhawan, Triangle Part, Vallabh Nagar, Kota - 324 007. **Sri Ganganagar** - 18 L Block, Sri Ganganagar - 335 001. **TAMILNADU: Chennai** - Ground Floor No. 178/10, Kodambakkam High Road, Opp. Hotel Palmgrove,

Nungambakkam, Chennai- 600 034. **Chennai-Satelite ISC** - No.158,Rayala Tower-1,Anna salai,Chennai-600002. **Coimbatore** - CAMS SERVICE CENTRE, No.1334, Thadagam Road, Thirumurthy Layout, R.S.Puram, Behind Venkateswara Bakery, Coimbatore - 641 002. **Dharmapuri** -16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri - 636 701. **Erode** - No. 171E, Seshaiyer Complex, Agraharam Street, Erode, Tamilnadu - 638 001. **Hosur** - CAMS Service Center, Survey No.25/204, Attibele Road, HCF Post, Mathigiri, Above Time Kids School, Opposite to Kuttys Frozen Foods, Hosur - 635 110. **Karur** - 126 G, V.P. Towers, Kovai Road, Basement of Axis Bank Karur- 639 002. **Kumbakonam** - No. 28/8, 1st Floor, Balakrishna Colony, Pachaiappa Street, Near VPV Lodge, Kumbakonam - 612001. **Madurai** - Shop No 3, 2nd Floor, Suriya Towers 272/273 - Goodshed Street, Madurai, Tamilnadu - 625 001. **Namakkal** - 156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal- 637 001. **Rajapalayam** - No 59 A/1, Railway Feeder Road (Near Railway Station) Rajapalayam - 626 117. **Salem** - No.2, I Floor Vivekananda Street, New Fairlands, Salem - 636 016. **Tambaram** - CAMS SERVICE CENTER, 3rd Floor, B R Complex, No. 66, Door No.11A, Ramakrishna Iyer Street, Opp.National Cinema Theatre, West, Tambaram - 600 045. **Tirunelveli** - CAMS Service Centre, No. F4, Magnem Suraksha Apartments, Tiruvananthapuram Road, Tirunelveli - 627 002. **Tirupur** - 1 (1), Binny Compound,II Street, Kumaran Road, Tirupur - 641 601. **Trichy** - No 8, I Floor, 8th Cross West Extn,Thillainagar,Trichy - 620 018. **Tuticorin** - 4B/A16, Mangal Mall Complex, Ground Floor, Mani Nagar, Tuticorin - 628 003. **Vellore** - AKT Complex, 2nd Floor, No.1,3, New Sankaranpalayam Road, Tolgate, Vellore - 632 001. **TELANGANA: Hyderabad**- 208, II FloorJade ArcadeParadise Circle,Hyderabad,Telangana,500-003. **Karimnagar** - HNo. 7-1-257, Upstairs S.B.H. Mangammathota, Karimnagar, Telangana - 505 001. **Khammam** - Shop No: 11 - 2 - 31/3, 1st Floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, Khammam, Telangana - 507 001. **Kukatpally** - CAMS SERVICE CENTRE, No.15-31-2M-1/4,1st Floor, 14-A, MIG, KPHB Colony, Kutkapally, Hyderabad - 500-072. **Warangal** - HNO. 2-4-641, F- 7, 1st Floor, A.B.K Mall, Old Bus Depot. Road, Ramnagar, Hanamkonda, Warangal - 506 001. **TIRUPURA: Agartala** - Advisor Chowmuhanu (Ground Floor),Krishna Nagar, Agartala - 799 001. **UTTARKHAND: Dehradun** - 204/121 Nari Shilp Mandir Marg (1st Floor), Old Connaught Place, Chakrata Road, Dehradun - 248 001. **Roorkee** - 22, Civil Lines, Ground Floor, Hotel Krish Residency, Roorkee - 247 667. **UTTAR PRADESH: Agra** - No. 8, II Floor Maruti Tower Sanjay Place, Agra - 282 002. **Aligarh** - City Enclave, Opp. Kumar Nursing Home Ramghat Road, Aligarh - 202 001. **Allahabad** - 30/2, A&B, Civil Lines Station Besides ,Vishal Mega Mart Strachey Road, Allahabad - 211 001. **Bareilly** - CAMS SERVICE CENTRE, F- 62-63, 2nd Floor, Butler Plaza, Commercial Complex, Civil Lines, Bareilly Uttar Pradesh - 243 001. **Basti** - CAMS C/o. Rajesh Mahadev & Co Shop No. 3, Jamia Complex Station Road, Basti - 272 002. **Faizabad** - CAMS SERVICE CENTRE, 1/13/196, A, Civil Lines, Behind Tripati Hotel, Faizabad - 224 001. **Ghaziabad** - CAMS SERVICE CENTRE, First Floor, C-10 RDC RAJNAGAR, Opp. Kacheri Gate No. 2, Ghaziabad - 201 002. **Gorakhpur** - CAMS SERVICE CENTRE, Shop No. 5 & 6, 3rd Floor, Cross Road The Mall, A D Tiraha, Bank Road, Gorakhpur -273 001. **Haldwani** - Durga City Centre, Nainital Road, Haldwani - 263 139. **Jaunpur** - 248, Fort Road Near Amber Hotel, Jaunpur - 222 001. **Jhansi** - No. 372/18D, 1st Floor, Above IDBI Bank, Beside V-Mart, Near Rakshan, Gwalior Road, Jhansi - 284 001. **Kanpur** - I Floor 106 to 108City Centre Phase II,63/ 2, The Mall Kanpur Uttarpradesh-208-001. **Lucknow** - No. 4,1st Floor, Centre Court Building,3/c, 5 - Park Road, Hazratganj Lucknow, Uttarpradesh-226-001. **Mathura** - 159/160 Vikas Bazar, Mathura - 281 001. **Meerut** - 108 Ist Floor Shivam Plaza, Opp: Eves Cinema, Hapur Road, Meerut - 250 002. **Moradabad** - H 21- 22, Ist Floor, Ram Ganga V Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad - 244 001. **Noida** - CAMS SERVICE CENTER,E-3,Ground Floor, Sector 3,Near Fresh Food factory,Noida-201-301. **Rae Bareli** - 17, Anand Nagar Complex, Opposite Moti Lal Nehru Stadium, SAI Hostel, Jail Road, Rae Bareilly - 229 001. **Saharanpur** - I Floor, Krishna Complex, Opp. Hathi Gate Court Road, Saharanpur - 247 001. **Shahjahanpur** - Bijnipura, Near Old Distt. Hospital, Jail Road , Shahjahanpur- 242 001. **Sitapur** - Arya Nagar, Near Arya Kanya School, Sitapur- 261 001. **Sultanpur** - 967, Civil Lines, Near Pant Stadium, Sultanpur- 228 001. **Varanasi** - Office No 1, Second Floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra Beside Kuber Complex, Varanasi - 221 010. **WEST BENGAL: Asansol** - Block - G 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab PO, Ushagram, Asansol - 713 303. **Burdwan** - CAMS SERVICE CENTRE, No. 399, G T Road, 1st Floor, Above Exide Show Room, Burdwan - 713 101. **Durgapur** - CAMS SERVICE CENTRE, Plot No. 3601, Nazrul Sarani, City Centre, Durgapur - 713 216. **Haldia** - Mouza-Basudevpur, J. L. No. 126, Haldia Municipality Ward No. 10, Durgachak, Dist. Purba Medinipur, Haldia - 721 602. **Kalyani** - CAMS SERVICE CENTRE, A-1/50, Block A, Kalyani - 741 235. **Kharagpur** - CAMS SERVICE CENTRE, "Silver Palace" OT Road, Inda-Kharagpur, G-P-Barakola, P.S. Kharagpur - 721 305. **Kolkata** - CAMS SERVICE CENTER,2/1,Russell Street,2nd Floor, Kankaria Centre, Kolkata - 700 071. **Kolkata-CC (Kolkata Central)** - 3/1, R. N. Mukherjee Road, 3rd Floor, Office Space - 3C, "Shreeram Chambers" Kolkata -700 001. **Malda** - Daxhinapan Abasan, Opp. Lane of Hotel Kalinga, SM Pally, Malda - 732 101. **Siliguri** - CAMS SERVICE CENTER, No.78, Haren Mukherjee Road,1st Floor, Beside SBI Hakimpura, Siliguri-734-001.

POINT OF SERVICE LOCATIONS ("POS") OF MF UTILITIES INDIA PVT. LTD. ("MFUI")

The online transaction platform of MF Utility ("MFU") i.e. www.mfuonline.com and the POS locations of MFU as designated / updated from time to time, shall be the Official Points of Acceptance (OPA) for transactions in the Scheme(s) of WhiteOak Capital Mutual Fund. For updated list of authorised POS of MFU, please visit the website of MFUI at www.mfuiindia.com.

OFFICIAL POINT OF ACCEPTANCE FOR TRANSACTIONS IN ELECTRONIC FORM

Eligible investors can undertake transactions, including purchase / redemption / switch and avail of any services as may be provided by WhiteOak Capital Asset Management Limited(AMC) from time to time through the online/electronic modes via various sources like its official website - <http://mf.whiteoakamc.com>, email-id(s), etc. Additionally, this will also cover transactions submitted in electronic mode by specified banks, financial institutions, distributors etc., on behalf of investors, with whom AMC has entered or may enter into specific arrangements or directly by investors through secured internet sites operated by CAMS. The servers including email servers (maintained at various locations) of AMC and CAMS will be the official point of acceptance for all such online / electronic transaction facilities offered by the AMC to eligible investors.

OFFICIAL POINT OF ACCEPTANCE FOR MFCentral

MFCentral may be accessed using <https://mfcentral.com> and a Mobile App in future with a view to comply with all provisions of the SEBI circular and to increase digital penetration of Mutual funds, WhiteOak Capital Mutual Fund ("the Fund") designates MFCentral as its Official point of acceptance (ISC -Investor Service Center).