



# **MONTHLY FACTSHEET**

**June  
2024**

**Portfolio Data as on  
31st May 2024**



## Power up with Special Opportunities

### WHITEOAK CAPITAL SPECIAL OPPORTUNITIES FUND

(An open ended equity scheme following special situations theme)



To invest or know more about the fund call  
your Mutual Fund Distributor or contact us

 [mf.whiteoakamc.com](https://mf.whiteoakamc.com)

 1800 266 3060

This product is suitable for investors who  
are seeking\*

- Long term capital appreciation
- Investment predominantly in equity  
& equity related instruments of  
special situations theme

\*Investors should consult their financial  
advisers if in doubt about whether the  
product is suitable for them



Investors understand that their  
principal will be at very high risk

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# WhiteOak Capital Flexi Cap Fund



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

Data as on 31 May 2024

## Fund Snapshot

### Inception Date

02<sup>nd</sup> August 2022

### Benchmark

BSE 500 TRI

### Fund Manager

Mr. Ramesh Mantri (Equity)  
Managing this Scheme from its inception  
Total Work Experience-Over 20 Years

Mr. Piyush Baranwal (Debt)  
Managing this Scheme from its inception  
Total Work Experience-Over 14 Years

Ms. Trupti Agrawal (Assistant Fund Manager/Equity)  
Managing this Scheme from 11th August 2022  
Total Work Experience -Over 15 Years

Mr. Dheeresh Pathak (Asst. Fund Manager – Equity)  
Managing this Scheme from 01st April 2024  
Total Work Experience-Over 16 Years

### Category of the Scheme

Flexi Cap Fund

### AUM

Monthly Average AUM ₹ 3493.64 Crore  
Month End AUM ₹ 3532.08 Crore  
Quarterly Avg AUM ₹ 3050.49 Crore

### Minimum Investment & Additional Purchase Amount

Minimum of Rs. 500/- and in multiples of Re. 1/- thereafter

### Expense Ratio<sup>§</sup> (p.a %)

Regular Plan : 1.86  
Direct Plan : 0.39

<sup>§</sup>Total Expense Ratio - As on last day of the month & includes additional expenses provided in Regulation 52(6A)(b) and 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996 and Goods and Service Tax on Management Fees. Different plans have different expense structure. For more details please visit our Website.

### NAV of Plans / Options~ as on May 31, 2024

Regular Plan		Direct Plan	
Growth	₹ 14.7190	Growth	₹ 15.1480
IDCW	₹ 14.7190	IDCW	₹ 15.1480

~Plans: Regular and Direct  
Options: Growth and IDCW

(Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.)

### Portfolio Details\*

Weight in Top 10 Stocks: 29.54%  
Weight in Top 20 Stocks: 45.27%  
Total number of Stock : 114

\*Post adjustment of long & short future positions

### Ratios

Portfolio Turn Over Ratio 1.47 Times

### Load Structure

Entry Load<sup>§</sup>: Nil

Exit Load: 1.00% (of applicable NAV); if units are redeemed/switched-out within 1 month from the date of allotment. Nil thereafter

<sup>§</sup>SEBI vide its circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 has decided that there shall be no entry Load for all Mutual Fund Schemes.

### Quantitative Information

Portfolio Beta, Standard Deviation, Sharpe Ratio and Tracking Error of the Scheme is not computed since the scheme has not completed 3 year from its inception.

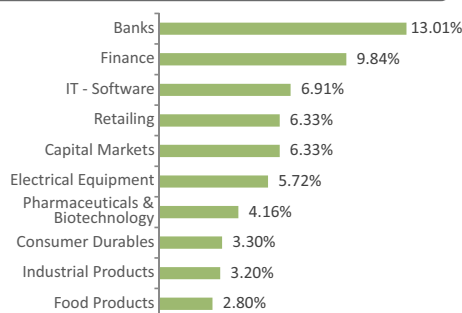
## Investment Objective

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.

## Why to Invest In WhiteOak Capital Flexi Cap Fund ?

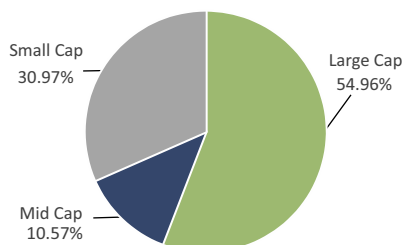
- Offers opportunities to invest in companies spanning entire market capitalization without any restrictions on market caps.
- Aims to build an attractive portfolio representing a cross section of companies diversified across major industries, economic sectors and market capitalization offering an acceptable risk reward balance.
- With No sector & Style bias, Scheme can achieve portfolio goal of diversification & risk mitigation.

## Top 10 Industry Allocation (% to Net Assets)



Industry Classification as recommended by SEBI/AMFI  
Derivatives are considered.

## Market Cap Allocation (% to Net Assets)



Market Capitalization as specified by SEBI/AMFI  
Derivatives are considered.



# WhiteOak Capital Flexi Cap Fund

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



Data as on 31 May 2024



## Portfolio holdings (as on May 31, 2024)

Instrument Type/ Issuer Name	Industry/ Rating	% to Net Assets	% of NAV Derivatives	Net % to NAV	Instrument Type/ Issuer Name	Industry/ Rating	% to Net Assets	% of NAV Derivatives	Net % to NAV
<b>Equity &amp; Equity related</b>		<b>92.03%</b>	<b>4.47%</b>	<b>96.50%</b>	Astral Limited	Industrial Products	0.50%		0.50%
HDFC Bank Limited	Banks	4.95%		4.95%	Safari Industries (India) Limited	Consumer Durables	0.49%		0.49%
ICICI Bank Limited	Banks	4.16%		4.16%	Oil India Limited	Oil	0.49%		0.49%
ICICI Securities Limited	Capital Markets	4.01%		4.01%	Hindalco Industries Limited	Non - Ferrous Metals	0.48%		0.48%
Nestle India Limited	Food Products	2.80%		2.80%	The Jammu & Kashmir Bank Limited	Banks	0.47%		0.47%
Bharat Electronics Limited	Aerospace & Defense	2.54%		2.54%	Lemon Tree Hotels Limited	Leisure Services	0.46%		0.46%
Reliance Industries Limited	Petroleum Products	2.46%		2.46%	AIA Engineering Limited	Industrial Products	0.46%		0.46%
ABB India Limited	Electrical Equipment	2.31%		2.31%	Varroc Engineering Limited	Auto Components	0.45%		0.45%
Larsen & Toubro Limited	Construction	2.21%		2.21%	JB Chemicals & Pharmaceuticals Limited	Pharmaceuticals & Biotechnology	0.45%		0.45%
Titan Company Limited	Consumer Durables	2.14%		2.14%	Oracle Financial Services Software Limited	IT - Software	0.44%		0.44%
CG Power and Industrial Solutions Limited	Electrical Equipment	1.96%		1.96%	Senco Gold Limited	Consumer Durables	0.43%		0.43%
Zomato Limited	Retailing	1.95%		1.95%	Indiamart Intermesh Limited	Retailing	0.01%	0.42%	0.43%
REC Limited	Finance	1.64%	0.14%	1.78%	Innova Captab Limited	Pharmaceuticals & Biotechnology	0.42%		0.42%
Ambuja Cements Limited	Cement & Cement Products	1.70%		1.70%	Krishna Institute Of Medical Sciences Limited	Healthcare Services	0.42%		0.42%
Trent Limited	Retailing	1.68%		1.68%	HDFC Life Insurance Company Limited	Insurance	0.42%		0.42%
Computer Age Management Services Limited	Capital Markets	1.63%		1.63%	Kewal Kiran Clothing Limited	Textiles & Apparels	0.40%		0.40%
Power Finance Corporation Limited	Finance	1.22%	0.25%	1.47%	Global Health Limited	Healthcare Services	0.40%		0.40%
Maruti Suzuki India Limited	Automobiles	1.44%		1.44%	Fine Organic Industries Limited	Chemicals & Petrochemicals	0.39%		0.39%
Cholamandalam Investment and Finance Company Ltd	Finance	1.42%		1.42%	Century Textiles & Industries Limited	Paper, Forest & Jute Products	0.38%		0.38%
Kotak Mahindra Bank Limited	Banks	1.34%		1.34%	Jupiter Life Line Hospitals Limited	Healthcare Services	0.38%		0.38%
Persistent Systems Limited	IT - Software	1.32%		1.32%	Aadhar Housing Finance Limited	Finance	0.35%		0.35%
State Bank of India	Banks	1.28%		1.28%	Shivalik Bimetal Controls Limited	Industrial Products	0.34%		0.34%
Mahindra & Mahindra Limited	Automobiles	1.26%		1.26%	CSB Bank Limited	Banks	0.33%		0.33%
Tata Consultancy Services Limited	IT - Software	1.20%		1.20%	Azad Engineering Ltd	Electrical Equipment	0.33%		0.33%
Tata Steel Limited	Ferrous Metals	1.08%		1.08%	Navin Fluorine International Limited	Chemicals & Petrochemicals	0.32%		0.32%
Bajaj Finance Limited	Finance	1.06%		1.06%	Axis Bank Limited	Banks	0.30%		0.30%
Muthoot Finance Limited	Finance	0.01%	1.05%	1.06%	Radiant Cash Management Services Limited	Commercial Services & Supplies	0.28%		0.28%
InterGlobe Aviation Limited	Transport Services	1.04%		1.04%	Kolte - Patil Developers Limited	Realty	0.28%		0.28%
Torrent Pharmaceuticals Limited	Pharmaceuticals & Biotechnology	0.98%		0.98%	Arvind Fashions Limited	Retailing	0.27%		0.27%
Sobha Limited	Realty	0.98%		0.98%	Xpro India Limited	Industrial Products	0.27%		0.27%
Info Edge (India) Limited	Retailing	0.98%		0.98%	Vedant Fashions Limited	Retailing	0.27%		0.27%
KSB Limited	Industrial Products	0.97%		0.97%	Onward Technologies Limited	IT - Services	0.26%		0.26%
Godrej Consumer Products Limited	Personal Products	0.95%		0.95%	Arman Financial Services Limited	Finance	0.26%		0.26%
Bharat Bijlee Limited	Electrical Equipment	0.89%		0.89%	Gujarat Ambuja Exports Limited	Agricultural Food & other Products	0.26%		0.26%
CMS Info System Limited	Commercial Services & Supplies	0.88%		0.88%	India Shelter Finance Corporation Limited	Finance	0.26%		0.26%
Varun Beverages Limited	Beverages	0.85%		0.85%	Blue Dart Express Limited	Transport Services	0.25%		0.25%
Infosys Limited	IT - Software	0.78%		0.78%	Indigo Paints Limited	Consumer Durables	0.24%		0.24%
Bajaj Finserv Limited	Finance	0.74%		0.74%	Triveni Turbine Limited	Electrical Equipment	0.23%		0.23%
Bharti Airtel Limited	Telecom - Services	0.74%		0.74%	Vodafone Idea Limited	Telecom - Services	0.22%		0.22%
Newgen Software Technologies Limited	IT - Software	0.72%		0.72%	Procter & Gamble Hygiene and Health Care Limited	Personal Products	0.21%		0.21%
Poly Medicare Limited	Healthcare Equipment & Supplies	0.72%		0.72%	Capital Small Finance Bank Limited	Banks	0.18%		0.18%
Five Star Business Finance Limited	Finance	0.70%		0.70%	Awfis Space Solutions Limited	Commercial Services & Supplies	0.16%		0.16%
360 One WAM Limited	Capital Markets	0.69%		0.69%	Cholamandalam Financial Holdings Limited	Finance	0.15%		0.15%
Coforge Limited	IT - Software	0.64%	0.04%	0.68%	Sai Silks Kalamandir Limited	Retailing	0.14%		0.14%
Intellect Design Arena Limited	IT - Software	0.68%		0.68%	Nesco Limited	Commercial Services & Supplies	0.12%		0.12%
Max Financial Services Limited	Insurance	0.67%		0.67%	Grindwell Norton Limited	Industrial Products	0.10%		0.10%
Gillette India Limited	Personal Products	0.66%		0.66%	Aavas Financiers Limited	Finance	0.04%		0.04%
NTPC Limited	Power	0.64%		0.64%	Rolex Rings Limited	Auto Components	0.02%		0.02%
Medi Assist Healthcare Services Limited	Insurance	0.63%		0.63%	Nifty 50 Index	Index		1.76%	1.76%
Cipla Limited	Pharmaceuticals & Biotechnology	0.62%		0.62%	JSW Steel Limited	Ferrous Metals		0.30%	0.30%
Ajanta Pharma Limited	Pharmaceuticals & Biotechnology	0.62%		0.62%	<b>REIT Instruments</b>		<b>2.54%</b>		
Electronics Mart India Limited	Retailing	0.61%		0.61%	Nexus Select Trust - REIT	Realty	1.06%		
The Phoenix Mills Limited	Realty	0.59%		0.59%	Brookfield India Real Estate Trust	Realty	0.93%		
Vijaya Diagnostic Centre Limited	Healthcare Services	0.59%		0.59%	Embassy Office Parks REIT	Realty	0.55%		
Nucleus Software Exports Limited	IT - Software	0.57%		0.57%	<b>Treasury Bill</b>		<b>2.03%</b>		
Vesuvius India Limited	Industrial Products	0.56%		0.56%	182 Days	Sovereign	1.11%		
Rainbow Childrens Medicare Limited	Healthcare Services	0.55%		0.55%	91 Days	Sovereign	0.92%		
Shriram Finance Limited	Finance	0.55%		0.55%	<b>TREPS &amp; Net Current Assets</b>		<b>1.86%</b>		
Mankind Pharma Limited	Pharmaceuticals & Biotechnology	0.54%		0.54%	<b>Net Receivables / (Payables)</b>		<b>1.54%</b>		
Honasa Consumer Limited	Personal Products	0.53%		0.53%	<b>GRAND TOTAL</b>		<b>100.00%</b>		
Neuland Laboratories Limited	Pharmaceuticals & Biotechnology	0.53%		0.53%					
ICICI Prudential Life Insurance Company Limited	Insurance	0.01%	0.51%	0.52%					
Sonata Software Limited	IT - Software	0.52%		0.52%					
Jyothy Labs Limited	Household Products	0.52%		0.52%					
TBO Tek Limited	Leisure Services	0.52%		0.52%					
Pidlite Industries Limited	Chemicals & Petrochemicals	0.52%		0.52%					

Rounded off to the nearest two digits after the decimal point

# WhiteOak Capital Mid Cap Fund



An Open ended equity scheme predominantly investing in mid cap stocks

Data as on 31 May 2024

## Fund Snapshot

### Inception Date

07<sup>th</sup> September 2022

### Benchmark

BSE Midcap 150 TRI

### Fund Manager

Mr. Ramesh Mantri (Equity)  
Managing this Scheme from its inception  
Total Work Experience-Over 20 Years

Mr. Piyush Baranwal (Debt)  
Managing this Scheme from its inception  
Total Work Experience-Over 14 Years

Ms. Trupti Agrawal (Assistant Fund Manager/Equity)  
Managing this Scheme from its inception  
Total Work Experience -Over 15 Years

Mr. Dheeresh Pathak (Asst. Fund Manager – Equity)  
Managing this Scheme from 01st April 2024  
Total Work Experience-Over 16 Years

### Category of the Scheme

Mid Cap Fund

### AUM

Monthly Average AUM ₹ 1839.22 Crore

Month End AUM ₹ 1870.10 Crore

Quarterly Avg AUM ₹ 1569.00 Crore

### Minimum Investment & Additional Purchase Amount

**Lumpsum**- Rs. 500/- and in multiples of Re. 1/- thereafter  
(Lumpsum subscriptions with a limit of Rs. 1 lakh per day per PAN w.e.f November 06, 2023)

#### SIP

**For Weekly, Fortnightly & Monthly SIP** - Rs.100 & in multiple of Re. 1, Min. instalments: 6,

**For Quarterly SIP**- Rs.500 & in multiple of Re. 1, Min. instalments: 4

#### STP

Daily Fixed STP - Rs. 500, Min. Instalments:60

Weekly Fixed STP - Rs.500, Min. Instalments:15

Monthly Fixed STP - Rs.1000, Min. Instalments:6

Quarterly Fixed STP - Rs.1500, Min. Instalments:4

### Expense Ratio<sup>5</sup> (p.a %)

Regular Plan : 2.01

Direct Plan : 0.44

<sup>5</sup>Total Expense Ratio - As on last day of the month & includes additional expenses provided in Regulation 52(6A)(b) and 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996 and Goods and Service Tax on Management Fees. Different plans have different expense structure. For more details please visit our website.

### NAV of Plans / Options~ as on May 31, 2024

#### Regular Plan

Growth ₹ 15.7080

IDCW ₹ 15.7080

#### Direct Plan

Growth ₹ 16.1770

IDCW ₹ 16.1770

~Plans: Regular and Direct

Options: Growth and IDCW

(Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.)

### Portfolio Details\*

Weight in Top 10 Stocks: 24.88%

Weight in Top 20 Stocks: 41.50%

Total number of Stock : 115

\*Post adjustment of long & short future positions

### Ratios

Portfolio Turn Over Ratio 2.45 Times

### Load Structure

Entry Load<sup>6</sup>: Nil

**Exit Load:** 1.00% (of applicable NAV); if units are redeemed/switched-out within 1 month from the date of allotment. Nil thereafter

<sup>6</sup>SEBI vide its circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 has decided that there shall be no entry Load for all Mutual Fund Schemes.

### Quantitative Information

Portfolio Beta, Standard Deviation, Sharpe Ratio and Tracking Error of the Scheme is not computed since the scheme has not completed 3 years from its inception.

## Investment Objective

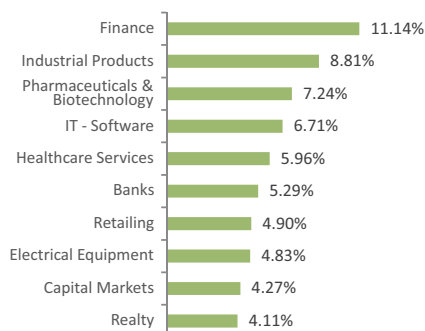
The primary objective of the Scheme is to seek to generate capital appreciation by actively investing in and managing a diversified portfolio primarily composed of mid-cap stocks.

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

## Why to Invest In WhiteOak Capital Mid Cap Fund ?

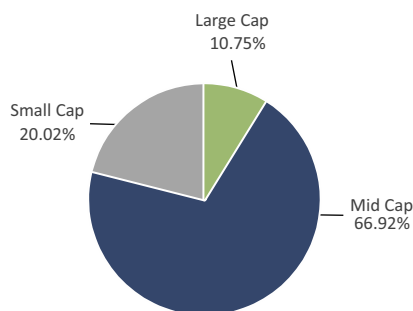
- Offers opportunities for long term capital appreciation investing primarily in mid cap stocks.
- Aims to build an attractive portfolio by investing in good businesses at attractive valuations.
- Focuses on Balanced Portfolio Construction - Portfolio of Pro-cyclical and Counter-cyclical stocks to help reducing macro-economic shocks.
- Provides Tactical Allocation to Small Caps to capture compelling opportunities in this segment.
- Offers Small Allocation to Large Caps for Liquidity.

## Top 10 Industry Allocation (% to Net Assets)



Industry Classification as recommended by SEBI/AMFI  
Derivatives are considered.

## Market Cap Allocation (% to Net Assets)



Market Capitalization as specified by SEBI/AMFI  
Derivatives are considered.

# WhiteOak Capital Mid Cap Fund



An Open ended equity scheme predominantly investing in mid cap stocks

Data as on 31 May 2024



## Portfolio holdings (as on May 31, 2024)

Instrument Type/ Issuer Name	Industry/ Rating	% to Net Assets	% of NAV Derivatives	Net % to NAV	Instrument Type/ Issuer Name	Industry/ Rating	% to Net Assets	% of NAV Derivatives	Net % to NAV
<b>Equity &amp; Equity related</b>					Rashi Peripherals Limited	IT - Hardware	0.49%		0.49%
CG Power and Industrial Solutions Limited	Electrical Equipment	3.89%		3.89%	Dalmia Bharat Limited	Cement & Cement Products	0.49%		0.49%
The Indian Hotels Company Limited	Leisure Services	2.94%		2.94%	Fortis Healthcare Limited	Healthcare Services	0.47%		0.47%
Muthoot Finance Limited	Finance	0.02%	2.67%	2.69%	Global Health Limited	Healthcare Services	0.47%		0.47%
Max Financial Services Limited	Insurance	2.60%		2.60%	Sona BLW Precision Forgings Limited	Auto Components	0.47%		0.47%
Max Healthcare Institute Limited	Healthcare Services	2.36%		2.36%	Five Star Business Finance Limited	Finance	0.47%		0.47%
The Federal Bank Limited	Banks	2.18%		2.18%	IDFC First Bank Limited	Banks	0.45%		0.45%
REC Limited	Finance	2.10%		2.10%	JSW Energy Limited	Power	0.44%		0.44%
Power Finance Corporation Limited	Finance	1.71%	0.39%	2.10%	Alkem Laboratories Limited	Pharmaceuticals & Biotechnology	0.44%		0.44%
Info Edge (India) Limited	Retailing	2.04%		2.04%	Neuland Laboratories Limited	Pharmaceuticals & Biotechnology	0.43%		0.43%
The Phoenix Mills Limited	Realty	1.98%		1.98%	Electronics Mart India Limited	Retailing	0.43%		0.43%
Persistent Systems Limited	IT - Software	1.91%		1.91%	Vedant Fashions Limited	Retailing	0.43%		0.43%
AIA Engineering Limited	Industrial Products	1.77%		1.77%	AU Small Finance Bank Limited#	Banks	0.00%	0.42%	0.42%
Dixon Technologies (India) Limited	Consumer Durables	1.74%		1.74%	Newgen Software Technologies Limited	IT - Software	0.41%		0.41%
KPIT Technologies Limited	IT - Software	1.73%		1.73%	Nucleus Software Exports Limited	IT - Software	0.41%		0.41%
Trent Limited	Retailing	1.71%		1.58%	Innova Captab Limited	Pharmaceuticals & Biotechnology	0.39%		0.39%
Balkrishna Industries Limited	Auto Components	1.58%		1.57%	Navin Fluorine International Limited	Chemicals & Petrochemicals	0.38%		0.38%
Procter & Gamble Hygiene and Health Care Limited	Personal Products	1.57%		1.55%	Kewal Kiran Clothing Limited	Textiles & Apparels	0.38%		0.38%
Astral Limited	Industrial Products	1.55%		1.54%	Rainbow Childrens Medicare Limited	Healthcare Services	0.37%		0.37%
Abbott India Limited	Pharmaceuticals & Biotechnology	1.54%		1.52%	Gujarat Gas Limited	Gas	0.01%	0.36%	0.37%
Shriram Finance Limited	Finance	1.52%		1.38%	Page Industries Limited	Textiles & Apparels	0.36%		0.36%
Nippon Life India Asset Management Limited	Capital Markets	1.38%		1.34%	Honasa Consumer Limited	Personal Products	0.35%		0.35%
Oil India Limited	Oil	1.34%		1.26%	TBO Tek Limited	Leisure Services	0.34%		0.34%
Indian Bank	Banks	1.26%		1.16%	Bank of India	Banks	0.34%		0.34%
Supreme Industries Limited	Industrial Products	1.18%		1.16%	Shivalik Bimetal Controls Limited	Industrial Products	0.34%		0.34%
Computer Age Management Services Limited	Capital Markets	1.16%		1.12%	Vodafone Idea Limited	Telecom - Services	0.34%		0.34%
Colgate Palmolive (India) Limited	Personal Products	1.16%		1.11%	Sonata Software Limited	IT - Software	0.34%		0.34%
Container Corporation of India Limited	Transport Services	1.12%		1.11%	Jupiter Life Line Hospitals Limited	Healthcare Services	0.34%		0.34%
KEI Industries Limited	Industrial Products	1.11%		1.10%	Oracle Financial Services Software Limited	IT - Software	0.32%		0.32%
Metro Brands Limited	Consumer Durables	1.10%		1.08%	Honeywell Automation India Limited	Industrial Manufacturing	0.32%		0.32%
Coforge Limited	IT - Software	1.08%		0.97%	Gillette India Limited	Personal Products	0.31%		0.31%
Lupin Limited	Pharmaceuticals & Biotechnology	0.97%	0.10%	1.04%	Narayana Hrudayalaya Limited	Healthcare Services	0.31%		0.31%
CreditAccess Grameen Limited	Finance	1.04%		0.96%	JB Chemicals & Pharmaceuticals Limited	Pharmaceuticals & Biotechnology	0.30%		0.30%
HDFC Asset Management Company Limited	Capital Markets	0.54%	0.50%	0.96%	Arvind Fashions Limited	Retailing	0.29%		0.29%
IPCA Laboratories Limited	Pharmaceuticals & Biotechnology	0.96%		0.94%	Fine Organic Industries Limited	Chemicals & Petrochemicals	0.29%		0.29%
Bharat Bijlee Limited	Electrical Equipment	0.94%		0.93%	Kolte - Patil Developers Limited	Realty	0.28%		0.28%
Coromandel International Limited#	Fertilizers & Agrochemicals	0.00%	0.93%	0.92%	Onward Technologies Limited	IT - Services	0.28%		0.28%
ACC Limited	Cement & Cement Products	0.92%		0.89%	InterGlobe Aviation Limited	Transport Services	0.26%		0.26%
Jindal Stainless Limited	Ferrous Metals	0.89%		0.86%	Star Health And Allied Insurance Company Limited	Insurance	0.26%		0.26%
Mahindra & Mahindra Financial Services Limited#	Finance	0.00%	0.86%	0.84%	Senco Gold Limited	Consumer Durables	0.25%		0.25%
Ajanta Pharma Limited	Pharmaceuticals & Biotechnology	0.84%		0.82%	Blue Dart Express Limited	Transport Services	0.24%		0.24%
Indegene Limited	Healthcare Services	0.82%		0.80%	Gopal Snacks Limited	Food Products	0.24%		0.24%
Bharti Hexacom Limited	Telecom - Services	0.80%		0.77%	The Jammu & Kashmir Bank Limited	Banks	0.24%		0.24%
Zydus Lifesciences Limited	Pharmaceuticals & Biotechnology	0.77%		0.76%	Aadhar Housing Finance Limited	Finance	0.23%		0.23%
Hindustan Petroleum Corporation Limited	Petroleum Products	0.76%		0.75%	Krishna Institute Of Medical Sciences Limited	Healthcare Services	0.23%		0.23%
Sobha Limited	Realty	0.75%		0.74%	CSB Bank Limited	Banks	0.22%		0.22%
Endurance Technologies Limited	Auto Components	0.74%		0.73%	Xpro India Limited	Industrial Products	0.20%		0.20%
Cummins India Limited	Industrial Products	0.73%		0.72%	Capital Small Finance Bank Limited	Banks	0.18%		0.18%
CMS Info System Limited	Commercial Services & Supplies	0.72%		0.71%	Aavas Financiers Limited	Finance	0.13%		0.13%
KSB Limited	Industrial Products	0.71%		0.69%	Radiant Cash Management Services Limited	Commercial Services & Supplies	0.11%		0.11%
360 One WAM Limited	Capital Markets	0.69%		0.69%	Nifty 50 Index	Index		1.99%	1.99%
Bayer Cropscience Limited	Fertilizers & Agrochemicals	0.69%		0.68%	JSW Steel Limited	Ferrous Metals		0.50%	0.50%
Vesuvius India Limited	Industrial Products	0.68%		0.64%	<b>REIT Instruments</b>				
Indus Towers Limited	Telecom - Services	0.64%		0.60%	Brookfield India Real Estate Trust	Realty	0.57%		
Century Textiles & Industries Limited	Paper, Forest & Jute Products	0.60%		0.59%	Nexus Select Trust - REIT	Realty	0.53%		
Syngene International Limited	Healthcare Services	0.59%		0.57%	<b>Treasury Bill</b>				
Varun Beverages Limited	Beverages	0.57%		0.57%	182 Days	Sovereign	1.92%		
Petronet LNG Limited	Gas	0.57%		0.56%	91 Days	Sovereign	1.32%		
Safari Industries (India) Limited	Consumer Durables	0.56%		0.54%	<b>TREPS &amp; Net Current Assets</b>				
Grindwell Norton Limited	Industrial Products	0.54%		0.52%	<b>Net Receivables / (Payables)</b>				
Medi Assist Healthcare Services Limited	Insurance	0.52%		0.51%	<b>GRAND TOTAL</b>				
3M India Limited	Diversified	0.51%		0.51%					
Intellect Design Arena Limited	IT - Software	0.51%		0.50%					
Poly Medicare Limited	Healthcare Equipment & Supplies	0.50%		0.50%					
Shilpa Medicare Limited	Pharmaceuticals & Biotechnology	0.50%							

Rounded off to the nearest two digits after the decimal point  
#Allocation less than 0.01%

# WhiteOak Capital ELSS Tax Saver Fund



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

Data as on 31 May 2024

## Fund Snapshot

### Inception Date

14<sup>th</sup> October 2022

### Benchmark

BSE 500 TRI

### Fund Manager

Mr. Ramesh Mantri (Equity)  
Managing this Scheme from its inception  
Total Work Experience-Over 20 Years

Mr. Piyush Baranwal (Debt)  
Managing this Scheme from its inception  
Total Work Experience-Over 14 Years

Ms. Trupti Agrawal (Assistant Fund Manager/Equity)  
Managing this Scheme from its inception  
Total Work Experience-Over 15 Years

Mr. Dheeresh Pathak (Asst. Fund Manager – Equity)  
Managing this Scheme from 01st April 2024  
Total Work Experience-Over 16 Years

### Category of the Scheme

Equity Linked Savings Scheme (ELSS)

### AUM

Monthly Average AUM ₹ 217.86 Crore  
Month End AUM ₹ 222.26 Crore  
Quarterly Avg AUM ₹ 153.41 Crore

### Minimum Investment & Additional Purchase Amount

Minimum of Rs. 500/- and in multiples of Re. 500/- thereafter

### Expense Ratio<sup>\$</sup> (p.a %)

Regular Plan : 2.32  
Direct Plan : 0.68

<sup>\$</sup>Total Expense Ratio - As on last day of the month & includes additional expenses provided in Regulation 52(6A)(b) and 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996 and Goods and Service Tax on Management Fees. Different plans have different expense structure. For more details please visit our Website.

### NAV of Plans / Options~ as on May 31, 2024

Regular Plan		Direct Plan	
Growth	₹ 14.6360	Growth	₹ 15.0640
IDCW	₹ 14.6360	IDCW	₹ 15.0640

~Plans: Regular and Direct

Options: Growth and IDCW

(Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.)

### Portfolio Details\*

Weight in Top 10 Stocks: 27.37%  
Weight in Top 20 Stocks: 42.42%  
Total number of Stock : 132

\*Post adjustment of long & short future positions

### Ratios

Portfolio Turn Over Ratio 0.44 Times

### Load Structure

Entry Load<sup>†</sup>: Nil

Exit Load<sup>†</sup>: Nil (subject to Lock-in period of 3 years)

<sup>†</sup>SEBI vide its circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 has decided that there shall be no entry Load for all Mutual Fund Schemes.

### Quantitative Information

Portfolio Beta, Standard Deviation, Sharpe Ratio and Tracking Error of the Scheme is not computed since the scheme has not completed 3 years from its inception.



## Investment Objective

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.



## Why to Invest In WhiteOak Capital ELSS Tax Saver Cap Fund ?

- Qualifies for Tax Exemption under Section 80C of Income Tax Act, 1961 (Applicable to investors opting for old tax regime as per prevailing tax laws).
- Invests across Markets Caps & Styles to capture compelling opportunities across market capitalizations.
- Aims to build equity portfolio of companies diversified across major industries, economic sectors and market capitalization that offer an acceptable risk reward balance.
- Focuses on Balanced Portfolio Construction - Portfolio of Pro-cyclical and Counter-cyclical stocks to help reducing macro-economic shocks.

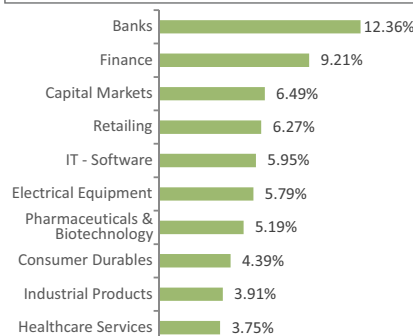


## Portfolio holdings (as on May 31, 2024)

Instrument Type/ Issuer Name	Industry	% to Net Assets	Instrument Type/ Issuer Name	Industry	% to Net Assets
<b>Equity &amp; Equity related</b>					
HDFC Bank Limited	Banks	4.32%	Shriram Finance Limited	Finance	0.50%
ICICI Bank Limited	Banks	3.99%	Mankind Pharma Limited	Pharmaceuticals & Biotechnology	0.50%
ICICI Securities Limited	Capital Markets	3.92%	Azad Engineering Ltd	Electrical Equipment	0.49%
Nestle India Limited	Food Products	2.40%	Shilpa Medicare Limited	Pharmaceuticals & Biotechnology	0.49%
Bharat Electronics Limited	Aerospace & Defense	2.34%	Gillette India Limited	Personal Products	0.49%
Larsen & Toubro Limited	Construction	2.20%	Century Textiles & Industries Limited	Paper, Forest & Jute Products	0.48%
ABB India Limited	Electrical Equipment	2.14%	Electronics Mart India Limited	Retailing	0.48%
Reliance Industries Limited	Petroleum Products	2.10%	Rashi Peripherals Limited	IT - Hardware	0.46%
Zomato Limited	Retailing	2.04%	Poly Medicare Limited	Supplies	0.45%
Power Finance Corporation Limited	Finance	1.92%	Sun Pharmaceutical Industries Limited	Pharmaceuticals & Biotechnology	0.45%
Titan Company Limited	Consumer Durables	1.89%	JB Chemicals & Pharmaceuticals Limited	Pharmaceuticals & Biotechnology	0.44%
Trent Limited	Retailing	1.76%	Oracle Financial Services Software Limited	IT - Software	0.41%
CG Power and Industrial Solutions Limited	Electrical Equipment	1.72%	The Phoenix Mills Limited	Realty	0.40%
Ambuja Cements Limited	Cement & Cement Products	1.50%	JSW Steel Limited	Ferrous Metals	0.40%
Kotak Mahindra Bank Limited	Banks	1.47%	Arvind Fashions Limited	Retailing	0.39%
Mahindra & Mahindra Limited	Automobiles	1.45%	Sonata Software Limited	IT - Software	0.38%
State Bank of India	Banks	1.37%	Coforge Limited	IT - Software	0.38%
Tata Consultancy Services Limited	IT - Software	1.32%	Bharti Hexacom Limited	Telecom - Services	0.38%
Maruti Suzuki India Limited	Automobiles	1.31%	Senco Gold Limited	Consumer Durables	0.36%
Indegene Limited	Healthcare Services	1.26%	Blue Star Limited	Consumer Durables	0.36%
Cholamandalam Investment and Finance Company Ltd	Finance	1.23%	Aadhar Housing Finance Limited	Finance	0.36%
Computer Age Management Services Limited	Capital Markets	1.23%	Eicher Motors Limited	Automobiles	0.34%
Muthoot Finance Limited	Finance	1.19%	The Jammu & Kashmir Bank Limited	Banks	0.33%
Bharti Airtel Limited	Telecom - Services	1.18%	Gujarat Ambuja Exports Limited	Agricultural Food & other Products	0.33%
Electrical Equipment	Electrical Equipment	1.12%	Gopal Snacks Limited	Food Products	0.33%
REC Limited	Finance	1.10%	Krishna Institute Of Medical Sciences Limited	Healthcare Services	0.32%
InterGlobe Aviation Limited	Transport Services	1.07%	Shivalki Bimetal Controls Limited	Industrial Products	0.32%
Sobha Limited	Realty	1.06%	Jupiter Life Line Hospitals Limited	Healthcare Services	0.32%
CMS Info System Limited	Commercial Services & Supplies	1.04%	Triveni Turbine Limited	Electrical Equipment	0.32%
Godrej Consumer Products Limited	Personal Products	0.97%	Navin Fluorine International Limited	Chemicals & Petrochemicals	0.29%
KSB Limited	Industrial Products	0.95%	Innova Captab Limited	Pharmaceuticals & Biotechnology	0.28%
Persistent Systems Limited	IT - Software	0.94%	HDFC Life Insurance Company Limited	Insurance	0.28%
Varun Beverages Limited	Beverages	0.92%	Grindwell Norton Limited	Industrial Products	0.28%
Tata Steel Limited	Ferrous Metals	0.92%	Kewal Kiron Clothing Limited	Textiles & Apparels	0.28%
Infia Edge (India) Limited	Retailing	0.87%	India Shelter Finance Corporation Limited	Finance	0.26%
Vesuvius India Limited	Industrial Products	0.87%	Fine Organic Industries Limited	Chemicals & Petrochemicals	0.26%
Jyothy Labs Limited	Household Products	0.86%	Xpro India Limited	Industrial Products	0.25%
Nucleus Software Exports Limited	IT - Software	0.80%	Saregama India Limited	Entertainment	0.25%
Bajaj Finserv Limited	Finance	0.80%	Arman Financial Services Limited	Finance	0.25%
Pidilite Industries Limited	Chemicals & Petrochemicals	0.79%	CSB Bank Limited	Banks	0.24%
Oil India Limited	Oil	0.75%	Syngene International Limited	Healthcare Services	0.24%
Safari Industries (India) Limited	Consumer Durables	0.72%	Aavas Financiers Limited	Finance	0.23%
Bajaj Finance Limited	Finance	0.72%	Indigo Paints Limited	Consumer Durables	0.23%
360 One WAM Limited	Capital Markets	0.72%	Indiamart InterMesh Limited	Retailing	0.23%
Astral Limited	Industrial Products	0.72%	Kolte - Patil Developers Limited	Realty	0.23%
Medi Assist Healthcare Services Limited	Insurance	0.69%	Cello World Limited	Consumer Durables	0.23%
Varror Engineering Limited	Auto Components	0.69%	Vedant Fashions Limited	Retailing	0.22%
Max Financial Services Limited	Insurance	0.68%	Garware Technical Fibres Limited	Textiles & Apparels	0.21%
Balkrishna Industries Limited	Auto Components	0.67%	Bank of India	Banks	0.19%
Cipla Limited	Pharmaceuticals & Biotechnology	0.66%	Capital Small Finance Bank Limited	Banks	0.19%
Intellect Design Arena Limited	IT - Software	0.65%	Craftsman Automation Limited	Auto Components	0.19%
Ajanta Pharma Limited	Pharmaceuticals & Biotechnology	0.62%	Onward Technologies Limited	IT - Services	0.17%
Nippon Life India Asset Management Limited	Capital Markets	0.62%	Sai Silks Kalamandir Limited	Retailing	0.17%
ICICI Prudential Life Insurance Company Limited	Insurance	0.61%	Nesco Limited	Commercial Services & Supplies	0.17%
Dixon Technologies (India) Limited	Consumer Durables	0.60%	Procter & Gamble Hygiene and Health Care Limited	Personal Products	0.16%
Five Star Business Finance Limited	Finance	0.60%	The Federal Bank Limited	Banks	0.16%
Neuland Laboratories Limited	Pharmaceuticals & Biotechnology	0.58%	Zydus Lifesciences Limited	Pharmaceuticals & Biotechnology	0.15%
Newgen Software Technologies Limited	IT - Software	0.56%	Vodafone Idea Limited	Telecom - Services	0.12%
Rainbow Childrens Medicare Limited	Healthcare Services	0.54%	Go Fashion (India) Limited	Retailing	0.11%
Global Health Limited	Leisure Services	0.54%	Axis Bank Limited	Banks	0.10%
Lemon Tree Hotels Limited	Healthcare Services	0.53%	Radiant Cash Management Services Limited	Commercial Services & Supplies	0.10%
Vijaya Diagnostic Centre Limited	Healthcare Services	0.53%	Cholamandalam Financial Holdings Limited	Finance	0.05%
TBO Tek Limited	Personal Products	0.52%	Rolex Rings Limited	Auto Components	0.03%
Honasa Consumer Limited	Pharmaceuticals & Biotechnology	0.52%	TREPS & Net Current Assets		0.60%
Torrent Pharmaceuticals Limited	Pharmaceuticals & Biotechnology	0.52%	Net Receivables / (Payables)		0.99%
AIA Engineering Limited	Industrial Products	0.52%	GRAND TOTAL		100.00%
Infosys Limited	IT - Software	0.51%			
Hindalco Industries Limited	Non - Ferrous Metals	0.51%			
Abbott India Limited	Pharmaceuticals & Biotechnology	0.50%			



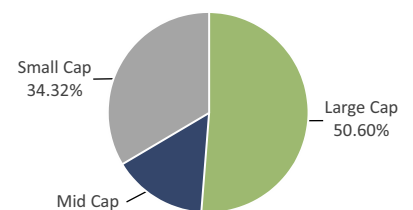
## Top 10 Industry Allocation (% to Net Assets)



Industry Classification as recommended by SEBI/AMFI



## Market Cap Allocation (% to Net Assets)



Market Capitalization as specified by SEBI/AMFI



# WhiteOak Capital Large Cap Fund



An open ended equity scheme predominantly investing in large cap stocks

Data as on 31 May 2024

## Fund Snapshot

### Inception Date

1<sup>st</sup> December 2022

### Benchmark

BSE 100 TRI

### Fund Manager

Mr. Ramesh Mantri (Equity)

Managing this Scheme from its inception  
Total Work Experience-Over 20 Years

Mr. Piyush Baranwal (Debt)

Managing this Scheme from its inception  
Total Work Experience-Over 14 Years

Ms. Trupti Agrawal (Assistant Fund Manager/Equity)

Managing this Scheme from its inception  
Total Work Experience-Over 15 Years

Mr. Dheeresh Pathak (Asst. Fund Manager – Equity)

Managing this Scheme from 01st April 2024  
Total Work Experience-Over 16 Years

### Category of the Scheme

Large Cap Fund

### AUM

Monthly Average AUM ₹ 491.58 Crore

Month End AUM ₹ 500.98 Crore

Quarterly Avg AUM ₹ 403.88 Crore

### Minimum Investment & Additional Purchase Amount

Minimum of Rs. 500/- and in multiples of Re. 1/- thereafter

### Expense Ratio<sup>§</sup> (p.a %)

Regular Plan : 2.38

Direct Plan : 0.68

<sup>§</sup>Total Expense Ratio - As on last day of the month & includes additional expenses provided in Regulation 52(6A)(b) and 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996 and Goods and Service Tax on Management Fees. Different plans have different expense structure. For more details please visit our Website.

### NAV of Plans / Options~ as on May 31, 2024

#### Regular Plan

Growth ₹ 12.9710

IDCW ₹ 12.9710

#### Direct Plan

Growth ₹ 13.3060

IDCW ₹ 13.3060

~Plans: Regular and Direct

Options: Growth and IDCW

(Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.)

### Portfolio Details\*

Weight in Top 10 Stocks: 38.90%

Weight in Top 20 Stocks: 60.54%

Total number of Stock : 71

\*Post adjustment of long & short future positions

### Ratios

Portfolio Turn Over Ratio 1.50 Times

### Load Structure

Entry Load<sup>§</sup>: Nil

**Exit Load:** 1.00% (of applicable NAV); if units are redeemed/switched-out within 1 month from the date of allotment. Nil thereafter

<sup>§</sup>SEBI vide its circular no. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009 has decided that there shall be no entry Load for all Mutual Fund Schemes.

### Quantitative Information

Portfolio Beta, Standard Deviation, Sharpe Ratio and Tracking Error of the Scheme is not computed since the scheme has not completed 3 years from its inception.

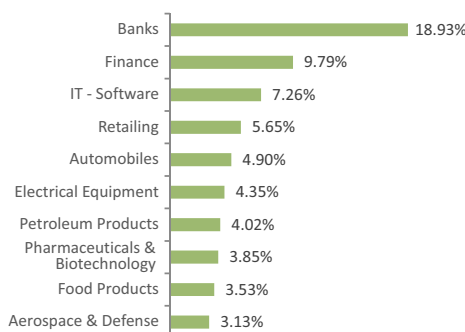
## Investment Objective

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.

## Why to Invest In WhiteOak Capital Large Cap Fund ?

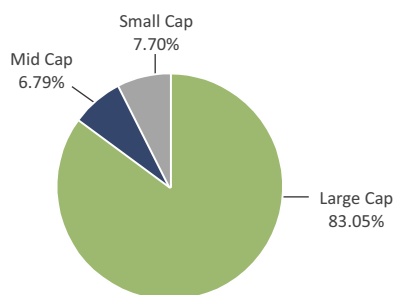
- Offers opportunities for long term capital appreciation investing predominantly in Large-cap companies (minimum exposure of 80% to Large Cap stocks)
- Invests in Large Cap companies which demonstrate some usual characteristics such as Industry leaders with relatively stable businesses, Strong balance sheets to survive economic downturns, Easier access to Capital, Reputed management & availability of talent.
- Focuses on Balanced Portfolio Construction - Portfolio of Pro-cyclical and Counter-cyclical stocks to help reducing macro-economic shocks
- Provides Tactical Allocation to Mid Caps to capture compelling opportunities in this segment

## Top 10 Industry Allocation (% to Net Assets)



Industry Classification as recommended by SEBI/AMFI  
Derivatives are considered.

## Market Cap Allocation (% to Net Assets)



Market Capitalization as specified by SEBI/AMFI  
Derivatives are considered.

# WhiteOak Capital Large Cap Fund



An open ended equity scheme predominantly investing in large cap stocks

Data as on 31 May 2024



## Portfolio holdings (as on May 31, 2024)

Instrument Type/ Issuer Name	Industry/ Rating	% to Net Assets	% of NAV Derivatives	Net % to NAV	Instrument Type/ Issuer Name	Industry/ Rating	% to Net Assets	% of NAV Derivatives	Net % to NAV
<b>Equity &amp; Equity related</b>		<b>93.76%</b>	<b>3.78%</b>	<b>97.54%</b>	Vodafone Idea Limited	Telecom - Services	0.25%		0.25%
ICICI Bank Limited	Banks	7.43%		7.43%	The Jammu & Kashmir Bank Limited	Banks	0.25%		0.25%
HDFC Bank Limited	Banks	6.25%		6.25%	Astral Limited	Industrial Products	0.19%		0.19%
Reliance Industries Limited	Petroleum Products	4.02%		4.02%	Jyothy Labs Limited	Household Products	0.18%		0.18%
Nestle India Limited	Food Products	3.53%		3.53%	Global Health Limited	Healthcare Services	0.17%		0.17%
Bharat Electronics Limited	Aerospace & Defense	3.13%		3.13%	Tube Investments of India Limited	Auto Components	0.14%		0.14%
Power Finance Corporation Limited	Finance	2.90%	0.23%	3.13%	Honasa Consumer Limited	Personal Products	0.12%		0.12%
Tata Consultancy Services Limited	IT - Software	3.03%		3.03%	Nifty 50 Index	Index		1.95%	1.95%
Titan Company Limited	Consumer Durables	2.87%		2.87%	<b>REIT Instruments</b>		<b>0.86%</b>		
Zomato Limited	Retailing	2.76%		2.76%	Nexus Select Trust - REIT	Realty	0.47%		
ABB India Limited	Electrical Equipment	2.75%		2.75%	Brookfield India Real Estate Trust	Realty	0.39%		
Mahindra & Mahindra Limited	Automobiles	2.67%		2.67%	<b>Treasury Bill</b>		<b>2.37%</b>		
Larsen & Toubro Limited	Construction	2.61%		2.61%	182 Days	Sovereign	1.68%		
Trent Limited	Retailing	2.49%		2.49%	91 Days	Sovereign	0.69%		
State Bank of India	Banks	2.17%		2.17%	<b>TREPS &amp; Net Current Assets</b>		<b>1.42%</b>		
InterGlobe Aviation Limited	Transport Services	2.11%		2.11%	<b>Net Receivables / (Payables)</b>		<b>1.59%</b>		
Ambuja Cements Limited	Cement & Cement Products	2.10%		2.10%	<b>GRAND TOTAL</b>		<b>100.00%</b>		
Kotak Mahindra Bank Limited	Banks	2.09%		2.09%					
Godrej Consumer Products Limited	Personal Products	2.01%		2.01%					
Maruti Suzuki India Limited	Automobiles	1.75%		1.75%					
Bharti Airtel Limited	Telecom - Services	1.64%		1.64%					
Tata Steel Limited	Ferrous Metals	1.62%		1.62%					
Varun Beverages Limited	Beverages	1.60%		1.60%					
Pidilite Industries Limited	Chemicals & Petrochemicals	1.55%		1.55%					
Cipla Limited	Pharmaceuticals & Biotechnology	1.53%		1.53%					
Cholamandalam Investment and Finance Company Ltd	Finance	1.49%		1.49%					
ICICI Securities Limited	Capital Markets	1.36%		1.36%					
Infosys Limited	IT - Software	1.30%		1.30%					
Bajaj Finance Limited	Finance	1.26%		1.26%					
CG Power and Industrial Solutions Limited	Electrical Equipment	1.00%		1.00%					
Shriram Finance Limited	Finance	0.99%		0.99%					
Torrent Pharmaceuticals Limited	Pharmaceuticals & Biotechnology	0.98%		0.98%					
ICICI Prudential Life Insurance Company Limited	Insurance	0.03%	0.95%	0.98%					
Mankind Pharma Limited	Pharmaceuticals & Biotechnology	0.95%		0.95%					
Hindalco Industries Limited	Non - Ferrous Metals	0.90%		0.90%					
Persistent Systems Limited	IT - Software	0.90%		0.90%					
Computer Age Management Services Limited	Capital Markets	0.89%		0.89%					
Bajaj Finserv Limited	Finance	0.83%		0.83%					
Axis Bank Limited	Banks	0.74%		0.74%					
Max Financial Services Limited	Insurance	0.72%		0.72%					
Power Grid Corporation of India Limited	Power	0.70%		0.70%					
KSB Limited	Industrial Products	0.69%		0.69%					
Muthoot Finance Limited	Finance	0.02%	0.65%	0.67%					
Sobha Limited	Realty	0.65%		0.65%					
NTPC Limited	Power	0.64%		0.64%					
Intellect Design Arena Limited	IT - Software	0.60%		0.60%					
Bharat Bijlee Limited	Electrical Equipment	0.60%		0.60%					
Oil & Natural Gas Corporation Limited	Oil	0.58%		0.58%					
REC Limited	Finance	0.58%		0.58%					
Coforge Limited	IT - Software	0.54%		0.54%					
Nippon Life India Asset Management Limited	Capital Markets	0.51%		0.51%					
Medi Assist Healthcare Services Limited	Insurance	0.49%		0.49%					
Aadhar Housing Finance Limited	Finance	0.49%		0.49%					
Eicher Motors Limited	Automobiles	0.48%		0.48%					
HDFC Life Insurance Company Limited	Insurance	0.47%		0.47%					
The Phoenix Mills Limited	Realty	0.41%		0.41%					
Info Edge (India) Limited	Retailing	0.40%		0.40%					
Bharti Hexacom Limited	Telecom - Services	0.39%		0.39%					
Sun Pharmaceutical Industries Limited	Pharmaceuticals & Biotechnology	0.39%		0.39%					
Oil India Limited	Oil	0.36%		0.36%					
Five Star Business Finance Limited	Finance	0.35%		0.35%					
Nucleus Software Exports Limited	IT - Software	0.33%		0.33%					
Oracle Financial Services Software Limited	IT - Software	0.31%		0.31%					
Jupiter Life Line Hospitals Limited	Healthcare Services	0.28%		0.28%					
Sonata Software Limited	IT - Software	0.25%		0.25%					

Rounded off to the nearest two digits after the decimal point

# WhiteOak Capital Large & Mid Cap Fund

(An open ended equity scheme investing in both large cap and mid cap stocks)



Data as on 31 May 2024

## Fund Snapshot

### Inception Date

22<sup>nd</sup> December 2023

### Benchmark

BSE 250 Large MidCap TRI

### Fund Manager

Mr. Ramesh Mantri (Equity)

Managing this Scheme from its inception  
Total Work Experience-Over 20 Years

Ms. Trupti Agrawal (Assistant Fund Manager/Equity)

Managing this Scheme from its inception  
Total Work Experience -Over 15 Years

Mr. Piyush Baranwal (Debt)

Managing this Scheme from its inception  
Total Work Experience-Over 14 Years

Mr. Dheeresh Pathak (Asst. Fund Manager – Equity)

Managing this Scheme from 01st April 2024  
Total Work Experience-Over 16 Years

### Category of the Scheme

Large & Mid Cap Fund

### AUM

Monthly Average AUM ₹ 1153.29 Crore

Month End AUM ₹ 1174.26 Crore

Quarterly Avg AUM ₹ 981.35 Crore

### Minimum Investment & Additional Purchase Amount

For Lumpsum: Minimum of Rs. 100/- and in multiples of Re. 1/- thereafter

For Weekly, Fortnightly & Monthly SIP - Rs.100 & in multiple of Re. 1, Min. instalments: 6

For Quarterly SIP- Rs.500 & in multiple of Re. 1, Min. instalments: 4

For STP

Daily Fixed STP - Rs. 500, Min. Instalments:60

Weekly Fixed STP - Rs.500, Min. Instalments:15

Monthly Fixed STP - Rs.1000, Min. Instalments:6

Quarterly Fixed STP - Rs.1500, Min. Instalments:4

### Expense Ratio<sup>§</sup> (p.a %)

Regular Plan : 2.11

Direct Plan : 0.41

<sup>§</sup>Total Expense Ratio - As on last day of the month & includes additional expenses provided in Regulation 52(6A)(b) and 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996 and Goods and Service Tax on Management Fees. Different plans have different expense structure. For more details please visit our Website.

### NAV of Plans / Options~ as on May 31, 2024

#### Regular Plan

Growth ₹ 11.2240

#### Direct Plan

Growth ₹ 11.3100

~Plans: Regular and Direct

Options: Growth and IDCW

(Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.)

### Portfolio Details\*

Weight in Top 10 Stocks: 27.92%

Weight in Top 20 Stocks: 42.79%

Total number of Stock : 109

\*Post adjustment of long & short future positions

### Load Structure

Entry Load<sup>§</sup>: Nil

Exit Load: 1.00% (of applicable NAV); if units are redeemed/switched-out within 1 month from the date of allotment. Nil thereafter

<sup>§</sup>SEBI vide its circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 has decided that there shall be no entry Load for all Mutual Fund Schemes.

### Quantitative Information

Portfolio Beta, Standard Deviation, Sharpe Ratio and Tracking Error of the Scheme is not computed since the scheme has not completed 3 years from its inception.

Portfolio Turnover Ratio is not computed since the Scheme has not completed 1 year from its inception.



## Investment Objective

The primary objective of the scheme is to generate long term capital appreciation by investing in and managing a diversified portfolio of equity and equity related instruments of large and mid cap companies. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.

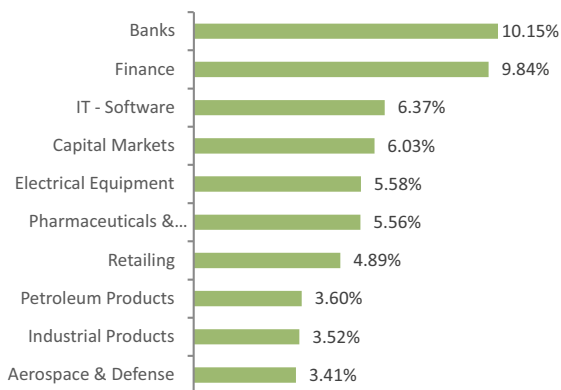


## Why to Invest In WhiteOak Capital Large & Mid Cap Fund ?

- › The scheme aims to capture opportunities available primarily in large and mid-cap space, as large cap may provide optimal stability and liquidity, whereas mid & small cap have the potential to offer higher returns, albeit high volatility.
- › The scheme intends to have a small allocation to small cap companies. Small and Mid-Cap segment may create higher alpha generation opportunities since it has availability of broad spectrum of diversified and niche businesses and needs to be more researched. large in-house research capabilities matter a lot for identifying winners in this segment.
- › The scheme aims to create a factor diversified balanced portfolio to provide better investment experience with low alpha volatility. Without sector and style biases, the scheme strives to achieve portfolio diversification and risk mitigation, reducing reliance on concentrated bets.



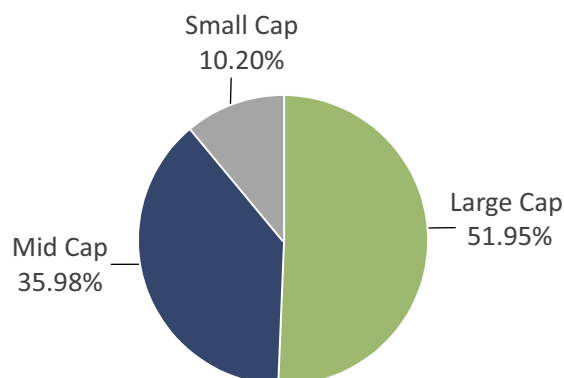
## Top 10 Industry Allocation (% to Net Assets)



Industry Classification as recommended by SEBI/AMFI  
Derivatives are considered.



## Market Cap Allocation (% to Net Assets)



Market Capitalization as specified by SEBI/AMFI  
Derivatives are considered.

# WhiteOak Capital Large & Mid Cap Fund



(An open ended equity scheme investing in both large cap and mid cap stocks)

Data as on 31 May 2024



## Portfolio holdings (as on May 31, 2024)

Instrument Type/ Issuer Name	Industry/ Rating	% to Net Assets	% of NAV Derivatives	Net % to NAV	Instrument Type/ Issuer Name	Industry/ Rating	% to Net Assets	% of NAV Derivatives	Net % to NAV
<b>Equity &amp; Equity related</b>									
HDFC Bank Limited	Banks	4.17%		4.17%	Medi Assist Healthcare Services Limited	Insurance	0.51%		0.51%
ICICI Securities Limited	Capital Markets	3.55%		3.55%	ACC Limited	Cement & Cement Products	0.50%		0.50%
Reliance Industries Limited	Petroleum Products	2.98%		2.98%	Metro Brands Limited	Consumer Durables	0.49%		0.49%
ABB India Limited	Electrical Equipment	2.92%		2.92%	KEI Industries Limited	Industrial Products	0.49%		0.49%
ICICI Bank Limited	Banks	2.60%		2.60%	Colgate Palmolive (India) Limited	Personal Products	0.48%		0.48%
Power Finance Corporation Limited	Finance	2.31%	0.25%	2.56%	Intellect Design Arena Limited	IT - Software	0.47%		0.47%
Bharat Electronics Limited	Aerospace & Defense	2.50%		2.50%	Hindalco Industries Limited	Non - Ferrous Metals	0.46%		0.46%
Nestle India Limited	Food Products	2.33%		2.33%	Bayer Cropscience Limited	Fertilizers & Agrochemicals	0.46%		0.46%
CG Power and Industrial Solutions Limited	Electrical Equipment	2.27%		2.27%	Jindal Stainless Limited	Ferrous Metals	0.46%		0.46%
Zomato Limited	Retailing	2.04%		2.04%	Coromandel International Limited	Fertilizers & Agrochemicals	0.01%	0.44%	0.45%
Larsen & Toubro Limited	Construction	1.88%		1.88%	Computer Age Management Services Limited	Capital Markets	0.45%		0.45%
Trent Limited	Retailing	1.82%		1.82%	KSB Limited	Industrial Products	0.45%		0.45%
Titan Company Limited	Consumer Durables	1.61%		1.61%	Poly Medicure Limited	Healthcare Equipment & Supplies	0.44%		0.44%
The Indian Hotels Company Limited	Leisure Services	1.50%		1.50%	Century Textiles & Industries Limited	Paper, Forest & Jute Products	0.43%		0.43%
Muthoot Finance Limited	Finance	0.02%	1.45%	1.47%	Gujarat Gas Limited	Gas	0.01%	0.42%	0.43%
The Phoenix Mills Limited	Realty	1.34%		1.34%	Oracle Financial Services Software Limited	IT - Software	0.42%		0.42%
Persistent Systems Limited	IT - Software	1.34%		1.34%	CMS Info System Limited	Commercial Services & Supplies	0.42%		0.42%
Ambuja Cements Limited	Cement & Cement Products	1.34%		1.34%	NTPC Limited	Power	0.42%		0.42%
Tata Consultancy Services Limited	IT - Software	1.30%		1.30%	Bharat Bijlee Limited	Electrical Equipment	0.39%		0.39%
Max Financial Services Limited	Insurance	1.27%		1.27%	HDFC Life Insurance Company Limited	Insurance	0.39%		0.39%
Mahindra & Mahindra Limited	Automobiles	1.20%		1.20%	Narayana Hrudayalaya Limited	Healthcare Services	0.38%		0.38%
Shriram Finance Limited	Finance	1.18%		1.18%	Grindwell Norton Limited	Industrial Products	0.38%		0.38%
Maruti Suzuki India Limited	Automobiles	1.14%		1.14%	Nucleus Software Exports Limited	IT - Software	0.37%		0.37%
Max Healthcare Institute Limited	Healthcare Services	1.11%		1.11%	Sona BLW Precision Forgings Limited	Auto Components	0.37%		0.37%
Godrej Consumer Products Limited	Personal Products	1.10%		1.10%	Dalmia Bharat Limited	Cement & Cement Products	0.37%		0.37%
Tata Steel Limited	Ferrous Metals	1.09%		1.09%	Page Industries Limited	Textiles & Apparels	0.34%		0.34%
Kotak Mahindra Bank Limited	Banks	1.07%		1.07%	Indus Towers Limited	Telecom - Services	0.32%		0.32%
Bajaj Finance Limited	Finance	1.04%		1.04%	Gillette India Limited	Personal Products	0.31%		0.31%
Info Edge (India) Limited	Retailing	1.03%		1.03%	Innova Captab Limited	Pharmaceuticals & Biotechnology	0.31%		0.31%
Bharti Airtel Limited	Telecom - Services	0.97%		0.97%	Global Health Limited	Healthcare Services	0.30%		0.30%
The Federal Bank Limited	Banks	0.96%		0.96%	Axis Bank Limited	Banks	0.29%		0.29%
REC Limited	Finance	0.92%		0.92%	Arman Financial Services Limited	Finance	0.25%		0.25%
KPIT Technologies Limited	IT - Software	0.91%		0.91%	Sonata Software Limited	IT - Software	0.24%		0.24%
Torrent Pharmaceuticals Limited	Pharmaceuticals & Biotechnology	0.91%		0.91%	JSW Energy Limited	Power	0.24%		0.24%
Hindustan Aeronautics Limited	Aerospace & Defense	0.91%		0.91%	Zydrus Lifesciences Limited	Pharmaceuticals & Biotechnology	0.24%		0.24%
Dixon Technologies (India) Limited	Consumer Durables	0.89%		0.89%	Bank of India	Banks	0.22%		0.22%
Oil India Limited	Oil	0.89%		0.89%	Vodafone Idea Limited	Telecom - Services	0.16%		0.16%
Container Corporation of India Limited	Transport Services	0.87%		0.87%	State Bank of India	Banks	0.15%		0.15%
AIA Engineering Limited	Industrial Products	0.86%		0.86%	Lupin Limited	Pharmaceuticals & Biotechnology	0.01%	0.13%	0.14%
Cipla Limited	Pharmaceuticals & Biotechnology	0.85%		0.85%	Mahindra & Mahindra Financial Services Limited	Finance		0.48%	0.48%
Balkrishna Industries Limited	Auto Components	0.64%	0.20%	0.84%	JSW Steel Limited	Ferrous Metals		0.25%	0.25%
InterGlobe Aviation Limited	Transport Services	0.83%		0.83%	Nifty 50 Index	Index		1.83%	1.83%
Bharti Hexacom Limited	Telecom - Services	0.81%		0.81%	<b>REIT Instruments</b>				<b>0.74%</b>
Infosys Limited	IT - Software	0.79%		0.79%	Embassy Office Parks REIT	Realty			0.52%
Astral Limited	Industrial Products	0.78%		0.78%	Brookfield India Real Estate Trust	Realty			0.22%
Pidilite Industries Limited	Chemicals & Petrochemicals	0.76%		0.76%	<b>Treasury Bill</b>				<b>2.46%</b>
Ajanta Pharma Limited	Pharmaceuticals & Biotechnology	0.75%		0.75%	91 Days	Sovereign			1.52%
Varun Beverages Limited	Beverages	0.73%		0.73%	182 Days	Sovereign			0.94%
Cholamandalam Investment and Finance Company Ltd	Finance	0.73%		0.73%	<b>TREPS &amp; Net Current Assets</b>				<b>3.69%</b>
Nippon Life India Asset Management Limited	Capital Markets	0.70%		0.70%	<b>Net Receivables / (Payables)</b>				<b>1.35%</b>
Indian Bank	Banks	0.69%		0.69%	<b>GRAND TOTAL</b>				<b>100.00%</b>
HDFC Asset Management Company Limited	Capital Markets	0.34%	0.35%	0.69%					
Sobha Limited	Realty	0.67%		0.67%					
Mankind Pharma Limited	Pharmaceuticals & Biotechnology	0.66%		0.66%					
Bajaj Finserv Limited	Finance	0.64%		0.64%					
360 One WAM Limited	Capital Markets	0.64%		0.64%					
Hindustan Petroleum Corporation Limited	Petroleum Products	0.62%		0.62%					
Abbott India Limited	Pharmaceuticals & Biotechnology	0.61%		0.61%					
Procter & Gamble Hygiene and Health Care Limited	Personal Products	0.60%		0.60%					
ICICI Prudential Life Insurance Company Limited	Insurance	0.02%	0.57%	0.59%					
Petronet LNG Limited	Gas	0.58%		0.58%					
IPCA Laboratories Limited	Pharmaceuticals & Biotechnology	0.57%		0.57%					
CreditAccess Grameen Limited	Finance	0.57%		0.57%					
Supreme Industries Limited	Industrial Products	0.56%		0.56%					
Coforge Limited	IT - Software	0.53%		0.53%					
Alkem Laboratories Limited	Pharmaceuticals & Biotechnology	0.52%		0.52%					
Syngene International Limited	Healthcare Services	0.52%		0.52%					
Endurance Technologies Limited	Auto Components	0.51%		0.51%					

Rounded off to the nearest two digits after the decimal point



# WhiteOak Capital Multi Cap Fund



An open ended equity scheme investing across large cap, mid cap, small cap stocks

Data as on 31 May 2024

## Fund Snapshot

### Inception Date

22<sup>nd</sup> September 2023

### Benchmark

NIFTY 500 Multicap 50:25:25 TRI

### Fund Manager

**Mr. Ramesh Mantri (Equity)**  
Managing this Scheme from its inception  
Total Work Experience-Over 20 Years

**Mr. Piyush Baranwal (Debt)**  
Managing this Scheme from its inception  
Total Work Experience-Over 14 Years

**Ms. Trupti Agrawal (Assistant Fund Manager/Equity)**  
Managing this Scheme from its inception  
Total Work Experience -Over 15 Years

**Mr. Dheeresh Pathak (Asst. Fund Manager – Equity)**  
Managing this Scheme from 01st April 2024  
Total Work Experience-Over 16 Years

### Category of the Scheme

Multi Cap Fund

### AUM

Monthly Average AUM ₹ 896.43 Crore  
Month End AUM ₹ 920.78 Crore  
Quarterly Avg AUM ₹ 724.16 Crore

### Minimum Investment & Additional Purchase Amount

**Lumpsum**- Rs. 100/- and in multiples of Re. 1/- thereafter  
**SIP**

**For Weekly, Fortnightly & Monthly SIP** - Rs.100 & in multiple of Re. 1, Min. instalments: 6,

**For Quarterly SIP**- Rs.500 & in multiple of Re. 1, Min. instalments: 4

#### STP

Daily Fixed STP - Rs. 500, Min. Instalments:60

Weekly Fixed STP - Rs.500, Min. Instalments:15

Monthly Fixed STP - Rs.1000, Min. Instalments:6

Quarterly Fixed STP - Rs.1500, Min. Instalments:4

### Expense Ratio (p.a %)

Regular Plan : 2.19  
Direct Plan : 0.49

<sup>5</sup>Total Expense Ratio - As on last day of the month & includes additional expenses provided in Regulation 52(6A)(b) and 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996 and Goods and Service Tax on Management Fees. Different plans have different expense structure. For more details please visit our Website.

### NAV of Plans / Options~ as on May 31, 2024

#### Regular Plan

Growth ₹ 12.4590

#### Direct Plan

Growth ₹ 12.6070

~Plans: Regular and Direct

Options: Growth

(Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.)

### Portfolio Details\*

Weight in Top 10 Stocks: 20.69%

Weight in Top 20 Stocks: 33.55%

Total number of Stock : 153

\*Post adjustment of long & short future positions

### Load Structure

**Entry Load<sup>6</sup>**: Nil

**Exit Load**: 1.00% (of applicable NAV); if units are redeemed/switched-out within 1 month from the date of allotment. Nil thereafter

<sup>6</sup>SEBI vide its circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 has decided that there shall be no entry Load for all Mutual Fund Schemes.

### Quantitative Information

Portfolio Beta, Standard Deviation, Sharpe Ratio and Tracking Error of the Scheme is not computed since the scheme has not completed 3 years from its inception.

Portfolio Turnover Ratio is not computed since the Scheme has not completed 1 year from its inception.



## Investment Objective

The primary objective of the Scheme is to provide long-term capital appreciation / income by investing across market capitalisations and managing a diversified portfolio of Large Cap, Mid Cap and Small Cap Stock. However, there can be no assurance that the investment objective of the Scheme will be realized.

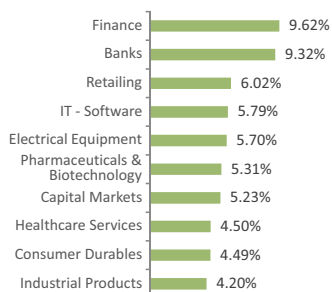


## Why to Invest In WhiteOak Capital Multi Cap Fund ?

- > Scheme aims to capture opportunities available in all three-market cap space i.e., large, mid & small cap with minimum allocation of 25% to each market cap.
- > The portfolio strives to maintain a significantly high active share, a crucial factor in generating potential alpha over an extended period (Active share quantifies how much of the portfolio differentiates from the benchmark).
- > The scheme intends to have reasonably higher allocation to small and mid-cap companies. Small and Mid-Cap segment provides higher alpha generation opportunities since it has availability of broad spectrum of diversified and niche businesses and is relatively less researched.
- > The scheme aims to create a factor diversified balanced portfolio to provide better investment experience with low alpha volatility. Without sector and style biases, the scheme strives to achieve portfolio diversification and risk mitigation, reducing reliance on concentrated bets.



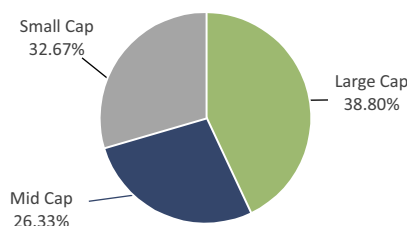
## Top 10 Industry Allocation (% to Net Assets)



Industry Classification as recommended by SEBI/AMFI  
Derivatives are considered.



## Market Cap Allocation (% to Net Assets)



Market Capitalization as specified by SEBI/AMFI  
Derivatives are considered.

# WhiteOak Capital Multi Cap Fund



An open ended equity scheme investing across large cap, mid cap, small cap stocks

Data as on 31 May 2024



## Portfolio holdings (as on May 31, 2024)

Instrument Type/ Issuer Name	Industry/ Rating	% to Net Assets	% of NAV Derivatives	Net % to NAV	Instrument Type/ Issuer Name	Industry/ Rating	% to Net Assets	% of NAV Derivatives	Net % to NAV
<b>Equity &amp; Equity related</b>		<b>91.15%</b>	<b>6.65%</b>	<b>97.80%</b>	Lupin Limited	Pharmaceuticals & Biotechnology	0.01%	0.44%	0.45%
HDFC Bank Limited	Banks	2.69%		2.69%	Hindustan Petroleum Corporation Limited	Petroleum Products	0.45%		0.45%
ICICI Securities Limited	Capital Markets	2.63%		2.63%	Sonata Software Limited	IT - Software	0.44%		0.44%
ICICI Bank Limited	Banks	2.40%		2.40%	NTPC Limited	Power	0.43%		0.43%
CG Power and Industrial Solutions Limited	Electrical Equipment	2.11%		2.11%	Abbott India Limited	Pharmaceuticals & Biotechnology	0.43%		0.43%
ABB India Limited	Electrical Equipment	2.09%		2.09%	ACC Limited	Cement & Cement Products	0.43%		0.43%
Bharat Electronics Limited	Aerospace & Defense	1.99%		1.99%	JB Chemicals & Pharmaceuticals Limited	Pharmaceuticals & Biotechnology	0.42%		0.42%
Power Finance Corporation Limited	Finance	1.48%	0.40%	1.88%	Infosys Limited	IT - Software	0.41%		0.41%
Zomato Limited	Retailing	1.73%		1.73%	Senco Gold Limited	Consumer Durables	0.41%		0.41%
Reliance Industries Limited	Petroleum Products	1.69%		1.69%	Bayer Cropscience Limited	Fertilizers & Agrochemicals	0.40%		0.40%
Trent Limited	Retailing	1.48%		1.48%	Procter & Gamble Hygiene and Health Care Limited	Personal Products	0.40%		0.40%
Nestle India Limited	Food Products	1.43%		1.43%	Krishna Institute Of Medical Sciences Limited	Healthcare Services	0.40%		0.40%
Larsen & Toubro Limited	Construction	1.34%		1.34%	KEI Industries Limited	Industrial Products	0.40%		0.40%
Ambuja Cements Limited	Cement & Cement Products	1.33%		1.33%	Hindalco Industries Limited	Non - Ferrous Metals	0.39%		0.39%
The Indian Hotels Company Limited	Leisure Services	1.29%		1.29%	Max Healthcare Institute Limited	Healthcare Services	0.39%		0.39%
Titan Company Limited	Consumer Durables	1.29%		1.29%	Syngene International Limited	Healthcare Services	0.38%		0.38%
REC Limited	Finance	1.05%	0.24%	1.29%	Coforge Limited	IT - Software	0.38%		0.38%
Muthoot Finance Limited	Finance	0.02%	1.22%	1.24%	Gopal Snacks Limited	Food Products	0.37%		0.37%
Max Financial Services Limited	Insurance	1.22%		1.22%	Zydus Lifesciences Limited	Pharmaceuticals & Biotechnology	0.36%		0.36%
Computer Age Management Services Limited	Capital Markets	1.22%		1.22%	Kewal Kiran Clothing Limited	Textiles & Apparels	0.36%		0.36%
Indegene Limited	Healthcare Services	1.21%		1.21%	Fine Organic Industries Limited	Chemicals & Petrochemicals	0.35%		0.35%
Persistent Systems Limited	IT - Software	1.08%		1.08%	Supreme Industries Limited	Industrial Products	0.35%		0.35%
State Bank of India	Banks	1.01%		1.01%	Narayana Hrudayalaya Limited	Healthcare Services	0.35%		0.35%
Bharat Bijlee Limited	Electrical Equipment	0.96%		0.96%	Petronet LNG Limited	Gas	0.34%		0.34%
Info Edge (India) Limited	Retailing	0.95%		0.95%	India Shelter Finance Corporation Limited	Finance	0.34%		0.34%
Mahindra & Mahindra Limited	Automobiles	0.91%		0.91%	Metro Brands Limited	Consumer Durables	0.33%		0.33%
KSB Limited	Industrial Products	0.82%		0.82%	Innova Captab Limited	Pharmaceuticals & Biotechnology	0.33%		0.33%
Sobha Limited	Realty	0.81%		0.81%	CSB Bank Limited	Banks	0.33%		0.33%
Bajaj Finance Limited	Finance	0.80%		0.80%	Shivalik Bimetal Controls Limited	Industrial Products	0.31%		0.31%
Balkrishna Industries Limited	Auto Components	0.03%	0.76%	0.79%	Triveni Turbine Limited	Electrical Equipment	0.31%		0.31%
360 One WAM Limited	Capital Markets	0.78%		0.78%	Mahindra & Mahindra Financial Services Limited#	Finance	0.00%	0.30%	0.30%
Torrent Pharmaceuticals Limited	Pharmaceuticals & Biotechnology	0.78%		0.78%	Oracle Financial Services Software Limited	IT - Software	0.29%		0.29%
Shriram Finance Limited	Finance	0.77%		0.77%	Grindwell Norton Limited	Industrial Products	0.29%		0.29%
Tata Steel Limited	Ferrous Metals	0.77%		0.77%	Saregama India Limited	Entertainment	0.29%		0.29%
CMS Info System Limited	Commercial Services & Supplies	0.76%		0.76%	Gujarat Ambuja Exports Limited	Agricultural Food & other Products	0.28%		0.28%
The Phoenix Mills Limited	Realty	0.74%		0.74%	Nesco Limited	Commercial Services & Supplies	0.28%		0.28%
Dixon Technologies (India) Limited	Consumer Durables	0.74%		0.74%	Dalmia Bharat Limited	Cement & Cement Products	0.28%		0.28%
The Federal Bank Limited	Banks	0.73%		0.73%	Bharti Airtel Limited	Telecom - Services	0.28%		0.28%
Blue Star Limited	Consumer Durables	0.72%		0.72%	Chalet Hotels Limited	Leisure Services	0.27%		0.27%
Intellect Design Arena Limited	IT - Software	0.72%		0.72%	Bank of India	Banks	0.27%		0.27%
Maruti Suzuki India Limited	Automobiles	0.70%		0.70%	Arman Financial Services Limited	Finance	0.27%		0.27%
Century Textiles & Industries Limited	Paper, Forest & Jute Products	0.70%		0.70%	Indiamart InterMesh Limited#	Retailing	0.00%	0.27%	0.27%
Kotak Mahindra Bank Limited	Banks	0.69%		0.69%	Sona BLW Precision Forgings Limited	Auto Components	0.26%		0.26%
Godrej Consumer Products Limited	Personal Products	0.66%		0.66%	Sudarshan Chemical Industries Limited	Chemicals & Petrochemicals	0.26%		0.26%
Oil India Limited	Oil	0.66%		0.66%	Garware Technical Fibres Limited	Textiles & Apparels	0.26%		0.26%
Indian Bank	Banks	0.65%		0.65%	Axis Bank Limited	Banks	0.26%		0.26%
Medi Assist Healthcare Services Limited	Insurance	0.64%		0.64%	Radiant Cash Management Services Limited	Commercial Services & Supplies	0.25%		0.25%
Newgen Software Technologies Limited	IT - Software	0.64%		0.64%	HDFC Life Insurance Company Limited	Insurance	0.24%		0.24%
Tata Consultancy Services Limited	IT - Software	0.64%		0.64%	Xpro India Limited	Industrial Products	0.24%		0.24%
Vijaya Diagnostic Centre Limited	Healthcare Services	0.64%		0.64%	Blue Dart Express Limited	Transport Services	0.24%		0.24%
Five Star Business Finance Limited	Finance	0.64%		0.64%	Onward Technologies Limited	IT - Services	0.23%		0.23%
Aadhar Housing Finance Limited	Finance	0.64%		0.64%	Azad Engineering Ltd	Electrical Equipment	0.23%		0.23%
Jindal Stainless Limited	Ferrous Metals	0.63%		0.63%	Star Health And Allied Insurance Company Limited	Insurance	0.23%		0.23%
KPIIT Technologies Limited	IT - Software	0.62%		0.62%	Aavas Financiers Limited	Finance	0.23%		0.23%
Astral Limited	Industrial Products	0.61%		0.61%	3M India Limited	Diversified	0.23%		0.23%
Nippon Life India Asset Management Limited	Capital Markets	0.60%		0.60%	Indigo Paints Limited	Consumer Durables	0.22%		0.22%
Vesuvius India Limited	Industrial Products	0.59%		0.59%	Vodafone Idea Limited	Telecom - Services	0.21%		0.21%
InterGlobe Aviation Limited	Transport Services	0.59%		0.59%	Awfis Space Solutions Limited	Commercial Services & Supplies	0.21%		0.21%
AIA Engineering Limited	Industrial Products	0.59%		0.59%	Cello World Limited	Consumer Durables	0.21%		0.21%
Gillette India Limited	Personal Products	0.59%		0.59%	Vedant Fashions Limited	Retailing	0.20%		0.20%
Pidilite Industries Limited	Chemicals & Petrochemicals	0.58%		0.58%	Go Fashion (India) Limited	Retailing	0.20%		0.20%
Nucleus Software Exports Limited	IT - Software	0.57%		0.57%	Sai Silks Kalamandir Limited	Retailing	0.20%		0.20%
Honasa Consumer Limited	Personal Products	0.57%		0.57%	Cholamandalam Investment and Finance Company Ltd	Finance	0.19%		0.19%
Safari Industries (India) Limited	Consumer Durables	0.57%		0.57%	Varroc Engineering Limited	Auto Components	0.19%		0.19%
Poly Medicure Limited	Healthcare Equipment & Supplies	0.57%		0.57%	JSW Energy Limited	Power	0.17%		0.17%
Neuland Laboratories Limited	Pharmaceuticals & Biotechnology	0.55%		0.55%	Capital Small Finance Bank Limited	Banks	0.16%		0.16%
Rainbow Childrens Medicare Limited	Healthcare Services	0.55%		0.55%	The Jammu & Kashmir Bank Limited	Banks	0.13%		0.13%
Colgate Palmolive (India) Limited	Personal Products	0.55%		0.55%	Jupiter Life Line Hospitals Limited	Healthcare Services	0.07%		0.07%
Rashi Peripherals Limited	IT - Hardware	0.54%		0.54%	Nifty 50 Index	Index		2.30%	2.30%
Bajaj Finserv Limited	Finance	0.53%		0.53%	JSW Steel Limited	Ferrous Metals		0.25%	0.25%
Electronics Mart India Limited	Retailing	0.52%		0.52%	<b>REIT Instruments</b>		<b>1.38%</b>		
Mankind Pharma Limited	Pharmaceuticals & Biotechnology	0.52%		0.52%	Nexus Select Trust - REIT	Realty	0.92%		
TBO Tek Limited	Leisure Services	0.52%		0.52%	Brookfield India Real Estate Trust	Realty	0.46%		
Ajanta Pharma Limited	Pharmaceuticals & Biotechnology	0.51%		0.51%	<b>Treasury Bill</b>		<b>2.21%</b>		
Global Health Limited	Healthcare Services	0.51%		0.51%	182 Days	Sovereign	1.78%		
Varun Beverages Limited	Beverages	0.51%		0.51%	91 Days	Sovereign	0.43%		
CreditAccess Grameen Limited	Finance	0.50%		0.50%	<b>TREPS &amp; Net Current Assets</b>		<b>4.01%</b>		
Kolte - Patil Developers Limited	Realty	0.49%		0.49%	<b>Net Receivables / (Payables)</b>		<b>1.25%</b>		
Jyothy Labs Limited	Household Products	0.49%		0.49%	<b>GRAND TOTAL</b>		<b>100.00%</b>		
Indus Towers Limited	Telecom - Services	0.49%		0.49%					
ICICI Prudential Life Insurance Company Limited	Insurance	0.01%	0.47%	0.48%					
Cipla Limited	Pharmaceuticals & Biotechnology	0.48%		0.48%					
Shilpa Medicare Limited	Pharmaceuticals & Biotechnology	0.48%		0.48%					
Arvind Fashions Limited	Retailing	0.47%		0.47%					
Endurance Technologies Limited	Auto Components	0.46%		0.46%					

Rounded off to the nearest two digits after the decimal point  
#Allocation less than 0.01%

# WhiteOak Capital Pharma and Healthcare Fund



An open ended equity scheme investing in Pharma and Healthcare sector

Data as on 31 May 2024

## Fund Snapshot

### Inception Date

06<sup>th</sup> February 2024

### Benchmark

BSE Healthcare TRI

### Fund Manager

Mr. Ramesh Mantri (Equity)

Managing this Scheme from its inception

Total Work Experience-Over 20 Years

Mr. Dheeresh Pathak (Assistant Fund Manager- Equity)

Managing this Scheme from its inception

Total Work Experience-Over 16 Years

Mr. Piyush Baranwal (Debt)

Managing this Scheme from its inception

Total Work Experience-Over 14 Years

### Category of the Scheme

Sectoral Fund

### AUM

Monthly Average AUM ₹ 112.46 Crore

Month End AUM ₹ 111.41 Crore

Quarterly Avg AUM ₹ 59.96 Crore

### Minimum Investment & Additional Purchase Amount

**Lumpsum-** Rs. 100/- and in multiples of Re. 1/- thereafter  
**SIP**

**For Weekly, Fortnightly & Monthly SIP** - Rs.100 & in multiple of Re. 1, Min. instalments: 6,

**For Quarterly SIP-** Rs.500 & in multiple of Re. 1, Min. instalments: 4

### STP

Daily Fixed STP - Rs. 500, Min. Instalments:60

Weekly Fixed STP - Rs.500, Min. Instalments:15

Monthly Fixed STP - Rs.1000, Min. Instalments:6

Quarterly Fixed STP - Rs.1500, Min. Instalments:4

### Expense Ratio<sup>1</sup> (p.a %)

Regular Plan : 2.36

Direct Plan : 0.61

<sup>1</sup>Total Expense Ratio - As on last day of the month & includes additional expenses provided in Regulation 52(6A)(b) and 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996 and Goods and Service Tax on Management Fees. Different plans have different expense structure. For more details please visit our Website.

### NAV of Plans / Options~ as on May 31, 2024

#### Regular Plan

Growth ₹ 9.9910

#### Direct Plan

Growth ₹ 10.0500

~Plans: Regular and Direct

Options: Growth

(Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.)

### Portfolio Details\*

Weight in Top 10 Stocks: 56.20%

Weight in Top 20 Stocks: 81.21%

Total number of Stock : 34

\*Post adjustment of long & short future positions

### Load Structure

Entry Load<sup>2</sup>: Nil

**Exit Load:** 1.00% (of applicable NAV); if units are redeemed/switched-out within 1 month from the date of allotment. Nil thereafter

<sup>2</sup>SEBI vide its circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 has decided that there shall be no entry Load for all Mutual Fund Schemes.

### Quantitative Information

Portfolio Beta, Standard Deviation, Sharpe Ratio and Tracking Error of the Scheme is not computed since the scheme has not completed 3 years from its inception.

Portfolio Turnover Ratio is not computed since the Scheme has not completed 1 year from its inception.



## Investment Objective

The primary objective of the Scheme is to provide long-term capital appreciation by investing predominantly in equity and equity related instruments of Pharma and Healthcare companies. However, there can be no assurance that the investment objective of the Scheme will be realized.



## Why to Invest In WhiteOak Capital Pharma and Healthcare Fund ?

- **Pure play in Multi-Year Structural Growth Theme for India**
- **Low Co-relation with broader market indices** along with potential to create wealth over the long term.
- **Heterogeneous Business Model:** Opportunity for Active Fund Managers for bottom-up stock picking.
- **Large and Experienced Team of Analysts:** WhiteOak Capital has a large and experienced analysts' team tracking a large investable universe within the Healthcare theme.



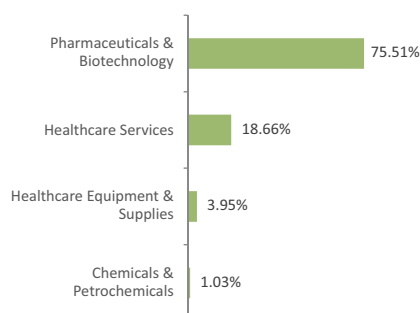
## Portfolio holdings (as on May 31, 2024)

Instrument Type/ Issuer Name	Industry/ Rating	% to Net Assets	% of NAV Derivatives	Net % to NAV
<b>Equity &amp; Equity related</b>		<b>93.07%</b>	<b>6.08%</b>	<b>99.15%</b>
Sun Pharmaceutical Industries Limited	Pharmaceuticals & Biotechnology	9.53%	2.67%	12.20%
Cipla Limited	Pharmaceuticals & Biotechnology	8.93%		8.93%
Torrent Pharmaceuticals Limited	Pharmaceuticals & Biotechnology	6.27%		6.27%
Zydus Lifesciences Limited	Pharmaceuticals & Biotechnology	5.33%		5.33%
Lupin Limited	Pharmaceuticals & Biotechnology	0.97%	3.41%	4.38%
Poly Medicure Limited	Healthcare Equipment & Supplies	3.95%		3.95%
Divi's Laboratories Limited	Pharmaceuticals & Biotechnology	3.90%		3.90%
Max Healthcare Institute Limited	Healthcare Services	3.80%		3.80%
Ajanta Pharma Limited	Pharmaceuticals & Biotechnology	3.72%		3.72%
Mankind Pharma Limited	Pharmaceuticals & Biotechnology	3.72%		3.72%
Glenmark Pharmaceuticals Limited	Pharmaceuticals & Biotechnology	3.17%		3.17%
Abbott India Limited	Pharmaceuticals & Biotechnology	3.13%		3.13%
JB Chemicals & Pharmaceuticals Limited	Pharmaceuticals & Biotechnology	3.09%		3.09%
Vijaya Diagnostic Centre Limited	Healthcare Services	2.69%		2.69%
Aster DM Healthcare Limited	Healthcare Services	2.43%		2.43%
Rainbow Childrens Medicare Limited	Healthcare Services	2.27%		2.27%
Neuland Laboratories Limited	Pharmaceuticals & Biotechnology	2.14%		2.14%
Krishna Institute Of Medical Sciences Limited	Healthcare Services	2.10%		2.10%
Shilpa Medicare Limited	Pharmaceuticals & Biotechnology	2.01%		2.01%
Dr. Lal Path Labs Limited	Healthcare Services	1.98%		1.98%
Piramal Pharma Limited	Pharmaceuticals & Biotechnology	1.95%		1.95%
Jupiter Life Line Hospitals Limited	Healthcare Services	1.76%		1.76%
Indegene Limited	Healthcare Services	1.63%		1.63%
Alembic Pharmaceuticals Limited	Pharmaceuticals & Biotechnology	1.60%		1.60%
Sanofi India Limited	Pharmaceuticals & Biotechnology	1.48%		1.48%
Aurobindo Pharma Limited	Pharmaceuticals & Biotechnology	1.43%		1.43%
Ami Organics Limited	Pharmaceuticals & Biotechnology	1.34%		1.34%
FDC Limited	Pharmaceuticals & Biotechnology	1.16%		1.16%
Innova Cptab Limited	Pharmaceuticals & Biotechnology	1.05%		1.05%
RPG Life Sciences Limited	Pharmaceuticals & Biotechnology	1.05%		1.05%
Fine Organic Industries Limited	Chemicals & Petrochemicals	1.03%		1.03%
Gufic Biosciences Limited	Pharmaceuticals & Biotechnology	1.00%		1.00%
Laurus Labs Limited	Pharmaceuticals & Biotechnology	0.76%		0.76%
Supriya Lifescience Limited	Pharmaceuticals & Biotechnology	0.70%		0.70%
<b>Treasury Bill</b>		<b>1.64%</b>		
182 Days	Sovereign	1.20%		
91 Days	Sovereign	0.44%		
<b>TREPS &amp; Net Current Assets</b>		<b>1.83%</b>		
<b>Net Receivables / (Payables)</b>		<b>3.46%</b>		
<b>GRAND TOTAL</b>		<b>100.00%</b>		

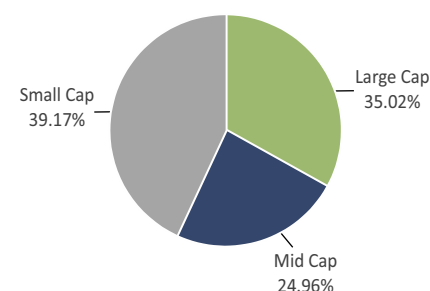
Rounded off to the nearest two digits after the decimal



### Top 10 Industry Allocation (% to Net Assets)



### Market Cap Allocation (% to Net Assets)



Industry Classification as recommended by SEBI/AMFI  
Derivatives are considered.

Market Capitalization as specified by SEBI/AMFI  
Derivatives are considered.

# WhiteOak Capital Banking & Financial Services Fund



An open-ended equity scheme investing in banking & financial services sector

Data as on 31 May 2024

## Fund Snapshot

### Inception Date

06<sup>th</sup> February 2024

### Benchmark

Nifty Financial Services Total Return Index (TRI)

### Fund Manager

Ms. Trupti Agrawal (Equity)  
Managing this Scheme from its inception  
Total Work Experience-Over 15 Years

Mr. Ramesh Mantri (Equity)  
Managing this Scheme from its inception  
Total Work Experience-Over 20 Years

Mr. Piyush Baranwal (Debt)  
Managing this Scheme from its inception  
Total Work Experience-Over 14 Years

Mr. Dheeresh Pathak (Asst. Fund Manager – Equity)  
Managing this Scheme from 01st April 2024  
Total Work Experience-Over 16 Years

### Category of the Scheme

Equity- Thematic Fund

### AUM

Monthly Average AUM ₹ 166.94 Crore  
Month End AUM ₹ 170.94 Crore  
Quarterly Avg AUM ₹ 74.40 Crore

### Minimum Investment & Additional Purchase Amount

**Lumpsum**- Rs. 100/- and in multiples of Re. 1/- thereafter  
**SIP**

**For Weekly, Fortnightly & Monthly SIP** - Rs.100 & in multiple of Re. 1, Min. instalments: 6,

**For Quarterly SIP**- Rs.500 & in multiple of Re. 1, Min. instalments: 4

### STP

Daily Fixed STP - Rs. 500, Min. Instalments:60

Weekly Fixed STP - Rs.500, Min. Instalments:15

Monthly Fixed STP - Rs.1000, Min. Instalments:6

Quarterly Fixed STP - Rs.1500, Min. Instalments:4

### Expense Ratio, (p.a %)

Regular Plan : 2.36  
Direct Plan : 0.62

\*Total Expense Ratio - As on last day of the month & includes additional expenses provided in Regulation 52(6A)(b) and 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996 and Goods and Service Tax on Management Fees. Different plans have different expense structure. For more details please visit our Website.

### NAV of Plans / Options~ as on May 31, 2024

Regular Plan	Direct Plan
Growth ₹ 10.0940	Growth ₹ 10.1510

~Plans: Regular and Direct

Options: Growth and IDCW

(Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.)

### Portfolio Details\*

Weight in Top 10 Stocks: 78.51%  
Weight in Top 20 Stocks: 92.03%  
Total number of Stock : 28

\*Post adjustment of long & short future positions

### Load Structure

Entry Load<sup>1</sup>: Nil

Exit Load: 1.00% (of applicable NAV); if units are redeemed/switched-out within 1 month from the date of allotment. Nil thereafter

<sup>1</sup>SEBI vide its circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 has decided that there shall be no entry Load for all Mutual Fund Schemes.

### Quantitative Information

Portfolio Beta, Standard Deviation, Sharpe Ratio and Tracking Error of the Scheme is not computed since the scheme has not completed 3 years from its inception.

Portfolio Turnover Ratio is not computed since the Scheme has not completed 1 year from its inception.

## Investment Objective

The primary objective of the Scheme is to provide long-term capital appreciation by investing predominantly in equity and equity related instruments of banks & companies engaged in Financial Services Sector. However, there can be no assurance that the investment objective of the Scheme will be realized.

## Why to Invest In WhiteOak Capital Banking & Financial Services Fund ?

- **Pure play in Multi-Year Structural Growth Theme for India**
- **Attention to the Emerging Businesses:** Our Strong BFSI coverage pays adequate attention to the emerging business segments. Many of them are expected to grow faster and the universe is likely to increase as more businesses are expected to enter the listed BFSI Space.
- **Large and Experienced team of Analysts:** WhiteOak Capital has a large and experienced analysts' team tracking a large investable universe within the theme.
- **Diversified Portfolio within the theme-** The team is well equipped to create a diversified portfolio within the theme with reasonable exposure to high growth-emerging opportunities.

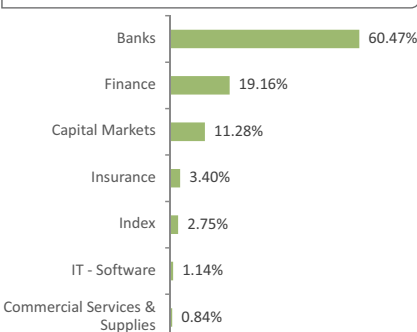
**BFSI**= Banking, Financial Services and Insurance

## Portfolio holdings (as on May 31, 2024)

Instrument Type/ Issuer Name	Industry/ Rating	% to Net Assets	% of NAV Derivatives	Net % to NAV
<b>Equity &amp; Equity related</b>		<b>94.90%</b>	<b>4.14%</b>	<b>99.04%</b>
HDFC Bank Limited	Banks	22.38%		22.38%
ICICI Bank Limited	Banks	15.08%		15.08%
ICICI Securities Limited	Capital Markets	9.36%		9.36%
Kotak Mahindra Bank Limited	Banks	7.18%		7.18%
State Bank of India	Banks	7.00%		7.00%
Bajaj Finserv Limited	Finance	4.92%		4.92%
Axis Bank Limited	Banks	3.94%		3.94%
Cholamandalam Financial Holdings Limited	Finance	3.60%		3.60%
REC Limited	Finance	2.53%		2.53%
Power Finance Corporation Limited	Finance	2.52%		2.52%
Indian Bank	Banks	2.03%		2.03%
CSB Bank Limited	Banks	2.00%		2.00%
Shriram Finance Limited	Finance	1.99%		1.99%
Five Star Business Finance Limited	Finance	1.51%		1.51%
Computer Age Management Services Limited	Capital Markets	1.26%		1.26%
Medi Assist Healthcare Services Limited	Insurance	1.20%		1.20%
HDFC Life Insurance Company Limited	Insurance	1.09%		1.09%
CMS Info System Limited	Commercial Services & Supplies	0.84%		0.84%
Aadhar Housing Finance Limited	Finance	0.80%		0.80%
Muthoot Finance Limited	Finance	0.04%	0.76%	0.80%
ICICI Prudential Life Insurance Company Limited	Insurance	0.04%	0.63%	0.67%
Nippon Life India Asset Management Limited	Capital Markets	0.66%		0.66%
Nucleus Software Exports Limited	IT - Software	0.61%		0.61%
Intellect Design Arena Limited	IT - Software	0.53%		0.53%
PNB Housing Finance Limited	Finance	0.49%		0.49%
Max Financial Services Limited	Insurance	0.44%		0.44%
Capital Small Finance Bank Limited	Banks	0.43%		0.43%
City Union Bank Limited	Banks	0.43%		0.43%
Nifty Financial Index	Index		1.80%	1.80%
Bank Nifty Index	Index		0.95%	0.95%
<b>Treasury Bill</b>		<b>1.36%</b>		
182 Days	Sovereign	0.78%		
91 Days	Sovereign	0.58%		
<b>TREPS &amp; Net Current Assets</b>		<b>2.70%</b>		
<b>Net Receivables / (Payables)</b>		<b>1.04%</b>		
<b>GRAND TOTAL</b>		<b>100.00%</b>		

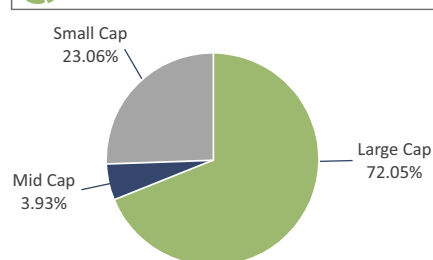
Rounded off to the nearest two digits after the decimal

### Top 10 Industry Allocation (% to Net Assets)



Industry Classification as recommended by SEBI/AMFI Derivatives are considered.

### Market Cap Allocation (% to Net Assets)



Market Capitalization as specified by SEBI/AMFI Derivatives are considered.



# WhiteOak Capital Balanced Advantage Fund

An Open Ended Dynamic Asset Allocation Fund



Data as on 31 May 2024

## Fund Snapshot

### Inception Date

10<sup>th</sup> February 2023

### Benchmark

CRISIL Hybrid 50+50 - Moderate Index

### Fund Manager

**Mr. Ramesh Mantri (Equity)**  
Managing this Scheme from its inception  
Total Work Experience-Over 20 Years

**Mr. Piyush Baranwal (Debt)**  
Managing this Scheme from its inception  
Total Work Experience-Over 14 Years

**Ms. Trupti Agrawal (Assistant Fund Manager/Equity)**  
Managing this Scheme from its inception  
Total Work Experience-Over 15 Years

**Mr. Dheeresh Pathak (Asst. Fund Manager – Equity)**  
Managing this Scheme from 01st April 2024  
Total Work Experience-Over 16 Years

### Category of the Scheme

Hybrid Scheme - Balanced Advantage Fund /Dynamic Asset Allocation Fund

### AUM

Monthly Average AUM ₹ 966.88 Crore

Month End AUM ₹ 977.29 Crore

Quarterly Avg AUM ₹ 848.47 Crore

### Minimum Investment & Additional Purchase Amount

Minimum of Rs. 500/- and in multiples of Re. 1/- thereafter

### Expense Ratio<sup>§</sup> (p.a %)

Regular Plan : 2.18

Direct Plan : 0.53

<sup>§</sup>Total Expense Ratio - As on last day of the month & includes additional expenses provided in Regulation 52(6A)(b) and 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996 and Goods and Service Tax on Management Fees. Different plans have different expense structure. For more details please visit our Website.

### NAV of Plans / Options~ as on May 31, 2024

Regular Plan		Direct Plan	
Growth	₹ 12.4770	Growth	₹ 12.7510

~Plans: Regular and Direct

Options: Growth

Currently, the Scheme is not offering Income Distribution cum Capital Withdrawal Option (IDCW).

### Portfolio Details\*

Weight in Top 10 Stocks: 20.10%

Weight in Top 20 Stocks: 31.36%

Total number of Stock : 95

**Net Equity Exposure** 57.70% (\*Post adjustment of long & short future positions)

### Quantitative Information as on May 31, 2024

Annualised Portfolio YTM\*: 7.31%

Macaulay Duration : 3.60 Years

Residual Maturity : 5.04 Years

Modified Duration : 3.46 Years

\* in case of semi-annual YTM, it will be annualised  
(Calculated on amount invested in debt securities (including accrued interest), deployment of funds in TREPS and Reverse Repo and net receivable / payable.)

### Ratios

Portfolio Turn Over Ratio 3.14 Times

### Load Structure

Entry Load<sup>§</sup>: Nil

**Exit Load:** 1.00% (of applicable NAV); if units are redeemed/switched-out within 1 month from the date of allotment. Nil thereafter

<sup>§</sup>SEBI vide its circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 has decided that there shall be no entry Load for all Mutual Fund Schemes.

### Quantitative Information

Portfolio Beta, Standard Deviation, Sharpe Ratio and Tracking Error of the Scheme is not computed since the scheme has not completed 3 years from its inception.



## Investment Objective

To provide long term capital appreciation and generate income from a dynamically managed portfolio of equity & equity related instruments and debt & money market securities. However, there can be no assurance that the investment objective of the Scheme will be realized.

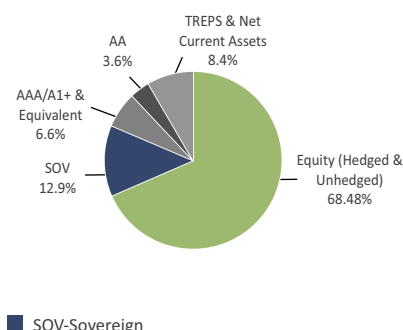


## Why to Invest In WhiteOak Capital Balanced Advantage Fund ?

- Helps to remove psychological barrier (Greed & Fear) for its investors by investing in a dynamically managed portfolio of equity & equity related instruments and debt & money market securities.
- Scheme utilizes proprietary in-house Market Valuation Index to decide Net Equity Levels.
- Scheme allocates Higher in Equity when Equity Market Valuation is Low and Lower when Equity Market Valuation is High, thus benefits from market volatility.
- Seeks to invest in arbitrage opportunities in India Equities while maintaining net equity levels between 30%-80%.
- Endeavors to deliver better investing experience over full market cycle by reducing downside during falling market and providing reasonable participation during rising market.



## Rating Profile (% to Net Assets)

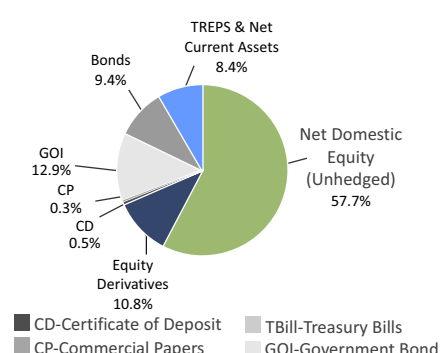


SOV-Sovereign

Long & short future positions are considered.



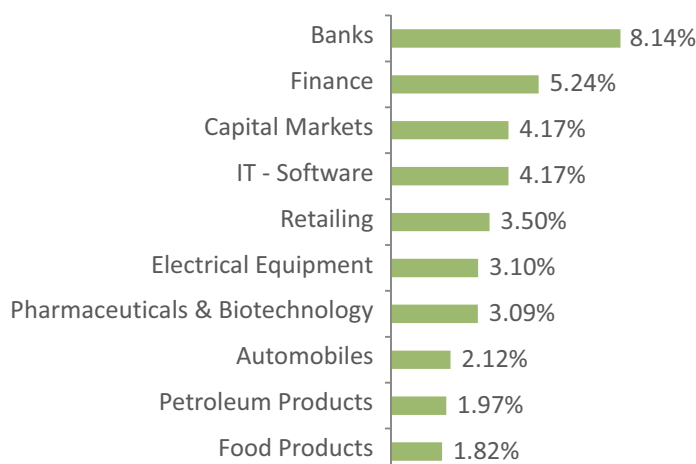
## Asset Allocation (% to Net Assets)



CD-Certificate of Deposit  
CP-Commercial Papers  
TBills-Treasury Bills  
GOI-Government Bond



## Top 10 Industry Allocation of Equity Holding (% to Net Assets)



Industry Classification as recommended by SEBI/AMFI  
Derivatives are considered.

# WhiteOak Capital Balanced Advantage Fund



An Open Ended Dynamic Asset Allocation Fund

Data as on 31 May 2024



## Portfolio holdings (as on May 31, 2024)

Instrument Type/ Issuer Name	Industry/ Rating	% to Net Assets	% of NAV Derivatives	Net % to NAV	Instrument Type/ Issuer Name	Industry/ Rating	% to Net Assets	% of NAV Derivatives	Net % to NAV
<b>Equity &amp; Equity related</b>					Shilpa Medicare Limited	Pharmaceuticals & Biotechnology	0.21%		0.21%
HDFC Bank Limited	Banks	3.70%	-0.23%	3.47%	Global Health Limited	Healthcare Services	0.21%		0.21%
ICICI Securities Limited	Capital Markets	3.23%		3.23%	Eicher Motors Limited	Automobiles	0.21%		0.21%
ICICI Bank Limited	Banks	2.07%		2.07%	Grindwell Norton Limited	Industrial Products	0.21%		0.21%
Nestle India Limited	Food Products	1.82%		1.82%	AIA Engineering Limited	Industrial Products	0.20%		0.20%
Reliance Industries Limited	Petroleum Products	4.44%	-2.75%	1.69%	Aadhar Housing Finance Limited	Finance	0.20%		0.20%
Larsen & Toubro Limited	Construction	3.30%	-1.63%	1.67%	Kewal Kiran Clothing Limited	Textiles & Apparels	0.19%		0.19%
Bharat Electronics Limited	Aerospace & Defense	1.67%		1.67%	Innova Captab Limited	Pharmaceuticals & Biotechnology	0.19%		0.19%
ABB India Limited	Electrical Equipment	1.54%		1.54%	Five Star Business Finance Limited	Finance	0.19%		0.19%
Titan Company Limited	Consumer Durables	1.48%		1.48%	Jyothy Labs Limited	Household Products	0.19%		0.19%
Zomato Limited	Retailing	1.46%		1.46%	Safari Industries (India) Limited	Consumer Durables	0.18%		0.18%
Tata Consultancy Services Limited	IT - Software	1.35%		1.35%	Krishna Institute Of Medical Sciences Limited	Healthcare Services	0.18%		0.18%
Ambuja Cements Limited	Cement & Cement Products	1.44%	-0.19%	1.25%	Arvind Fashions Limited	Retailing	0.18%		0.18%
Kotak Mahindra Bank Limited	Banks	1.90%	-0.71%	1.19%	Vijaya Diagnostic Centre Limited	Healthcare Services	0.15%		0.15%
Godrej Consumer Products Limited	Personal Products	1.18%		1.18%	Arman Financial Services Limited	Finance	0.15%		0.15%
Mahindra & Mahindra Limited	Automobiles	1.15%		1.15%	Radiant Cash Management Services Limited	Commercial Services & Supplies	0.14%		0.14%
CG Power and Industrial Solutions Limited	Electrical Equipment	1.13%		1.13%	Sonata Software Limited	IT - Software	0.12%		0.12%
Trent Limited	Retailing	1.06%		1.06%	Shivalik Bimetal Controls Limited	Industrial Products	0.12%		0.12%
Bharti Airtel Limited	Telecom - Services	1.26%	-0.27%	0.99%	JB Chemicals & Pharmaceuticals Limited	Pharmaceuticals & Biotechnology	0.11%		0.11%
REC Limited	Finance	0.98%		0.98%	Onward Technologies Limited	IT - Services	0.11%		0.11%
Cholamandalam Investment and Finance Company Ltd	Finance	0.98%		0.98%	TBO Tek Limited	Leisure Services	0.10%		0.10%
State Bank of India	Banks	0.97%		0.97%	Indegene Limited	Healthcare Services	0.10%		0.10%
Power Finance Corporation Limited	Finance	0.88%		0.88%	The Jammu & Kashmir Bank Limited	Banks	0.09%		0.09%
InterGlobe Aviation Limited	Transport Services	0.85%		0.85%	Indiamart Intermesh Limited	Retailing	0.09%		0.09%
Tata Steel Limited	Ferrous Metals	0.82%		0.82%	Awfis Space Solutions Limited	Commercial Services & Supplies	0.09%		0.09%
Cipla Limited	Pharmaceuticals & Biotechnology	0.76%		0.76%	Abbott India Limited#	Pharmaceuticals & Biotechnology	0.19%	-0.19%	0.00%
Maruti Suzuki India Limited	Automobiles	0.76%		0.76%	Nifty 50 Index	Index		0.77%	0.77%
Torrent Pharmaceuticals Limited	Pharmaceuticals & Biotechnology	0.71%		0.71%	<b>Debt &amp; Money Market Instruments</b>		<b>23.13%</b>		
Bajaj Finance Limited	Finance	1.99%	-1.32%	0.67%	<b>Governemnt Securities</b>	<b>Sovereign</b>	<b>12.93%</b>		
Computer Age Management Services Limited	Capital Markets	0.67%		0.67%	<b>Corporate Bonds</b>		<b>9.44%</b>		
Pidilite Industries Limited	Chemicals & Petrochemicals	0.63%		0.63%	Cholamandalam Investment and Finance Company Ltd	ICRA AA+	3.63%		
Persistent Systems Limited	IT - Software	0.60%		0.60%	LIC Housing Finance Limited	CRISIL AAA	3.07%		
Infosys Limited	IT - Software	1.19%	-0.60%	0.59%	Small Industries Dev Bank of India	CRISIL AAA	1.73%		
Bajaj Finserv Limited	Finance	0.56%		0.56%	Can Fin Homes Limited	ICRA AAA	1.01%		
Varun Beverages Limited	Beverages	0.54%		0.54%	<b>Certificate of Deposit</b>		<b>0.50%</b>		
ICICI Prudential Life Insurance Company Limited	Insurance	0.01%	0.52%	0.53%	ICICI Bank Limited	ICRA A1+	0.50%		
Mankind Pharma Limited	Pharmaceuticals & Biotechnology	0.49%		0.49%	<b>Commercial Paper</b>		<b>0.26%</b>		
Info Edge (India) Limited	Retailing	0.48%		0.48%	Grasim Industries Limited	CRISIL A1+	0.26%		
Hindalco Industries Limited	Non - Ferrous Metals	2.71%	-2.24%	0.47%	<b>TREPS</b>		<b>7.93%</b>		
CMS Info System Limited	Commercial Services & Supplies	0.46%		0.46%	<b>Net Current Assets</b>		<b>0.46%</b>		
Bharat Bijlee Limited	Electrical Equipment	0.43%		0.43%	<b>GRAND TOTAL</b>		<b>100.00%</b>		
Intellect Design Arena Limited	IT - Software	0.39%		0.39%					
HDFC Life Insurance Company Limited	Insurance	0.38%		0.38%					
Shriram Finance Limited	Finance	0.38%		0.38%					
NTPC Limited	Power	0.37%		0.37%					
Ajanta Pharma Limited	Pharmaceuticals & Biotechnology	0.36%		0.36%					
Sobha Limited	Realty	0.35%		0.35%					
KSB Limited	Industrial Products	0.35%		0.35%					
Axis Bank Limited	Banks	1.85%	-1.50%	0.35%					
Medi Assist Healthcare Services Limited	Insurance	0.34%		0.34%					
Max Financial Services Limited	Insurance	0.34%		0.34%					
Oil & Natural Gas Corporation Limited	Oil	0.33%		0.33%					
Power Grid Corporation of India Limited	Power	0.99%	-0.68%	0.31%					
Gillette India Limited	Personal Products	0.30%		0.30%					
Poly Medicare Limited	Healthcare Equipment & Supplies	0.30%		0.30%					
Rashi Peripherals Limited	IT - Hardware	0.29%		0.29%					
The Phoenix Mills Limited	Realty	0.29%		0.29%					
Nucleus Software Exports Limited	IT - Software	0.29%		0.29%					
Hindustan Petroleum Corporation Limited	Petroleum Products	0.28%		0.28%					
Newgen Software Technologies Limited	IT - Software	0.28%		0.28%					
Oracle Financial Services Software Limited	IT - Software	0.28%		0.28%					
360 One WAM Limited	Capital Markets	0.27%		0.27%					
Coforge Limited	IT - Software	0.27%		0.27%					
Astral Limited	Industrial Products	0.27%		0.27%					
Neuland Laboratories Limited	Pharmaceuticals & Biotechnology	0.26%		0.26%					
Muthoot Finance Limited	Finance	0.01%	0.24%	0.25%					
Rainbow Childrens Medicare Limited	Healthcare Services	0.24%		0.24%					
Electronics Mart India Limited	Retailing	0.23%		0.23%					
Bharti Hexacom Limited	Telecom - Services	0.23%		0.23%					
Vodafone Idea Limited	Telecom - Services	0.21%		0.21%					

Rounded off to the nearest two digits after the decimal point  
#Allocation less than 0.01%

# WhiteOak Capital Multi Asset Allocation Fund



An open ended scheme investing in Equity & Equity Related Instruments, Debt & Money Market Securities and Gold/Silver related instruments

Data as on 31 May 2024

## Fund Snapshot

### Inception Date

19<sup>th</sup> May 2023

### Benchmark

BSE 500 TRI (40%) + CRISIL Composite Bond Index (40%) + Domestic prices of Gold (10%) + Domestic prices of Silver (10%)

### Fund Manager

Mr. Ramesh Mantri (Equity)  
Managing this Scheme from its inception  
Total Work Experience-Over 20 Years

Mr. Piyush Baranwal (Debt)  
Managing this Scheme from its inception  
Total Work Experience-Over 14 Years

Mr. Vineet Narang (Commodity)  
Managing this Scheme from its inception  
Total Work Experience- Over 1 Year and 7 months

Mr. Dheeresh Pathak (Asst. Fund Manager – Equity)  
Managing this Scheme from 01st April 2024  
Total Work Experience-Over 16 Years

### Category of the Scheme

Hybrid Scheme- Multi Asset Allocation Fund

### AUM

Monthly Average AUM ₹ 502.00 Crore  
Month End AUM ₹ 541.80 Crore  
Quarterly Avg AUM ₹ 312.52 Crore

### Minimum Investment & Additional Purchase Amount

Minimum of Rs. 500/- and in multiples of Re. 1/- thereafter

### Expense Ratio<sup>§</sup> (p.a.)

Regular Plan : 1.75  
Direct Plan : 0.58

<sup>§</sup>Total Expense Ratio - As on last day of the month & includes additional expenses provided in Regulation 52(6A)(b) and 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996 and Goods and Service Tax on Management Fees. Different plans have different expense structure. For more details please visit our Website.

### NAV of Plans / Options~ as on May 31, 2024

#### Regular Plan

Growth ₹ 11.8940

#### Direct Plan

Growth ₹ 12.0380

~Plans: Regular and Direct

Options: Growth

Currently, the Scheme is not offering Income Distribution cum Capital Withdrawal Option (IDCW).

### Portfolio Details\*

Weight in Top 10 Stocks: 9.96%  
Weight in Top 20 Stocks: 15.75%  
Total number of Stock : 99

**Net Equity Exposure** 30.37% (\*Post adjustment of long & short future positions)

### Quantitative Information as on May 31, 2024

Annualised Portfolio YTM\*: 7.32%  
Macaulay Duration : 3.69 Years  
Residual Maturity : 5.14 Years  
Modified Duration : 3.54 Years

\* in case of semi-annual YTM, it will be annualised  
(Calculated on amount invested in debt securities (including accrued interest), deployment of funds in TREPS and Reverse Repo and net receivable / payable.)

### Ratios

Portfolio Turn Over Ratio 2.12 Times

### Load Structure

Entry Load<sup>†</sup>: Nil

**Exit Load:** 1.00% (of applicable NAV); if units are redeemed/switched-out within 1 month from the date of allotment. Nil thereafter

<sup>†</sup>SEBI vide its circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 has decided that there shall be no entry Load for all Mutual Fund Schemes.

### Quantitative Information

Portfolio Beta, Standard Deviation, Sharpe Ratio and Tracking Error of the Scheme is not computed since the scheme has not completed 3 years from its inception.



## Investment Objective

The investment objective of the Scheme is to provide long term capital appreciation and generate income by investing in instruments across multiple asset classes viz. Equity, Debt and Gold/silver related instruments. However, there is no assurance that the investment objective of the Scheme will be realized.



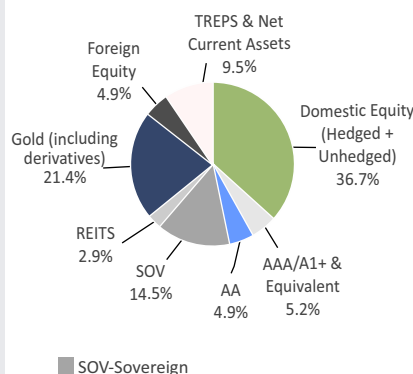
## Why to invest in WhiteOak Capital Multi Asset Allocation Fund?

- Scheme offers diversification across various asset classes like different asset classes like domestic equity & related instruments, Gold, Fixed income, Foreign Equity etc.
- Economic Cycles and Markets across the globe are very dynamic and it is not possible to consistently time the winning asset class, but a right mix of these asset classes may help investors achieve optimum level of risk adjusted return.
- Scheme invests in various asset classes using internal Proprietary Model to figure out relative attractiveness of these asset classes.
- The scheme endeavours to achieve Reasonable Return with Moderate Volatility for its investors over medium to long term by diversifying investments in various Low-Correlated and Negatively Correlated Asset Classes.
- The scheme can be a Hassel-free and Tax-efficient<sup>^</sup> way of investing in various asset classes via Single Mutual Fund Scheme with quick T+1 day Liquidity.

<sup>^</sup>Scheme is eligible for Long Term Capital Gain tax of 20% (+ Surcharge and Cess) with indexation benefit after the holding period of more than 3 years as per prevailing tax laws (w.e.f. 1st April 2023). Investors are requested to consult their tax consultant to understand individual nature of tax implications. Portfolio will be managed as per stated Investment objective, investment strategy & asset allocation in the Scheme Information Document (SID) and is subject to the changes within provisions of SID of the Scheme.



## Rating Profile (% to Net Assets)

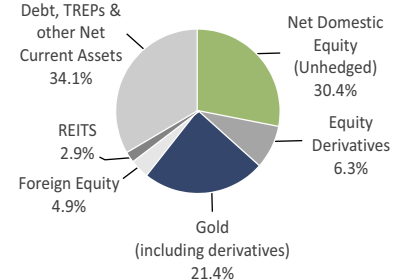


■ SOV-Sovereign

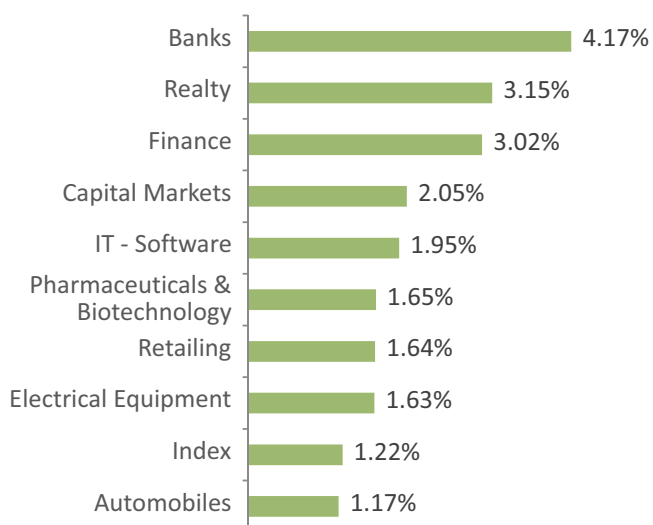
Long & short future positions are considered.



## Asset Allocation (% to Net Assets)



## Top 10 Industry Allocation of Equity Holding (% to Net Assets)



Industry Classification as recommended by SEBI/AMFI  
Derivatives are considered.

# WhiteOak Capital Multi Asset Allocation Fund



An open ended scheme investing in Equity & Equity Related Instruments, Debt & Money Market Securities and Gold/Silver related instruments

Data as on 31 May 2024



## Portfolio holdings (as on May 31, 2024)

Instrument Type/ Issuer Name	Industry/ Rating	% to Net Assets	% of NAV Derivatives	Net % to NAV	Instrument Type/ Issuer Name	Industry/ Rating	% to Net Assets	% of NAV Derivatives	Net % to NAV
<b>Equity &amp; Equity related</b>									
HDFC Bank Limited	Banks	4.45%	-2.75%	1.70%	Poly Medicare Limited	Healthcare Equipment & Supplies	0.10%		0.10%
ICICI Securities Limited	Capital Markets	1.59%		1.59%	Hindustan Petroleum Corporation Limited	Petroleum Products	0.10%		0.10%
ICICI Bank Limited	Banks	1.08%		1.08%	Onward Technologies Limited	IT - Services	0.09%		0.09%
Larsen & Toubro Limited	Construction	0.89%		0.89%	Indegene Limited	Healthcare Services	0.09%		0.09%
Reliance Industries Limited	Petroleum Products	3.52%	-2.65%	0.87%	Shilpa Medicare Limited	Pharmaceuticals & Biotechnology	0.09%		0.09%
Bharat Electronics Limited	Aerospace & Defense	0.80%		0.80%	Bharti Hexacom Limited	Telecom - Services	0.09%		0.09%
Tata Consultancy Services Limited	IT - Software	0.79%		0.79%	Ajanta Pharma Limited	Pharmaceuticals & Biotechnology	0.09%		0.09%
Nestle India Limited	Food Products	0.77%		0.77%	The Phoenix Mills Limited	Realty	0.09%		0.09%
Zomato Limited	Retailing	0.74%		0.74%	Vijaya Diagnostic Centre Limited	Healthcare Services	0.08%		0.08%
ABB India Limited	Electrical Equipment	0.73%		0.73%	Five Star Business Finance Limited	Finance	0.08%		0.08%
Power Finance Corporation Limited	Finance	0.68%		0.68%	Sonata Software Limited	IT - Software	0.08%		0.08%
CG Power and Industrial Solutions Limited	Electrical Equipment	0.61%		0.61%	Innova Captab Limited	Pharmaceuticals & Biotechnology	0.08%		0.08%
Mahindra & Mahindra Limited	Automobiles	0.61%		0.61%	Rainbow Childrens Medicare Limited	Healthcare Services	0.08%		0.08%
Godrej Consumer Products Limited	Personal Products	0.59%		0.59%	Arvind Fashions Limited	Retailing	0.08%		0.08%
State Bank of India	Banks	0.59%	-0.94%	0.56%	Krishna Institute Of Medical Sciences Limited	Healthcare Services	0.08%		0.08%
Ambuja Cements Limited	Cement & Cement Products	0.57%		0.57%	Electronics Mart India Limited	Retailing	0.07%		0.07%
Kotak Mahindra Bank Limited	Banks	1.50%		0.56%	The Jammu & Kashmir Bank Limited	Banks	0.07%		0.07%
Bharti Airtel Limited	Telecom - Services	0.54%		0.54%	Abbott India Limited	Pharmaceuticals & Biotechnology	0.07%		0.07%
Titan Company Limited	Consumer Durables	0.53%		0.53%	Kewal Kiran Clothing Limited	Textiles & Apparels	0.06%		0.06%
Maruti Suzuki India Limited	Automobiles	0.51%		0.51%	Eicher Motors Limited	Automobiles	0.05%		0.05%
Trent Limited	Retailing	0.50%		0.50%	Shivalik Bimetal Controls Limited	Industrial Products	0.05%		0.05%
Cholamandalam Investment and Finance Company Ltd	Finance	0.43%		0.43%	Grindwell Norton Limited	Industrial Products	0.05%		0.05%
InterGlobe Aviation Limited	Transport Services	0.41%		0.41%	JB Chemicals & Pharmaceuticals Limited	Pharmaceuticals & Biotechnology	0.05%		0.05%
Torrent Pharmaceuticals Limited	Pharmaceuticals & Biotechnology	0.39%		0.39%	Global Health Limited	Healthcare Services	0.04%		0.04%
Bajaj Finserv Limited	Finance	0.38%		0.38%	Radiant Cash Management Services Limited	Commercial Services & Supplies	0.04%		0.04%
Cipla Limited	Pharmaceuticals & Biotechnology	0.37%		0.37%	Indiamart Intermesh Limited	Retailing	0.04%		0.04%
Tata Steel Limited	Ferrous Metals	0.37%		0.37%	Hindustan Unilever Limited	Diversified FMCG	0.37%	-0.36%	0.01%
Pidilite Industries Limited	Chemicals & Petrochemicals	0.36%		0.36%	Nifty 50 Index	Index		1.22%	1.22%
ICICI Prudential Life Insurance Company Limited	Insurance	0.02%	0.32%	0.34%	<b>REIT Instruments</b>		<b>2.86%</b>		
Varun Beverages Limited	Beverages	0.33%		0.33%	Nexus Select Trust - REIT	Realty	1.98%		
REC Limited	Finance	0.33%		0.33%	Brookfield India Real Estate Trust	Realty	0.83%		
Hindalco Industries Limited	Non - Ferrous Metals	0.33%		0.33%	Embassy Office Parks REIT	Realty	0.05%		
Bajaj Finance Limited	Finance	1.04%	-0.71%	0.33%	<b>Foreign Equity</b>		<b>4.93%</b>		
Bharat Bijlee Limited	Electrical Equipment	0.29%		0.29%	<b>International Exchange Traded Funds</b>		<b>3.65%</b>		
Computer Age Management Services Limited	Capital Markets	0.27%		0.27%	Vanguard S&P 500 ETF	Miscellaneous	3.65%		
Max Financial Services Limited	Insurance	0.25%		0.25%	<b>Domestic ETF</b>		<b>1.28%</b>		
Gillette India Limited	Personal Products	0.24%		0.24%	Motilal Oswal NASDAQ 100 ETF		0.85%		
Shriram Finance Limited	Finance	0.24%		0.24%	Mirae Asset S&P 500 Top 50 ETF		0.43%		
Power Grid Corporation of India Limited	Power	0.23%		0.23%	<b>Debt &amp; Money Market Instruments</b>		<b>24.60%</b>		
Muthoot Finance Limited	Finance	0.07%	0.16%	0.23%	<b>Government of India</b>		<b>14.53%</b>		
Mankind Pharma Limited	Pharmaceuticals & Biotechnology	0.22%		0.22%	<b>Corporate Bonds</b>		<b>10.07%</b>		
Persistent Systems Limited	IT - Software	0.21%		0.21%	Cholamandalam Investment and Finance Company Ltd	ICRA AA+	3.84%		
Info Edge (India) Limited	Retailing	0.21%		0.21%	LIC Housing Finance Limited	CRISIL AAA	1.87%		
CMS Info System Limited	Commercial Services & Supplies	0.21%		0.21%	REC Limited	CRISIL AAA	1.30%		
Infosys Limited	IT - Software	0.20%		0.20%	Small Industries Dev Bank of India	CRISIL AAA	1.11%		
Sobha Limited	Realty	0.20%		0.20%	Tata Power Company Limited	CARE AA	1.03%		
360 One WAM Limited	Capital Markets	0.19%		0.19%	Can Fin Homes Limited	ICRA AAA	0.92%		
Oil India Limited	Oil	0.19%		0.19%	<b>Gold</b>		<b>21.43%</b>		
Nucleus Software Exports Limited	IT - Software	0.19%		0.19%	DSP Gold ETF		9.12%		
Sun Pharmaceutical Industries Limited	Pharmaceuticals & Biotechnology	0.18%		0.18%	ICICI Prudential Gold ETF		6.23%		
Medi Assist Healthcare Services Limited	Insurance	0.18%		0.18%	HDFC Gold Exchange Traded Fund		5.95%		
Cholamandalam Financial Holdings Limited	Finance	0.18%		0.18%	Gold Commodity	Others	0.13%		
Oil & Natural Gas Corporation Limited	Oil	0.75%	-0.58%	0.17%	<b>TREPS</b>		<b>9.69%</b>		
Axis Bank Limited	Banks	0.20%	-0.03%	0.17%	<b>Net Current Assets</b>		<b>(0.07)%</b>		
Intellect Design Arena Limited	IT - Software	0.15%		0.15%	<b>GRAND TOTAL</b>		<b>100.00%</b>		
Safari Industries (India) Limited	Consumer Durables	0.14%		0.14%					
Aadhar Housing Finance Limited	Finance	0.14%		0.14%					
HDFC Life Insurance Company Limited	Insurance	0.13%		0.13%					
NTPC Limited	Power	0.13%		0.13%					
Jyothy Labs Limited	Household Products	0.13%		0.13%					
AIA Engineering Limited	Industrial Products	0.13%		0.13%					
TBO Tek Limited	Leisure Services	0.12%		0.12%					
Newgen Software Technologies Limited	IT - Software	0.12%		0.12%					
Awfis Space Solutions Limited	Commercial Services & Supplies	0.12%		0.12%					
Vesuvius India Limited	Industrial Products	0.11%		0.11%					
KSB Limited	Industrial Products	0.11%		0.11%					
Rashi Peripherals Limited	IT - Hardware	0.11%		0.11%					
Astral Limited	Industrial Products	0.11%		0.11%					
Vodafone Idea Limited	Telecom - Services	0.11%		0.11%					
Neuland Laboratories Limited	Pharmaceuticals & Biotechnology	0.11%		0.11%					
Oracle Financial Services Software Limited	IT - Software	0.11%		0.11%					
Coforge Limited	IT - Software	0.10%		0.10%					

Rounded off to the nearest two digits after the decimal point



# WhiteOak Capital Balanced Hybrid Fund

An open ended balanced scheme investing in equity and debt instruments



Data as on 31 May 2024

## Fund Snapshot

### Inception Date

27<sup>th</sup> October 2023

### Benchmark

CRISIL Hybrid 50+50 - Moderate Index

### Fund Manager

Mr. Ramesh Mantri (Equity)  
Managing this Scheme from its inception  
Total Work Experience-Over 20 Years

Mr. Piyush Baranwal (Debt)  
Managing this Scheme from its inception  
Total Work Experience-Over 15 Years

Ms. Trupti Agrawal (Assistant Fund Manager- Equity)  
Managing this Scheme from its inception  
Total Work Experience-Over 15 Years

Mr. Dheeresh Pathak (Asst. Fund Manager – Equity)  
Managing this Scheme from 01st April 2024  
Total Work Experience-Over 16 Years

### Category of the Scheme

Balanced Hybrid Fund

### AUM

Monthly Average AUM ₹ 109.84 Crore  
Month End AUM ₹ 111.06 Crore  
Quarterly Avg AUM ₹ 92.87 Crore

### Minimum Investment & Additional Purchase Amount

Minimum of Rs. 500/- and in multiples of Re. 1/- thereafter

### Expense Ratio<sup>§</sup> (p.a %)

Regular Plan : 2.13  
Direct Plan : 0.67

<sup>§</sup>Total Expense Ratio - As on last day of the month & includes additional expenses provided in Regulation 52(6A)(b) and 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996 and Goods and Service Tax on Management Fees. Different plans have different expense structure. For more details please visit our Website.

### NAV of Plans / Options~ as on May 31, 2024

#### Regular Plan

Growth ₹ 11.4120

#### Direct Plan

Growth ₹ 11.5130

~Plans: Regular and Direct

Options: Growth

Currently, the Scheme is not offering Income Distribution cum Capital Withdrawal Option (IDCW).

### Portfolio Details\*

Weight in Top 10 Stocks: 19.76%

Weight in Top 20 Stocks: 30.06%

Total number of Stock : 95

\*Post adjustment of long & short future positions

**Net Equity Exposure** 54.79% (\*Post adjustment of long & short future positions)

### Quantitative Information as on May 31, 2024

Annualised Portfolio YTM\*: 7.48%

Macaulay Duration : 3.12 Years

Residual Maturity : 4.16 Years

Modified Duration : 2.99 Years

\* in case of semi-annual YTM, it will be annualised  
(Calculated on amount invested in debt securities (including accrued interest), deployment of funds in TREPS and Reverse Repo and net receivable / payable.)

### Load Structure

Entry Load<sup>§</sup>: Nil

Exit Load: 1.00% (of applicable NAV); if units are redeemed/switched-out within 1 month from the date of allotment.

Nil thereafter

<sup>§</sup>SEBI vide its circular no. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009 has decided that there shall be no entry Load for all Mutual Fund Schemes.

### Quantitative Information

Portfolio Beta, Standard Deviation, Sharpe Ratio and Tracking Error of the Scheme is not computed since the scheme has not completed 3 years from its inception.

Portfolio Turnover Ratio is not computed since the Scheme has not completed 1 year from its inception.



## Investment Objective

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



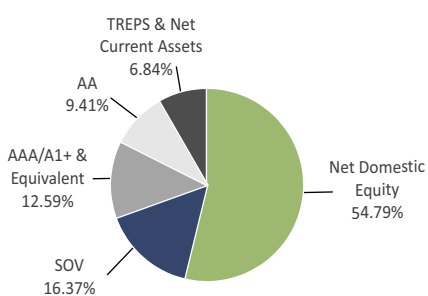
## Why to invest in WhiteOak Capital Balanced Hybrid Fund?

- Equity provides higher wealth creation opportunities in the long term and Debt provides stability to the portfolio.
- WhiteOak Capital Balanced Hybrid Fund is a simple yet effective way to participate in both the asset classes.
- This scheme can be a hassle-free and tax-efficient<sup>^</sup> way of investing in Debt and Equity via Single Mutual Fund Scheme.

<sup>^</sup>Scheme is eligible for Long Term Capital Gain tax of 20% (+ Surcharge and Cess) with indexation benefit after the holding period of more than 3 years as per prevailing tax laws (w.e.f. 1st April 2023). Investors are requested to consult their tax consultant to understand individual nature of tax implications. Portfolio will be managed as per stated Investment objective, investment strategy & asset allocation in the Scheme Information Document (SID) and is subject to the changes within provisions of SID of the Scheme.



## Rating Profile (% to Net Assets)

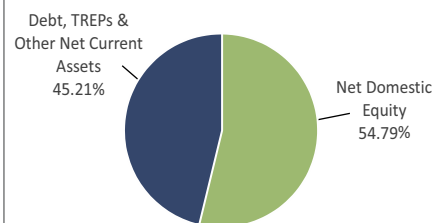


SOV-Sovereign

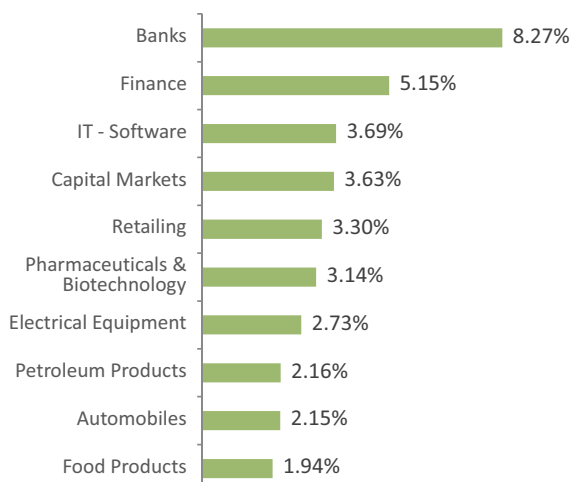
Index Futures are considered



## Asset Allocation (% to Net Assets)



## Top 10 Industry Allocation of equity Holding Net of Derivatives (%)



Industry Classification as recommended by SEBI/AMFI  
Derivatives are considered.

# WhiteOak Capital Balanced Hybrid Fund



An open ended balanced scheme investing in equity and debt instruments

Data as on 31 May 2024

## Portfolio holdings (as on May 31, 2024)

Instrument Type/ Issuer Name	Industry/ Rating	% to Net Assets	% of NAV Derivatives	Net % to NAV	Instrument Type/ Issuer Name	Industry/ Rating	% to Net Assets	% of NAV Derivatives	Net % to NAV
<b>Equity &amp; Equity related</b>									
HDFC Bank Limited	Banks	3.07%		3.07%	Oracle Financial Services	IT - Software	0.23%		0.23%
ICICI Bank Limited	Banks	2.77%		2.77%	Software Limited	Industrial Products	0.22%		0.22%
ICICI Securities Limited	Capital Markets	2.68%		2.68%	AIA Engineering Limited				
Nestle India Limited	Food Products	1.94%		1.94%	Newgen Software Technologies Limited	IT - Software	0.22%		0.22%
Reliance Industries Limited	Petroleum Products	1.89%		1.89%	Bharti Hexacom Limited	Telecom - Services	0.22%		0.22%
Bharat Electronics Limited	Aerospace & Defense	1.70%		1.70%	Safari Industries (India) Limited	Consumer Durables	0.22%		0.22%
Larsen & Toubro Limited	Construction	1.50%		1.50%	Shilpa Medicare Limited	Pharmaceuticals & Biotechnology	0.22%		0.22%
Zomato Limited	Retailing	1.43%		1.43%	Vodafone Idea Limited	Telecom - Services	0.21%		0.21%
Titan Company Limited	Consumer Durables	1.41%		1.41%	Electronics Mart India Limited	Retailing	0.21%		0.21%
ABB India Limited	Electrical Equipment	1.37%		1.37%	Global Health Limited	Healthcare Services	0.21%		0.21%
Tata Consultancy Services Limited	IT - Software	1.20%		1.20%	Oil & Natural Gas Corporation Limited	Oil	0.21%		0.21%
Mahindra & Mahindra Limited	Automobiles	1.17%		1.17%	Nucleus Software Exports Limited	IT - Software	0.21%		0.21%
Trent Limited	Retailing	1.12%		1.12%	Five Star Business Finance Limited	Finance	0.21%		0.21%
Kotak Mahindra Bank Limited	Banks	1.07%		1.07%	Astral Limited	Industrial Products	0.20%		0.20%
Ambuja Cements Limited	Cement & Cement Products	0.99%		0.99%	Krishna Institute Of Medical Sciences Limited	Healthcare Services	0.20%		0.20%
CG Power and Industrial Solutions Limited	Electrical Equipment	0.98%		0.98%	Abbott India Limited	Pharmaceuticals & Biotechnology	0.20%		0.20%
Maruti Suzuki India Limited	Automobiles	0.98%		0.98%	Arvind Fashions Limited	Retailing	0.19%		0.19%
Godrej Consumer Products Limited	Personal Products	0.96%		0.96%	The Jammu & Kashmir Bank Limited	Banks	0.19%		0.19%
Power Finance Corporation Limited	Finance	0.93%		0.93%	Sonata Software Limited	IT - Software	0.18%		0.18%
State Bank of India	Banks	0.90%		0.90%	Vijaya Diagnostic Centre Limited	Healthcare Services	0.17%		0.17%
REC Limited	Finance	0.79%		0.79%	Kewal Kiran Clothing Limited	Textiles & Apparels	0.16%		0.16%
Bharti Airtel Limited	Telecom - Services	0.78%		0.78%	Jyothy Labs Limited	Household Products	0.16%		0.16%
Cholamandalam Investment and Finance Company Ltd	Finance	0.77%		0.77%	Innova Captab Limited	Pharmaceuticals & Biotechnology	0.16%		0.16%
Tata Steel Limited	Ferrous Metals	0.73%		0.73%	Grindwell Norton Limited	Industrial Products	0.16%		0.16%
Bajaj Finserv Limited	Finance	0.72%		0.72%	Shivalik Bimetal Controls Limited	Industrial Products	0.15%		0.15%
Torrent Pharmaceuticals Limited	Pharmaceuticals & Biotechnology	0.68%		0.68%	JB Chemicals & Pharmaceuticals Limited	Pharmaceuticals & Biotechnology	0.14%		0.14%
Cipla Limited	Pharmaceuticals & Biotechnology	0.67%		0.67%	Radiant Cash Management Services Limited	Commercial Services & Supplies	0.13%		0.13%
Computer Age Management Services Limited	Capital Markets	0.64%		0.64%	Aadhar Housing Finance Limited	Finance	0.12%		0.12%
Pidilite Industries Limited	Chemicals & Petrochemicals	0.62%		0.62%	Indiamart InterMesh Limited	Retailing	0.11%		0.11%
InterGlobe Aviation Limited	Transport Services	0.57%		0.57%	Indegene Limited	Healthcare Services	0.10%		0.10%
Shriram Finance Limited	Finance	0.56%		0.56%	Onward Technologies Limited	IT - Services	0.09%		0.09%
Bajaj Finance Limited	Finance	0.54%		0.54%	Cholamandalam Financial Holdings Limited	Finance	0.09%		0.09%
Mankind Pharma Limited	Pharmaceuticals & Biotechnology	0.54%		0.54%	Awfis Space Solutions Limited	Commercial Services & Supplies	0.08%		0.08%
Persistent Systems Limited	IT - Software	0.52%		0.52%	TBO Tek Limited	Leisure Services	0.06%		0.06%
Varun Beverages Limited	Beverages	0.50%		0.50%	Oil India Limited	Oil	0.05%		0.05%
Infosys Limited	IT - Software	0.49%		0.49%	Nifty 50 Index	Index		0.72%	0.72%
CMS Info System Limited	Commercial Services & Supplies	0.45%		0.45%	<b>Debt Instruments</b>				
NTPC Limited	Power	0.44%		0.44%	<b>Governemnt Securities</b>			<b>38.37%</b>	
Hindalco Industries Limited	Non - Ferrous Metals	0.42%		0.42%	<b>Corporate Bonds</b>			<b>16.37%</b>	
Muthoot Finance Limited	Finance	0.08%	0.34%	0.42%				<b>22.00%</b>	
ICICI Prudential Life Insurance Company Limited	Insurance	0.26%	0.15%	0.41%	Cholamandalam Investment and Finance Company Ltd	ICRA AA+	5.36%		
Intellect Design Arena Limited	IT - Software	0.40%		0.40%	REC Limited	CRISIL AAA	4.52%		
Sobha Limited	Realty	0.39%		0.39%	LIC Housing Finance Limited	CRISIL AAA	4.50%		
Bharat Bijlee Limited	Electrical Equipment	0.38%		0.38%	Tata Power Company Limited	CARE AA	4.05%		
KSB Limited	Industrial Products	0.36%		0.36%	Small Industries Dev Bank of India	CRISIL AAA	1.79%		
HDFC Life Insurance Company Limited	Insurance	0.35%		0.35%	Can Fin Homes Limited	ICRA AAA	1.78%		
Medi Assist Healthcare Services Limited	Insurance	0.34%		0.34%	<b>TREPS</b>			<b>6.67%</b>	
Power Grid Corporation of India Limited	Power	0.33%		0.33%	<b>Net Receivables / (Payables)</b>			<b>1.38%</b>	
360 One WAM Limited	Capital Markets	0.31%		0.31%	<b>GRAND TOTAL</b>			<b>100.00%</b>	
Gillette India Limited	Personal Products	0.30%		0.30%					
Rashi Peripherals Limited	IT - Hardware	0.30%		0.30%					
Poly Medicare Limited	Healthcare Equipment & Supplies	0.29%		0.29%					
Max Financial Services Limited	Insurance	0.29%		0.29%					
Hindustan Petroleum Corporation Limited	Petroleum Products	0.27%		0.27%					
Axis Bank Limited	Banks	0.27%		0.27%					
Ajanta Pharma Limited	Pharmaceuticals & Biotechnology	0.27%		0.27%					
Neuland Laboratories Limited	Pharmaceuticals & Biotechnology	0.26%		0.26%					
The Phoenix Mills Limited	Realty	0.25%		0.25%					
Coforge Limited	IT - Software	0.24%		0.24%					
Info Edge (India) Limited	Retailing	0.24%		0.24%					
Rainbow Childrens Medicare Limited	Healthcare Services	0.23%		0.23%					

Rounded off to the nearest two digits after the decimal point

# WhiteOak Capital Liquid Fund

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



Data as on 31 May 2024

## Fund Snapshot

### Inception Date

16<sup>th</sup> January 2019

### Benchmark

CRISIL Liquid Debt A-I Index

### Fund Manager

Mr. Piyush Baranwal  
Managing this scheme since its inception  
Total Work Experience - Over 14 Years

### Category of the Scheme

Liquid Fund

### AUM

Monthly Average AUM ₹ 258.75 Crore  
Month End AUM ₹ 260.62 Crore  
Quarterly Avg AUM ₹ 254.32 Crore

### Minimum Investment & Additional Purchase Amount

Growth Option: ₹500 and in multiples of ₹1/- thereafter.  
Income Distribution cum capital withdrawal option (Payout & Reinvestment): ₹2,000 and in multiples of ₹1/ thereafter.

### Expense Ratio<sup>§</sup> (p.a. %)

Regular Plan: 0.32  
Direct Plan: 0.22

<sup>§</sup>Total Expense Ratio - As on last day of the month & includes additional expenses provided in Regulation 52(6A)(b) and 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996 and Goods and Service Tax on Management Fees. Different plans have different expense structure. For more details please visit our Website.

### NAV of Plans / Options~ as on May 31, 2024

Regular Plan		Direct Plan	
Growth	₹ 1304.6135	Growth	₹ 1311.0185
Daily IDCW.	₹ 1000.9890	Daily IDCW.	₹ 1000.9912
Weekly IDCW.	₹ 1001.9042	Weekly IDCW.	₹ 1001.9038
Fortnightly IDCW.	₹ 1004.4423	Fortnightly IDCW.	₹ 1002.5606
Monthly IDCW.	₹ 1004.4067	Monthly IDCW.	₹ 1003.9232

~Plans: Regular and Direct  
Options: Growth and IDCW

### Quantitative Information as on May 31, 2024

Annualised Portfolio YTM\*: 7.17%  
Macaulay Duration : 0.13 Year  
Residual Maturity : 0.13 Year  
Modified Duration : 0.12 Year

\* in case of semi-annual YTM, it will be annualised

### Load Structure

Entry Load<sup>§</sup>: Nil

Exit Load: (w.e.f. October 19, 2019)

Investor exit upon subscription*	Day 1	Day 2	Day 3	Day 4	Day 5	Day 6	Day 7 onwards
Exit Load as a % of redemption proceeds	0.0070%	0.0065%	0.0060%	0.0055%	0.0050%	0.0045%	0.0000%

<sup>§</sup>SEBI vide its circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 has decided that there shall be no entry Load for all Mutual Fund Schemes.

## Investment Objective

The investment objective of the Scheme is to generate optimal returns consistent with moderate levels of risk and high liquidity by investing in high quality debt and money market instruments. 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.

## Why to Invest In WhiteOak Capital Liquid Fund ?

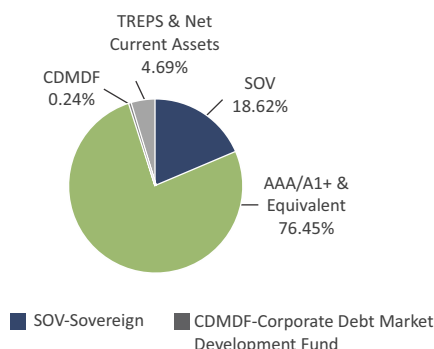
- The Scheme focuses on short term deployment of funds.
- The fund endeavors to generate optimal returns with high level of liquidity, minimal volatility & low to moderate credit risk.
- The Scheme invests predominantly in short maturity and highly liquid securities like T-bills, Banks CD's, CPs and NCDs of highly rated corporates etc. with a maximum residual maturity of 91 days.
- The fund seeks to follow stringent liquidity and credit parameters to optimize the risk-return proposition for the investors.
- The Scheme endeavors to maintain high credit quality portfolio by analyzing the fundamental credit strength of issuers using in-house credit model.

## Portfolio holdings (as on May 31, 2024)

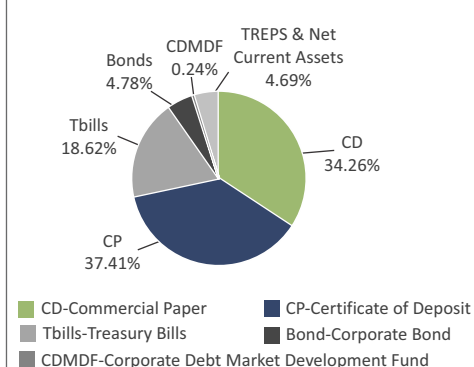
Instrument Type/ Issuer Name	Rating	% to Net Assets
<b>Commercial Paper</b>		<b>37.41%</b>
UltraTech Cement Limited	CRISIL A1+	9.57%
ICICI Securities Limited	CRISIL A1+	8.67%
Godrej Industries Limited	CRISIL A1+	6.82%
HDFC Securities Limited	ICRA A1+	5.31%
Aditya Birla Finance Limited	ICRA A1+	3.78%
Grasim Industries Limited	CRISIL A1+	3.26%
<b>Certificate of Deposit</b>		<b>34.26%</b>
HDFC Bank Limited	CARE A1+	9.46%
Axis Bank Limited	CRISIL A1+	8.71%
ICICI Bank Limited	ICRA A1+	8.42%
Small Industries Dev Bank of India	CARE A1+	7.67%
<b>Treasury Bill</b>		<b>18.62%</b>
182 Days	Sovereign	11.42%
91 Days	Sovereign	5.30%
364 Days	Sovereign	1.90%
<b>Debt Instruments</b>		<b>4.78%</b>
National Bank For Agriculture and Rural Development	CRISIL AAA	4.78%
<b>Corporate Debt Market Development Fund</b>		<b>0.24%</b>
<b>TREPS</b>		<b>4.37%</b>
<b>Net Receivables / (Payables)</b>		<b>0.32%</b>
<b>GRAND TOTAL</b>		<b>100.00%</b>

Rounded off to the nearest two digits after the decimal

## Rating Profile (% to Net Assets)



## Asset Allocation (% to Net Assets)



# WhiteOak Capital Ultra Short Duration Fund

An open ended ultra-short term debt scheme investing in debt and money market instruments such that the Macaulay duration of the portfolio is between 3-6 months. A relatively Low Interest Rate Risk and Moderate Credit Risk.



Data as on 31 May 2024

## Fund Snapshot

### Inception Date

06<sup>th</sup> June 2019

### Benchmark

CRISIL Ultra Short Duration Debt A-I Index

### Fund Manager

Mr. Piyush Baranwal  
Managing this scheme since its inception  
Total Work Experience - Over 14 Years

### Category of the Scheme

Ultra Short Duration Fund

### AUM

Monthly Average AUM ₹ 307.23 Crore  
Month End AUM ₹ 292.69 Crore  
Quarterly Avg AUM ₹ 270.01 Crore

### Minimum Investment & Additional Purchase Amount

Growth Option: ₹500 and in multiples of ₹1/- thereafter.  
Income Distribution cum capital withdrawal option (Payout & Reinvestment): ₹2,000 and in multiples of ₹1/ thereafter.

### Expense Ratio<sup>§</sup> (p.a %)

Regular Plan : 1.01  
Direct Plan : 0.41

<sup>§</sup>Total Expense Ratio - As on last day of the month & includes additional expenses provided in Regulation 52(6A)(b) and 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996 and Goods and Service Tax on Management Fees. Different plans have different expense structure. For more details please visit our Website.

### NAV of Plans / Options~ as on May 31, 2024

Regular Plan		Direct Plan	
Growth	₹ 1266.3005	Growth	₹ 1303.3239
Daily IDCW.	₹ 1001.6487	Daily IDCW.	₹ 1001.6654
Weekly IDCW.	₹ 1003.1998	Weekly IDCW.	₹ 1002.6488
Fortnightly IDCW	₹ 1003.5136	Fortnightly IDCW.	₹ 1003.3333
Monthly IDCW.	₹ 1004.3433	Monthly IDCW.	₹ 1005.1229

~Plans: Regular and Direct  
Options: Growth and IDCW

### Quantitative Information as on May 31, 2024

Annualised Portfolio YTM\*: 7.43%  
Macaulay Duration : 0.41 Year  
Residual Maturity : 0.41 Year  
Modified Duration : 0.38 Year

\* in case of semi-annual YTM, it will be annualised

### Load Structure

Entry Load<sup>§</sup>: Nil  
Exit Load: Nil

<sup>§</sup>SEBI vide its circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 has decided that there shall be no entry Load for all Mutual Fund Schemes.

## Investment Objective

The investment objective of the scheme is to generate reasonable income with low volatility through investment in a portfolio comprising of debt & money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.

## Why to Invest In WhiteOak Capital Ultra Short Duration Fund ?

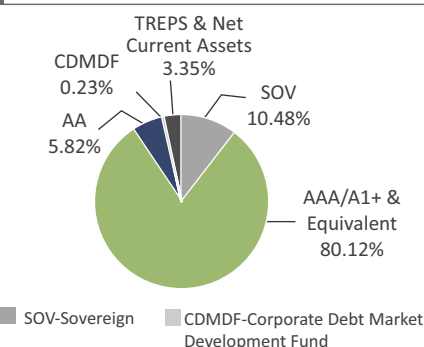
- ✓ The fund aims to generate reasonable returns in short term.
- ✓ The portfolio endeavors to maintain a Macaulay duration of 3-6 months with low volatility.
- ✓ Ideal for Institutional & Retail investors to invest their surplus money for short term.
- ✓ No Exit Load on redemption of your investments.
- ✓ The fund endeavors to Maintain high credit quality portfolio by analyzing the fundamental.
- ✓ credit strength and secondary market liquidity of issuers using in-house credit and liquidity models.

## Portfolio holdings (as on May 31, 2024)

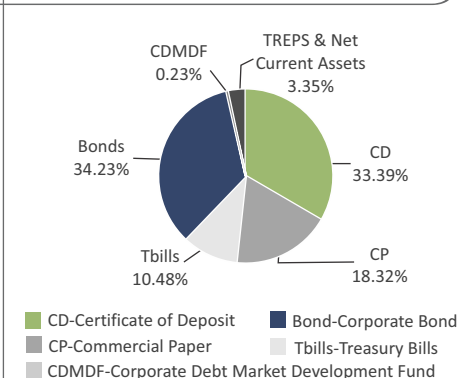
Instrument Type/ Issuer Name	Rating	% to Net Assets
<b>Debt Instruments</b>		<b>34.23%</b>
Power Finance Corporation Limited	CRISIL AAA	8.53%
REC Limited	CRISIL AAA	6.14%
Can Fin Homes Limited	ICRA AAA	6.09%
Cholamandalam Investment and Finance Company Ltd.	ICRA AA+	5.82%
National Bank For Agriculture and Rural Development	CRISIL AAA	4.27%
LIC Housing Finance Limited	CRISIL AAA	3.38%
<b>Certificate of Deposit</b>		<b>33.39%</b>
Kotak Mahindra Bank Limited	CRISIL A1+	8.55%
HDFC Bank Limited	CRISIL A1+	8.26%
Punjab National Bank	CRISIL A1+	8.16%
ICICI Bank Limited	ICRA A1+	7.74%
Axis Bank Limited	CRISIL A1+	0.68%
<b>Commercial Paper</b>		<b>18.32%</b>
HDFC Securities Limited	ICRA A1+	5.42%
Aditya Birla Finance Limited	ICRA A1+	5.06%
Grasim Industries Limited	CRISIL A1+	4.80%
Godrej Industries Limited	CRISIL A1+	2.37%
ICICI Securities Limited	CRISIL A1+	0.67%
<b>Treasury Bill</b>		<b>10.48%</b>
182 Days	Sovereign	6.76%
91 Days	Sovereign	3.72%
<b>Corporate Debt Market Development Fund</b>		<b>0.23%</b>
<b>TREPS</b>		<b>3.36%</b>
<b>Net Receivables / (Payables)</b>		<b>(0.01)%</b>
<b>GRAND TOTAL</b>		<b>100.00%</b>

Rounded off to the nearest two digits after the decimal

## Rating Profile (% to Net Assets)



## Asset Allocation (% to Net Assets)



Note: Please refer to Scheme Information Document where concept of Macaulay's Duration is explained



Data as on 31 May 2024

## WhiteOak Capital Liquid Fund - Managed by Mr. Piyush Baranwal (Data as on 31<sup>st</sup> May 2024)

Period	Simple Annualised Returns (%)			CAGR Returns (%)				Value of Investment of Rs. 10,000*				NAV/Index value (as on May 31, 2024)
	7 Days	15 Days	30 Days	1 Year	3 Years	5 Years	Since Inception	1 Year	3 Years	5 Years	Since Inception	
Regular Plan - Growth Option	6.75%	7.27%	7.02%	7.10%	5.35%	4.89%	5.07%	10712	11695	12700	13046	1304.6135
Direct Plan - Growth Option	6.85%	7.38%	7.12%	7.20%	5.46%	4.99%	5.17%	10723	11730	12759	13110	1311.0185
CRISIL Liquid Debt A-I Index <sup>^</sup>	6.92%	7.27%	7.06%	7.28%	5.75%	5.28%	5.41%	10730	11829	12939	13275	4016.4142
CRISIL 1 Year T-Bill <sup>^^</sup>	7.47%	7.78%	7.33%	7.08%	5.35%	5.53%	5.70%	10710	11696	13089	13473	7183.1000

<sup>^</sup>Benchmark <sup>^^</sup>Additional Benchmark. CAGR – Compounded Annual Growth Rate. Inception/Allotment date: 16th January 2019. **Past performance may or may not be sustained in future and should not be used as a basis of comparison with other investments.** Since inception returns of the scheme is calculated on face value of Rs. 1,000 invested at inception. The performance details provided above are of Growth Option under Regular and Direct Plan. Different Plans i.e Regular Plan and Direct Plan under the scheme has different expense structure. \*Based on standard investment of Rs. 10,000 made at the beginning of the relevant period. Mr. Piyush Baranwal is managing the scheme since inception. In case, the start / end date of the concerned period is a non-business date (NBD), the NAV of the previous date is considered for computation of returns.

## WhiteOak Capital Ultra Short Duration Fund - Managed by Mr. Piyush Baranwal (Data as on 31<sup>st</sup> May 2024)

Period	CAGR Returns (%)			Value of Investment of Rs. 10,000*			NAV/Index value (as on May 31, 2024)
	1 Year	3 Years	Since Inception	1 Year	3 Year	Since Inception	
Regular Plan - Growth Option	6.58%	5.12%	4.85%	10660	11619	12663	1266.3005
Direct Plan - Growth Option	7.21%	5.77%	5.46%	10723	11834	13033	1303.3239
CRISIL Ultra Short Duration Debt A-I Index <sup>^</sup>	7.53%	5.96%	5.94%	10755	11900	13328	7482.4542
CRISIL 1 Year T-Bill <sup>^^</sup>	7.08%	5.35%	5.49%	10710	11696	13052	7183.1000

<sup>^</sup>Benchmark <sup>^^</sup>Additional Benchmark. CAGR – Compounded Annual Growth Rate. Inception/Allotment date: 06th June 2019. **Past performance may or may not be sustained in future and should not be used as a basis of comparison with other investments.** Since inception returns of the scheme is calculated on face value of Rs. 1,000 invested at inception. The performance details provided above are of Growth Option under Regular and Direct Plan. Different Plans i.e Regular Plan and Direct Plan under the scheme has different expense structure. The performance data for 5 years period has not been provided, since scheme is in existence for less than 5 years.\*Based on standard investment of Rs. 10,000 made at the beginning of the relevant period. Mr. Piyush Baranwal is managing the scheme since inception. In case, the start / end date of the concerned period is a non-business date (NBD), the NAV of the previous date is considered for computation of returns.

## WhiteOak Capital Flexi Cap Fund - Managed by Mr. Ramesh Mantri, Mr. Piyush Baranwal, Ms. Trupti Agrawal & Mr. Dheeresh Pathak (Data as on 31<sup>st</sup> May 2024)

Period	CAGR Returns (%)		Value of Investment of Rs. 10,000*		NAV/Index value (as on May 31, 2024)
	1 Year	Since Inception	1 Year	Since Inception	
Regular Plan - Growth Option	34.52%	-	23.52%	13463 - 14719	14.7190
Direct Plan - Growth Option	36.56%	-	25.47%	13668 - 15148	15.1480
BSE 500 TRI <sup>^</sup>	34.59%	-	21.99%	13470 - 14387	42163.0200
Nifty 50 TRI <sup>^^</sup>	22.95%	-	16.58%	12302 - 13241	33285.9000

<sup>^</sup>Benchmark <sup>^^</sup>Additional Benchmark. Inception/Allotment date: 02nd August 2022. **Past performance may or may not be sustained in future and and is not a guarantee of any future returns, and should not be used as a basis of comparison with other investments.** Since inception returns of the scheme is calculated on face value of Rs. 10 invested at inception. The performance details provided above are of Growth Option under Regular and Direct Plan. Different Plans i.e Regular Plan and Direct Plan under the scheme has different expense structure. \*Based on standard investment of Rs. 10,000 made at the beginning of the relevant period. The performance data for 3 years period has not been provided, since scheme is in existence for less than 3 years. Mr. Ramesh Mantri (Equity) & Mr. Piyush Baranwal (Debt) are managing the scheme since inception, Ms. Trupti Agrawal (Assistant Fund Manager/Equity) Managing this Scheme from 11th August 2022 & Mr. Dheeresh Pathak (Asst. Fund Manager – Equity) Managing this Scheme from 01st April 2024. In case, the start / end date of the concerned period is a non-business date (NBD), the NAV of the previous date is considered for computation of returns.

**Note:** WhiteOak Capital Pharma and Healthcare Fund (managed by Mr. Ramesh Mantri, Mr. Dheeresh Pathak and Mr. Piyush Baranwal), WhiteOak Capital Banking & Financial Services Fund (managed by Trupti Agrawal, Mr. Ramesh Mantri, Mr. Dheeresh Pathak and Mr. Piyush Baranwal), WhiteOak Capital Large & Mid Cap Fund (managed by Mr. Ramesh Mantri, Ms. Trupti Agrawal, Mr. Dheeresh Pathak and Mr. Piyush Baranwal) have not completed 6 months since their inception. Therefore, the performance of these schemes is not provided.

Mr. Naitik Shah has been ceased to be a dedicated Fund Manager for Overseas Investments under WhiteOak Capital Mid Cap Fund, WhiteOak Capital ELSS Tax Saver Fund, WhiteOak Capital Large Cap Fund, WhiteOak Capital Multi Cap Fund, WhiteOak Capital Large & Mid Cap Fund, WhiteOak Capital Banking & Financial Services Fund, WhiteOak Capital Multi Asset Allocation Fund, WhiteOak Capital Balanced Hybrid Fund and WhiteOak Capital Pharma and Healthcare Fund w.e.f. June 01, 2024.

Data as on 31 May 2024

**WhiteOak Capital Mid Cap Fund - Managed by Mr. Ramesh Mantri, Mr. Piyush Baranwal, Ms. Trupti Agrawal & Mr. Dheeresh Pathak (Data as on 31<sup>st</sup> May 2024)**

Period	CAGR Returns (%)		Value of Investment of Rs. 10,000*		NAV/Index value (as on May 31, 2024)
	1 Year	Since Inception	1 Year	Since Inception	
Regular Plan - Growth Option	45.32%	-	29.80%	14547 - 15708	15.7080
Direct Plan - Growth Option	47.70%	-	32.02%	14786 - 16177	16.1770
BSE Midcap 150 TRI <sup>^</sup>	54.71%	-	32.73%	15490 - 16328	17768.4400
Nifty 50 TRI <sup>^^</sup>	22.95%	-	16.40%	12302 - 13007	33285.9000

<sup>^</sup>Benchmark <sup>^^</sup>Additional Benchmark. Inception/Allotment date: 07th September 2022. **Past performance may or may not be sustained in future and is not a guarantee of any future returns, and should not be used as a basis of comparison with other investments.** Since inception returns of the scheme is calculated on face value of Rs. 10 invested at inception. The performance details provided above are of Growth Option under Regular and Direct Plan. Different Plans i.e Regular Plan and Direct Plan under the scheme has different expense structure. \*Based on standard investment of Rs. 10,000 made at the beginning of the relevant period. The performance data for 3 years period has not been provided, since scheme is in existence for less than 3 years. Mr. Ramesh Mantri (Equity), Mr. Piyush Baranwal (Debt), Ms. Trupti Agrawal (Assistant Fund Manager/Equity), are managing the scheme since inception & Mr. Dheeresh Pathak (Asst. Fund Manager – Equity) Managing this Scheme from 01st April 2024. In case, the start / end date of the concerned period is a non-business date (NBD), the NAV of the previous date is considered for computation of returns.

**WhiteOak Capital ELSS Tax Saver Fund - Managed by Mr. Ramesh Mantri, Mr. Piyush Baranwal, Ms. Trupti Agrawal & Mr. Dheeresh Pathak (Data as on 31<sup>st</sup> May 2024)**

Period	CAGR Returns (%)		Value of Investment of Rs. 10,000*		NAV/Index value (as on May 31, 2024)
	1 Year	Since Inception	1 Year	Since Inception	
Regular Plan - Growth Option	37.85%	-	26.32%	13797 - 14636	14.6360
Direct Plan - Growth Option	40.12%	-	28.58%	14025 - 15064	15.0640
BSE 500 TRI <sup>^</sup>	34.59%	-	25.06%	13470 - 14399	42163.0200
Nifty 50 TRI <sup>^^</sup>	22.95%	-	19.33%	12302 - 13339	33285.9000

<sup>^</sup>Benchmark <sup>^^</sup>Additional Benchmark. Inception/Allotment date: 14th October 2022. **Past performance may or may not be sustained in future and is not a guarantee of any future returns, and should not be used as a basis of comparison with other investments.** Since inception returns of the scheme is calculated on face value of Rs. 10 invested at inception. The performance details provided above are of Growth Option under Regular and Direct Plan. Different Plans i.e Regular Plan and Direct Plan under the scheme has different expense structure. The performance data for 3 years period has not been provided, since scheme is in existence for less than 3 years.. \*Based on standard investment of Rs. 10,000 made at the beginning of the relevant period. Mr. Ramesh Mantri (Equity), Mr. Piyush Baranwal (Debt), Ms. Trupti Agrawal (Assistant Fund Manager/Equity) are managing the scheme since inception & Mr. Dheeresh Pathak (Asst. Fund Manager – Equity) Managing this Scheme from 01st April 2024. In case, the start / end date of the concerned period is a non-business date (NBD), the NAV of the previous date is considered for computation of returns.

**WhiteOak Capital Large Cap Fund - Managed by Mr. Ramesh Mantri , Mr. Piyush Baranwal, Ms. Trupti Agrawal, & Mr. Dheeresh Pathak (Data as on 31<sup>st</sup> May 2024)**

Period	CAGR Returns (%)		Value of Investment of Rs. 10,000*		NAV/Index value (as on May 31, 2024)
	1 Year	Since Inception	1 Year	Since Inception	
Regular Plan - Growth Option	31.40%	-	18.96%	13150 - 12971	12.9710
Direct Plan - Growth Option	33.64%	-	21.00%	13374 - 13306	13.3060
BSE 100 TRI <sup>^</sup>	27.27%	-	17.03%	12736 - 12658	30211.8000
Nifty 50 TRI <sup>^^</sup>	22.95%	-	13.99%	12302 - 12168	33285.9000

<sup>^</sup>Benchmark <sup>^^</sup>Additional Benchmark. Inception/Allotment date: 01st December 2022. **Past performance may or may not be sustained in future and is not a guarantee of any future returns, and should not be used as a basis of comparison with other investments.** Since inception returns of the scheme is calculated on face value of Rs. 10 invested at inception. The performance details provided above are of Growth Option under Regular and Direct Plan. Different Plans i.e Regular Plan and Direct Plan under the scheme has different expense structure. The performance data for 3 years period has not been provided, since scheme is in existence for less than 3 years.. \*Based on standard investment of Rs. 10,000 made at the beginning of the relevant period. Mr. Ramesh Mantri (Equity), Mr. Piyush Baranwal (Debt), Ms. Trupti Agrawal (Assistant Fund Manager/Equity) are managing the scheme since inception & Mr. Dheeresh Pathak (Asst. Fund Manager – Equity) Managing this Scheme from 01st April 2024. In case, the start / end date of the concerned period is a non-business date (NBD), the NAV of the previous date is considered for computation of returns.

**Note:** WhiteOak Capital Pharma and Healthcare Fund (managed by Mr. Ramesh Mantri , Mr. Dheeresh Pathak and Mr. Piyush Baranwal), WhiteOak Capital Banking & Financial Services Fund (managed by Trupti Agrawal ,Mr. Ramesh Mantri, Mr. Dheeresh Pathak and Mr. Piyush Baranwal), WhiteOak Capital Large & Mid Cap Fund (managed by Mr. Ramesh Mantri , Ms. Trupti Agrawal, Mr. Dheeresh Pathak and Mr. Piyush Baranwal) have not completed 6 months since their inception. Therefore, the performance of these schemes is not provided.

Mr. Naitik Shah has been ceased to be a dedicated Fund Manager for Overseas Investments under WhiteOak Capital Mid Cap Fund, WhiteOak Capital ELSS Tax Saver Fund, WhiteOak Capital Large Cap Fund, WhiteOak Capital Multi Cap Fund, WhiteOak Capital Large & Mid Cap Fund, WhiteOak Capital Banking & Financial Services Fund, WhiteOak Capital Multi Asset Allocation Fund, WhiteOak Capital Balanced Hybrid Fund and WhiteOak Capital Pharma and Healthcare Fund w.e.f. June 01, 2024.

Data as on 31 May 2024

**WhiteOak Capital Balanced Advantage Fund - Managed by Mr. Ramesh Mantri, Mr. Piyush Baranwal, Ms. Trupti Agrawal, Mr. Dheeresh Pathak (Data as on 31<sup>st</sup> May 2024)**

Period	CAGR Returns (%)		Value of Investment of Rs. 10,000*		NAV/Index value (as on May 31, 2024)
	1 Year	Since Inception	1 Year	Since Inception	
Regular Plan - Growth Option	19.70%	-	18.49%	11976 - 12477	12.4770
Direct Plan - Growth Option	21.71%	-	20.48%	12177 - 12751	12.7510
CRISIL Hybrid 50+50 - Moderate Index^	19.14%	-	18.29%	11919 - 12449	14048.6986
BSE SENSEX TRI^^	19.57%	-	17.97%	11963 - 12405	113901.8700

^Benchmark ^^Additional Benchmark. Inception/Allotment date: 10th February 2023. **Past performance may or may not be sustained in future and is not a guarantee of any future returns, and should not be used as a basis of comparison with other investments.** Since inception returns of the scheme is calculated on face value of Rs. 10 invested at inception. The performance details provided above are of Growth Option under Regular and Direct Plan. Different Plans i.e Regular Plan and Direct Plan under the scheme has different expense structure. The performance data for 3 years period has not been provided, since scheme is in existence for less than 3 years.\*Based on standard investment of Rs. 10,000 made at the beginning of the relevant period. Mr. Ramesh Mantri (Equity), Mr. Piyush Baranwal (Debt), Ms. Trupti Agrawal (Assistant Fund Manager/Equity) are managing the scheme since inception Mr. Dheeresh Pathak (Asst. Fund Manager – Equity) Managing this Scheme from 01st April 2024. In case, the start / end date of the concerned period is a non-business date (NBD), the NAV of the previous date is considered for computation of returns.

**WhiteOak Capital Multi Asset Allocation Fund - Managed by Mr. Ramesh Mantri, Mr. Piyush Baranwal, Mr. Vineet Narang & Mr. Dheeresh Pathak (Data as on 31<sup>st</sup> May 2024)**

Period	Simple Annualized Returns (%)		Value of Investment of Rs. 10,000*		NAV/Index value (as on May 31, 2024)
	1 Year	Since Inception	1 Year	Since Inception	
Regular Plan - Growth Option	18.09%	-	18.23%	11815 - 11894	11.8940
Direct Plan - Growth Option	19.46%	-	19.61%	11952 - 12038	12.0380
BSE 500 TRI (40%) + CRISIL Composite Bond Index (40%) + Domestic prices of Gold (10%) + Domestic prices of Silver (10%)^	21.30%	-	21.65%	12137 - 12251	12.2505
BSE SENSEX TRI^^	19.57%	-	20.72%	11963 - 12153	113901.8700

^Benchmark ^^Additional Benchmark. Inception/Allotment date: 19th May 2023. **Past performance may or may not be sustained in future and should not be used as a basis of comparison with other investments.** Since inception returns of the scheme is calculated on face value of Rs. 10 invested at inception. The performance details provided above are of Growth Option under Regular and Direct Plan. Different Plans i.e Regular Plan and Direct Plan under the scheme has different expense structure. The performance data for 3 years period has not been provided, since scheme is in existence for less than 3 years. \*Based on standard investment of Rs. 10,000 made at the beginning of the relevant period. Mr. Ramesh Mantri (Equity), Mr. Piyush Baranwal (Debt), Mr. Vineet Narang (Commodity) are managing the scheme since inception & Mr. Dheeresh Pathak (Asst. Fund Manager – Equity) Managing this Scheme from 01st April 2024. In case, the start / end date of the concerned period is a non-business date (NBD), the NAV of the previous date is considered for computation of returns.

**WhiteOak Capital Multi Cap Fund - Managed by Mr. Ramesh Mantri, Mr. Piyush Baranwal, Ms. Trupti Agrawal & Mr. Dheeresh Pathak (Data as on 31<sup>st</sup> May 2024)**

Period	Simple Annualized Returns (%)		Value of Investment of Rs. 10,000*		NAV/Index value (as on May 31, 2024)
	6 Months	Since Inception	6 Months	Since Inception	
Regular Plan - Growth Option	30.66%	-	35.62%	11537 - 12459	12.4590
Direct Plan - Growth Option	32.60%	-	37.76%	11634 - 12607	12.6070
NIFTY 500 Multicap 50:25:25 TRI ^	36.57%	-	36.52%	11833 - 12522	18861.1700
Nifty 50 TRI^^	24.95%	-	22.21%	11251 - 11533	33285.9000

^Benchmark ^^Additional Benchmark. Inception/Allotment date: 22nd September 2023. **Past performance may or may not be sustained in future and should not be used as a basis of comparison with other investments.** Since inception returns of the scheme is calculated on face value of Rs. 10 invested at inception. The performance details provided above are of Growth Option under Regular and Direct Plan. Different Plans i.e Regular Plan and Direct Plan under the scheme has different expense structure. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. \*Based on standard investment of Rs. 10,000 made at the beginning of the relevant period. Mr. Ramesh Mantri (Equity), Mr. Piyush Baranwal (Debt), Ms. Trupti Agrawal (Assistant Fund Manager/Equity) are managing the scheme since inception & Mr. Dheeresh Pathak (Asst. Fund Manager – Equity) Managing this Scheme from 01st April 2024. In case, the start / end date of the concerned period is a non-business date (NBD), the NAV of the previous date is considered for computation of returns.

**Note:** WhiteOak Capital Pharma and Healthcare Fund (managed by Mr. Ramesh Mantri, Mr. Dheeresh Pathak and Mr. Piyush Baranwal), WhiteOak Capital Banking & Financial Services Fund (managed by Trupti Agrawal, Mr. Ramesh Mantri, Mr. Dheeresh Pathak and Mr. Piyush Baranwal), WhiteOak Capital Large & Mid Cap Fund (managed by Mr. Ramesh Mantri, Ms. Trupti Agrawal, Mr. Dheeresh Pathak and Mr. Piyush Baranwal) have not completed 6 months since their inception. Therefore, the performance of these schemes is not provided.

Mr. Naitik Shah has been ceased to be a dedicated Fund Manager for Overseas Investments under WhiteOak Capital Mid Cap Fund, WhiteOak Capital ELSS Tax Saver Fund, WhiteOak Capital Large Cap Fund, WhiteOak Capital Multi Cap Fund, WhiteOak Capital Large & Mid Cap Fund, WhiteOak Capital Banking & Financial Services Fund, WhiteOak Capital Multi Asset Allocation Fund, WhiteOak Capital Balanced Hybrid Fund and WhiteOak Capital Pharma and Healthcare Fund w.e.f. June 01, 2024.

Data as on 31 May 2024

**WhiteOak Capital Balanced Hybrid Fund - Managed by Mr. Ramesh Mantri, Mr. Piyush Baranwal, Ms. Trupti Agrawal & Mr. Dheeresh Pathak (Data as on 31<sup>st</sup> May 2024)**

Period	Simple Annualized Returns (%)			Value of Investment of Rs. 10,000*			NAV/Index value (as on May 31, 2024)
	6 Months		Since Inception	6 Months		Since Inception	
Regular Plan - Growth Option	19.62%	-	23.75%	10984	-	11412	11.4120
Direct Plan - Growth Option	21.22%	-	25.45%	11064	-	11513	11.5130
CRISIL Hybrid 50+50 - Moderate Index <sup>^</sup>	22.22%	-	26.03%	11114	-	11548	14048.6986
Nifty 50 TRI <sup>^^</sup>	24.95%	-	31.97%	11251	-	11901	33285.9000

<sup>^</sup>Benchmark <sup>^^</sup>Additional Benchmark. Inception/Allotment date: 27th October 2023. **Past performance may or may not be sustained in future and should not be used as a basis of comparison with other investments.** Since inception returns of the scheme is calculated on face value of Rs. 10 invested at inception. The performance details provided above are of Growth Option under Regular and Direct Plan. Different Plans i.e Regular Plan and Direct Plan under the scheme has different expense structure. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. \*Based on standard investment of Rs. 10,000 made at the beginning of the relevant period. Mr. Ramesh Mantri (Equity), Mr. Piyush Baranwal (Debt), Ms. Trupti Agrawal (Assistant Fund Manager- Equity), are Managing this Scheme Since inception & Mr. Dheeresh Pathak (Asst. Fund Manager – Equity) Managing this Scheme from 01st April 2024. In case, the start / end date of the concerned period is a non-business date (NBD), the NAV of the previous date is considered for computation of returns.

**Note:** WhiteOak Capital Pharma and Healthcare Fund (managed by Mr. Ramesh Mantri, Mr. Dheeresh Pathak and Mr. Piyush Baranwal), WhiteOak Capital Banking & Financial Services Fund (managed by Trupti Agrawal, Mr. Ramesh Mantri, Mr. Dheeresh Pathak and Mr. Piyush Baranwal), WhiteOak Capital Large & Mid Cap Fund (managed by Mr. Ramesh Mantri, Ms. Trupti Agrawal, Mr. Dheeresh Pathak and Mr. Piyush Baranwal) have not completed 6 months since their inception. Therefore, the performance of these schemes is not provided.

Mr. Naitik Shah has been ceased to be a dedicated Fund Manager for Overseas Investments under WhiteOak Capital Mid Cap Fund, WhiteOak Capital ELSS Tax Saver Fund, WhiteOak Capital Large Cap Fund, WhiteOak Capital Multi Cap Fund, WhiteOak Capital Large & Mid Cap Fund, WhiteOak Capital Banking & Financial Services Fund, WhiteOak Capital Multi Asset Allocation Fund, WhiteOak Capital Balanced Hybrid Fund and WhiteOak Capital Pharma and Healthcare Fund w.e.f. June 01, 2024.



Data as on 31 May 2024

## Returns shown for Regular- Growth Option as on 31 May 2024

	WhiteOak Capital Flexi Cap Fund- Regular- Growth				BSE 500 TRI		Nifty 50 TRI	
Inception Date- 2 Aug 2022	SIP Start Date	Total Amount Invested(Rs.)	Market Value(Rs.)	SIP Returns(%)	Market Value(Rs.)	SIP Returns(%)	Market Value(Rs.)	SIP Returns(%)
1 Year SIP	01-Jun-23	120000	138039	29.02	140108	32.49	133071	20.81
Since Inception SIP	02-Aug-22	220000	281225	28.14	281209	28.14	262160	19.58

	WhiteOak Capital Mid Cap Fund- Regular- Growth				BSE 150 Mid Cap TRI		Nifty 50 TRI	
Inception Date- 7 September 2022	SIP Start Date	Total Amount Invested(Rs.)	Market Value(Rs.)	SIP Returns(%)	Market Value(Rs.)	SIP Returns(%)	Market Value(Rs.)	SIP Returns(%)
1 Year SIP	01-Jun-23	120000	142660	36.80	149835	49.13	133071	20.81
Since Inception SIP	07-Sep-22	210000	283984	37.26	298898	44.47	248859	19.89

	WhiteOak Capital ELSS Tax Saver Fund - Regular Growth				BSE 500 TRI		Nifty 50 TRI	
Inception Date- 14 October 2022	SIP Start Date	Total Amount Invested(Rs.)	Market Value(Rs.)	SIP Returns(%)	Market Value(Rs.)	SIP Returns(%)	Market Value(Rs.)	SIP Returns(%)
1 Year SIP	01-Jun-23	120000	140826	33.70	140108	32.49	133071	20.81
Since Inception SIP	14-Oct-22	200000	257342	32.22	252620	29.62	235616	20.18

	WhiteOak Capital Large Cap Fund - Regular Growth				BSE 100 TRI		Nifty 50 TRI	
Inception Date- 1 December 2022	SIP Start Date	Total Amount Invested(Rs.)	Market Value(Rs.)	SIP Returns(%)	Market Value(Rs.)	SIP Returns(%)	Market Value(Rs.)	SIP Returns(%)
1 Year SIP	01-Jun-23	120000	139990	32.29	136282	26.10	133071	20.81
Since Inception SIP	01-Dec-22	180000	222682	29.90	216060	25.28	209659	20.81

	WhiteOak Capital Balanced Advantage Fund - Regular Plan - Growth				CRISIL Hybrid 50+50 - Moderate Index		BSE SENSEX TRI	
Inception Date- 10 February 2023	SIP Start Date	Total Amount Invested(Rs.)	Market Value(Rs.)	SIP Returns(%)	Market Value(Rs.)	SIP Returns(%)	Market Value(Rs.)	SIP Returns(%)
1 Year SIP	01-Jun-23	120000	132101	19.23	132152	19.31	130897	17.27
Since Inception SIP	10-Feb-23	160000	182129	19.79	181905	19.59	180946	18.72

	WhiteOak Capital Multi Asset Allocation Fund - Regular Plan - Growth				BSE 500 TRI (40%) + CRISIL Composite Bond Index (40%) + Domestic prices of Gold (10%) + Domestic prices of Silver (10%)		BSE SENSEX TRI	
Inception Date- 19 May 2023	SIP Start Date	Total Amount Invested(Rs.)	Market Value(Rs.)	SIP Returns(%)	Market Value(Rs.)	SIP Returns(%)	Market Value(Rs.)	SIP Returns(%)
1 Year SIP	01-Jun-23	120000	132715	20.24	135288	24.47	130912	17.30
Since Inception SIP	19-May-23	130000	144609	19.95	147538	24.05	143065	17.79

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### Benefits of Systematic Investment Plan (SIP)

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say 10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions. .

1.SIP Performances is computed considering SIP Investment on 1st business day of every month.

2."Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month

For details of other Schemes managed by Fund Manager please refer to page no. 25 to 28

Data as on 31 May 2024

## Returns shown for Direct - Growth Option as on 31 May 2024

	WhiteOak Capital Flexi Cap Fund- Direct- Growth				BSE 500 TRI		Nifty 50 TRI	
Inception Date- 2 Aug 2022	SIP Start Date	Total Amount Invested(Rs.)	Market Value(Rs.)	SIP Returns(%)	Market Value(Rs.)	SIP Returns(%)	Market Value(Rs.)	SIP Returns(%)
1 Year SIP	01-Jun-23	120000	139210	30.98	140108	32.49	133071	20.81
Since Inception SIP	02-Aug-22	220000	285687	30.12	281209	28.14	262160	19.58

	WhiteOak Capital Mid Cap Fund- Direct- Growth				BSE 150 Mid Cap TRI		Nifty 50 TRI	
Inception Date- 7 September 2022	SIP Start Date	Total Amount Invested(Rs.)	Market Value(Rs.)	SIP Returns(%)	Market Value(Rs.)	SIP Returns(%)	Market Value(Rs.)	SIP Returns(%)
1 Year SIP	01-Jun-23	120000	143975	39.04	149835	49.13	133071	20.81
Since Inception SIP	07-Sep-22	210000	288693	39.54	298898	44.47	248859	19.89

	WhiteOak Capital ELSS Tax Saver Fund - Direct- Growth				BSE 500 TRI		Nifty 50 TRI	
Inception Date- 14 October 2022	SIP Start Date	Total Amount Invested(Rs.)	Market Value(Rs.)	SIP Returns(%)	Market Value(Rs.)	SIP Returns(%)	Market Value(Rs.)	SIP Returns(%)
1 Year SIP	01-Jun-23	120000	142142	35.92	140108	32.49	133071	20.81
Since Inception SIP	14-Oct-22	200000	261424	34.47	252620	29.62	235616	20.18

	WhiteOak Capital Large Cap Fund - Direct- Growth				BSE 100 TRI		Nifty 50 TRI	
Inception Date- 1 December 2022	SIP Start Date	Total Amount Invested(Rs.)	Market Value(Rs.)	SIP Returns(%)	Market Value(Rs.)	SIP Returns(%)	Market Value(Rs.)	SIP Returns(%)
1 Year SIP	01-Jun-23	120000	141333	34.55	136282	26.10	133071	20.81
Since Inception SIP	01-Dec-22	180000	225851	32.10	216060	25.28	209659	20.81

	WhiteOak Capital Balanced Advantage Fund - Direct - Growth				CRISIL Hybrid 50+50 - Moderate Index		BSE SENSEX TRI	
Inception Date- 10 February 2023	SIP Start Date	Total Amount Invested(Rs.)	Market Value(Rs.)	SIP Returns(%)	Market Value(Rs.)	SIP Returns(%)	Market Value(Rs.)	SIP Returns(%)
1 Year SIP	01-Jun-23	120000	133324	21.22	132152	19.31	130897	17.27
Since Inception SIP	10-Feb-23	160000	184361	21.80	181905	19.59	180946	18.72

	WhiteOak Capital Multi Asset Allocation Fund - Direct - Growth				BSE 500 TRI (40%) + CRISIL Composite Bond Index (40%) + Domestic prices of Gold (10%) + Domestic prices of Silver (10%)		BSE SENSEX TRI	
Inception Date- 19 May 2023	SIP Start Date	Total Amount Invested(Rs.)	Market Value(Rs.)	SIP Returns(%)	Market Value(Rs.)	SIP Returns(%)	Market Value(Rs.)	SIP Returns(%)
1 Year SIP	01-Jun-23	120000	133565	21.63	135288	24.47	130912	17.30
Since Inception SIP	19-May-23	130000	145603	21.33	147538	24.05	143065	17.79

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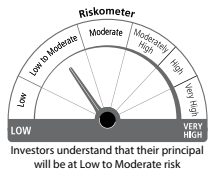
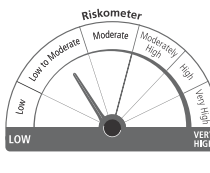

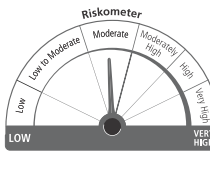
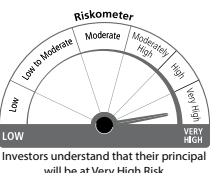
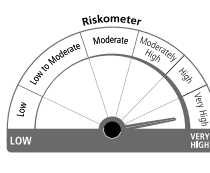
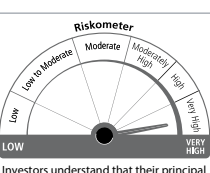
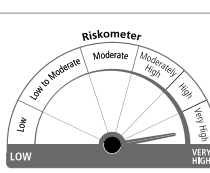
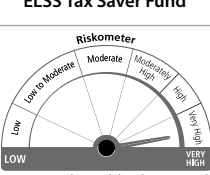
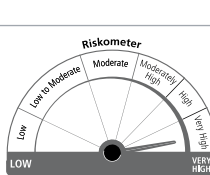
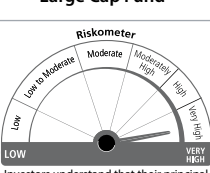
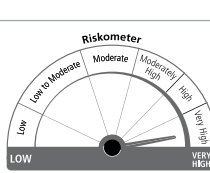
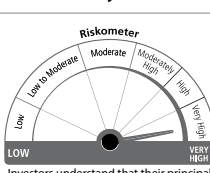
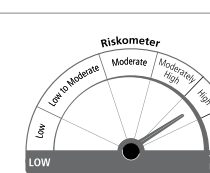
1.SIP Performances is computed considering SIP Investment on 1st business day of every month.

2."Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month

For details of other Schemes managed by Fund Manager please refer to page no. 25 to 28

# Product Labelling & Riskometer



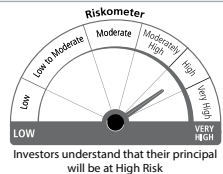
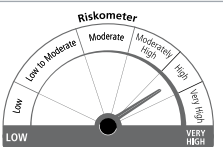
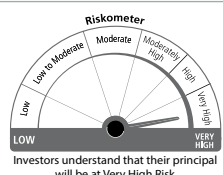
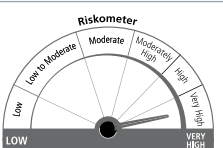
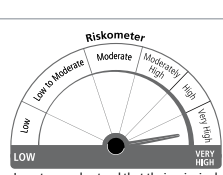
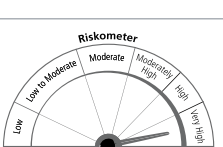
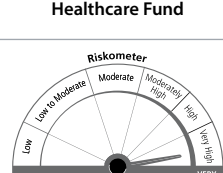
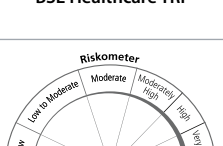
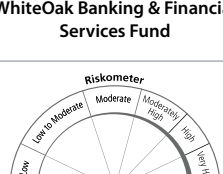

Data as on 31 May 2024

Scheme Name & Type of the scheme	This product is suitable for investors who are seeking*	Scheme Riskometer	Benchmark Riskometer
<b>WhiteOak Capital Liquid Fund</b> (An Open Ended Liquid Scheme. A relatively Low Interest Rate Risk and Moderate Credit Risk)	Regular income over short term Investment in debt and money market instruments	<b>WhiteOak Capital Liquid Fund</b>  <p>Investors understand that their principal will be at Low to Moderate risk</p>	<b>CRISIL Liquid Debt A-I Index</b> 
<b>WhiteOak Capital Ultra Short Duration Fund</b> (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.)	Regular income over short term Investment in debt and money market instruments such that the Macaulay duration of the portfolio is between 3 - 6 months	<b>WhiteOak Capital Ultra Short Duration Fund</b>  <p>Investors understand that their principal will be at Low to Moderate risk</p>	<b>CRISIL Ultra Short Duration Debt A-I Index</b> 
<b>WhiteOak Capital Flexi Cap Fund</b> (An Open Ended Dynamic Equity Scheme Investing Across Large Cap, Mid Cap and Small Cap Stocks)	Long term capital appreciation Investment in a diversified portfolio of equity and equity-related securities of companies across the spectrum of various market capitalization.	<b>WhiteOak Capital Flexi Cap Fund</b>  <p>Investors understand that their principal will be at Very High Risk</p>	<b>BSE 500 TRI</b> 
<b>WhiteOak Capital Mid Cap Fund</b> (An Open Ended Equity Scheme Predominantly Investing In Mid-Cap Stocks)	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	<b>WhiteOak Capital Mid Cap Fund</b>  <p>Investors understand that their principal will be at Very High Risk</p>	<b>BSE Midcap 150 TRI</b> 
<b>WhiteOak Capital ELSS Tax Saver Fund</b> (An open ended Equity Linked Savings Scheme with a statutory lock in of 3 years and tax benefit )	Long term capital appreciation Investment in a diversified portfolio of equity and equity-related securities  Tax Benefits with a lock-in of 3-years	<b>WhiteOak Capital ELSS Tax Saver Fund</b>  <p>Investors understand that their principal will be at Very High Risk</p>	<b>BSE 500 TRI</b> 
<b>WhiteOak Capital Large Cap Fund</b> (An open ended equity scheme predominantly investing in Large Cap Stocks)	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	<b>WhiteOak Capital Large Cap Fund</b>  <p>Investors understand that their principal will be at Very High Risk</p>	<b>BSE 100 TRI</b> 
<b>WhiteOak Capital Balanced Hybrid Fund</b> (An open ended balanced scheme investing in equity and debt instruments)	Capital appreciation and Income Generation over medium and long term  Investment in equity & Equity related Instruments and debt & Money Market securities.	<b>WhiteOak Capital Balanced Hybrid Fund</b>  <p>Investors understand that their principal will be at Very High Risk</p>	<b>CRISIL Hybrid 50+50 - Moderate Index</b> 

\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

# Product Labelling & Riskometer

Data as on 31 May 2024

Scheme Name & Type of the scheme	This product is suitable for investors who are seeking*	Scheme Riskometer	Benchmark Riskometer
<b>WhiteOak Capital Balanced Advantage Fund</b> (An Open Ended Dynamic Asset Allocation Fund)	<p>Capital Appreciation &amp; Income Generation over Medium to Long term</p> <p>Investment in a dynamically managed portfolio of equity &amp; equity related instruments and debt &amp; money market securities</p>	<b>WhiteOak Capital Balanced Advantage Fund</b>  <p>Investors understand that their principal will be at Very High Risk</p>	<b>CRISIL Hybrid 50+50 - Moderate Index</b> 
<b>WhiteOak Capital Multi Asset Allocation Fund</b> (An open ended scheme investing in Equity & Equity Related Instruments, Debt & Money Market Securities and Gold/Silver related instruments)	<p>Long term capital appreciation</p> <p>Investment in diversified portfolio of instruments across multiple asset classes i.e. Equity, Debt and Gold/Silver related instruments</p>	<b>WhiteOak Capital Multi Asset Allocation Fund</b>  <p>Investors understand that their principal will be at High Risk</p>	<b>BSE 500 TRI (40%) + CRISIL Composite Bond Index (40%) + Domestic prices of Gold (10%) + Domestic prices of Silver (10%)</b> 
<b>WhiteOak Capital Multi Cap Fund</b> (An open ended equity scheme investing across large cap, mid cap, small cap stocks)	<p>Long term capital appreciation</p> <p>Investment in equity &amp; equity related instruments across large cap, mid cap &amp; small cap stocks</p>	<b>WhiteOak Capital Multi Cap Fund</b>  <p>Investors understand that their principal will be at Very High Risk</p>	<b>NIFTY 500 Multicap 50:25:25 TRI</b> 
<b>WhiteOak Capital Large &amp; Mid Cap Fund</b> (An open ended equity scheme investing in both large cap and mid cap stocks)	<p>Long term capital appreciation</p> <p>Investment predominantly in equity and equity related instruments of large &amp; mid cap companies</p>	<b>WhiteOak Capital Large &amp; Mid Cap Fund</b>  <p>Investors understand that their principal will be at Very High Risk</p>	<b>BSE 250 Large MidCap TRI</b> 
<b>WhiteOak Capital Pharma and Healthcare Fund</b> (An open ended equity scheme investing in Pharma and Healthcare sector)	<p>Long term capital appreciation</p> <p>Investment predominantly in equity and equity related instruments of Pharma and Healthcare companies</p>	<b>WhiteOak Capital Pharma and Healthcare Fund</b>  <p>Investors understand that their principal will be at Very High Risk</p>	<b>BSE Healthcare TRI</b> 
<b>WhiteOak Capital Banking &amp; Financial Services Fund</b> (An open-ended equity scheme investing in Banking & Financial services sector)	<p>Long term capital appreciation</p> <p>Investment predominantly in equity and equity related instruments in Banking and Financial sector.</p>	<b>WhiteOak Banking &amp; Financial Services Fund</b>  <p>Investors understand that their principal will be at Very High Risk</p>	<b>Nifty Financial Services TRI</b> 

Note: Please refer to Scheme Information Document where concept of Macaulay's Duration is explained

\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



## Potential Risk Class Matrix

Data as on 31 May 2024

PRC for WhiteOak Capital Liquid Fund			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)		B-I	
Moderate (Class II)			
Relatively High (Class III)			

PRC for WhiteOak Capital Ultra Short Duration Fund			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)		B-I	
Moderate (Class II)			
Relatively High (Class III)			

Data as on 31 May 2024

## WhiteOak Capital Liquid Fund - Monthly Option

Retail Investors					
Record Date	Face Value (₹)	NAV (₹)		IDCW per Unit (₹)	
		Regular	Direct	Regular	Direct
16-May-24	1000	1001.404	1000.890	5.331	5.405
16-Apr-24	1000	1001.404	1000.890	6.627	6.695
17-Mar-24	1000	1001.404	1000.887	6.230	6.295
16-Feb-24	1000	1001.404	1000.887	5.848	5.932

Other Investors					
Record Date	Face Value (₹)	NAV (₹)		IDCW per Unit (₹)	
		Regular	Direct	Regular	Direct
16-May-24	1000	1001.404	1000.890	5.331	5.405
16-Apr-24	1000	1001.404	1000.890	6.627	6.695
17-Mar-24	1000	1001.404	1000.887	6.230	6.295
16-Feb-24	1000	1001.404	1000.887	5.848	5.932

## WhiteOak Capital Ultra Short Duration Fund - Monthly Option

Retail Investors					
Record Date	Face Value (₹)	NAV (₹)		IDCW per Unit (₹)	
		Regular	Direct	Regular	Direct
16-May-24	1000	1001.565	1002.086	4.851	5.352
16-Apr-24	1000	1001.565	1002.086	6.379	6.758
18-Mar-24	1000	1001.565	1002.086	6.167	6.556
16-Feb-24	1000	1001.565	1002.086	5.251	5.705

Other Investors					
Record Date	Face Value (₹)	NAV (₹)		IDCW per Unit (₹)	
		Regular	Direct	Regular	Direct
16-May-24	1000	1001.565	1002.086	4.851	5.352
16-Apr-24	1000	1001.565	1002.086	6.379	6.758
18-Mar-24	1000	1001.565	1002.086	6.167	6.556
16-Feb-24	1000	1001.565	1002.086	5.251	5.705

**Disclaimer:** Pursuant to payment of IDCW, the NAV of the IDCW Option(s) of the Scheme/Plan(s) falls to the extent of payout and statutory levy, if any. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. For Daily/ weekly / Fortnightly IDCW History please visit our website. <https://mf.whiteoakamc.com/>

**Fund Manager:** An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

**Minimum Application Amount:** This is the minimum investment amount for a new investor in a mutual fund scheme

**Minimum Additional Amount:** This is the minimum investment amount for an existing investor in a mutual fund scheme

**Yield to Maturity:** The Yield to Maturity is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.

**SIP:** SIP or Systematic Investment Plan works on the principle of making periodic investments of fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests ₹500 every 15th of the month in an equity fund for a period of 3 years.

**NAV:** The NAV or the net Asset Value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

**Benchmark:** A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include NIFTY, Sensex, BSE200, BSE500, 10 year G-Sec

**Entry Load:** A mutual fund may have sales charge or load at the time of entry and/or exit to compensate the distributor/agent. Entry Load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is ₹100 and the entry load is 1%, the investor will enter the fund at ₹101.

**Note:** SEBI, vide circular dated June 30, 2009 has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.

**Exit Load:** Exit Load is charged at the time an investor redeems the units of a mutual fund. The exit load is deducted from the prevailing NAV at the time of redemption. For instance, if the NAV is ₹100 and the exit load is 1%, the redemption price would be ₹99 per unit.

**Modified Duration:** Modified duration is the price sensitivity and the percentage change in price for a unit change in yield.

**Macaulay Duration :** Macaulay duration is defined as the weighted average time to full recovery of principal and interest payments of a bond i.e. the weighted average maturity of cash flows. The weight of each cash flow is determined by dividing the present value of the cash flow by the price of the bond.

**AUM:** AUM or Assets under management refers to the recent /updated cumulative market value of investments managed by a mutual fund or any investment firm.

**Holdings:** The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/ securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

**Nature of scheme:** The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund. Each of these categories may have sub-categories.

**Rating Profile:** Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.

The information herein above is meant only for general reading purposes and therefore cannot be considered as guidelines, recommendations or as a professional guide for the readers. Before making any investments, the readers are advised to seek independent professional advice, verify the contents in order to arrive at an informed investment decision. None of the Sponsor, the Investment Manager, the Trustee, their respective directors, employees, affiliates or representatives shall be liable in any way for any direct, indirect, special, incidental, consequential, punitive or exemplary damages, including on account of lost profits arising from the information contained in this material.



**Registered Office Address:**

**WhiteOak Capital Asset Management Limited (Investment Manager to WhiteOak Capital Mutual Fund).**

Unit No. B4, 6th Floor, Cnergy, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400 025.

**CIN - U65990MH2017PLC294178**

C/153/6/24

**Mutual Fund investments are subject to market risks, read all scheme related documents carefully.**

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