

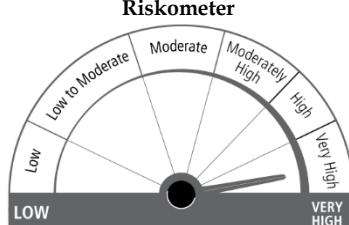
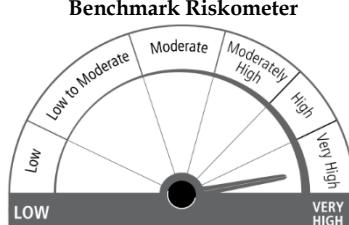
WhiteOak Capital Tax Saver Fund

(An open ended Equity Linked Savings Scheme with a statutory lock in of 3 years and tax benefit)
Scheme Code: WHIT/O/E/ELS/22/06/0006



WHITEOAK
CAPITAL MUTUAL FUND

KEY INFORMATION MEMORANDUM AND APPLICATION FORM

Product Label		
This product is suitable for investors who are seeking*	 Riskometer Investors understand that their principal will be at very high risk	 Benchmark Riskometer S&P BSE 500 TRI
<ul style="list-style-type: none"> ■ Long term capital appreciation ■ Investment in a diversified portfolio of equity and equity-related securities ■ Tax Benefits with a lock-in of 3-years <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>		

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

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

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

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

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

This KIM is dated October 30, 2023.

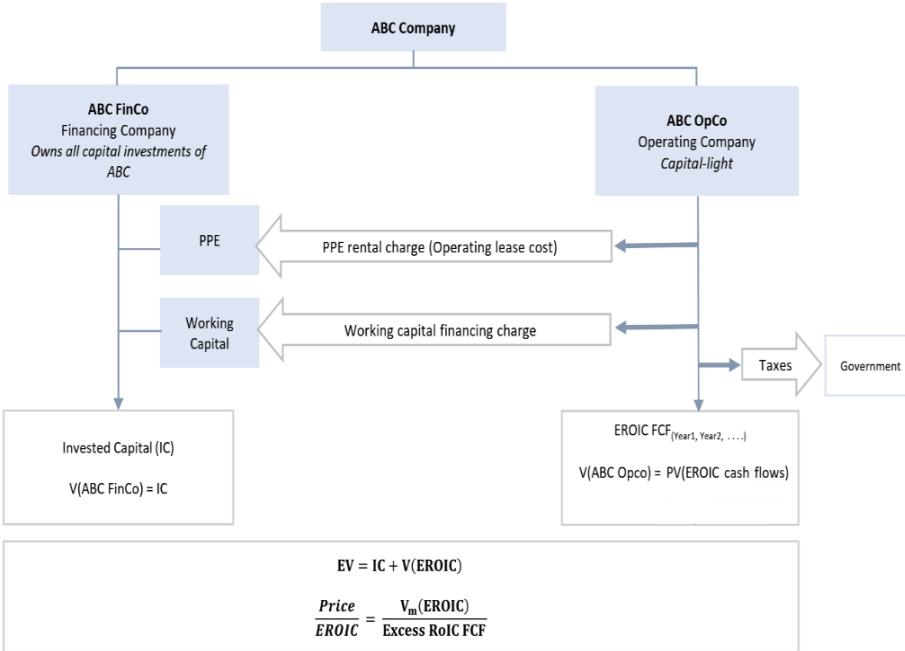
Name of Mutual Fund	WhiteOak Capital Mutual Fund		
Name of Asset Management Company	WhiteOak Capital Asset Management Limited (formerly known as YES Asset Management (India) Limited) CIN - U65990MH2017PLC294178		
Name of Trustee Company	WhiteOak Capital Trustee Limited (formerly known as YES Trustee Limited) CIN - U65999MH2017PLC294613		
Addresses, Website of the Entities	Registered Office: Unit No. B4, 6th Floor, Cnergy, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400 025. Email id: clientservice@whiteoakamc.com Website: http://mf.whiteoakamc.com Tel. No.: +91 (22) 6918 7607 Fax No.: +91 (22) 69187643		
Name of the Scheme	WhiteOak Capital Tax Saver Fund		
Type of Scheme	An open ended Equity Linked Savings Scheme with a statutory lock in of 3 years and tax benefit.		
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.		
Asset Allocation Pattern of the Scheme	The asset allocation pattern for the scheme is detailed in the table below:		
Instruments		Indicative Allocation (% of net assets)	Risk Profile
Equity and Equity Related Instruments		Minimum	Maximum
		80	100
		Very High	

	Debt Securities and Money Market Instruments	0	20	Low to Medium
In line with Equity Linked Savings Scheme, 2005 as notified by Ministry of Finance (Department of Economic Affairs) vide notification dated November 03, 2005 as amended from time to time, the corpus of Scheme shall be predominantly invested in Equities including cumulative convertible preference shares, fully convertible debentures and bonds of companies, partly convertible issues of debentures and bonds including those issued on right basis subject to the condition that, as far as possible, the non-convertible portion of the debentures or bonds so acquired or subscribed, shall be disinvested within a period of twelve months.				
Investment in Foreign Securities would be made only if permitted under ELSS Rules. The Scheme may seek investment opportunities in foreign securities including ADRs / GDRs / Foreign equity subject to SEBI (MF) Regulations. Such Investment shall not exceed 20% of the net assets of the Scheme. (Subject to necessary approvals under ELSS Guidelines.)				
Details of securities are follows:				
<ul style="list-style-type: none"> ■ Equity and equity related instruments: Investments in these securities will be as per the limits specified in the asset allocation table of Scheme, subject to permissible limits laid under SEBI (MF) Regulations. ■ Debt securities: The Scheme will retain the flexibility to invest in a wide range of debt instruments and money market instruments. These instruments are more specifically highlighted below: • Debt instruments (in the form of non-convertible debentures, bonds, zero interest bonds, deep discount bonds, floating rate bond / notes and any other domestic fixed income securities including, but not limited to: <ol style="list-style-type: none"> 1. Debt issuances of the Government of India, State and local Governments, Government Agencies and statutory bodies (which may or may not carry a state / central government guarantee), 2. Debt Instruments that have been guaranteed by Government of India and State Governments, 3. Debt Instruments issued by Corporate Entities (Public / Private sector undertakings), 4. Debt Instruments issued by Public / Private sector banks and development financial institutions. 5. Credit enhanced Debt • Money Market Instruments include: <ol style="list-style-type: none"> 1. Commercial papers 2. Commercial bills 3. Treasury bills 4. Government securities having an unexpired maturity upto one year 5. Tri-party Repos on Government securities or treasury bills (TREPS) 6. Certificate of deposit 7. Usance bills 8. Permitted securities under a repo / reverse repo agreement 9. Any other like instruments as may be permitted by RBI / SEBI from time to time & subject to regulatory approval. 				
Investment in debt will be in instruments, which have been assessed as "investment grade" by at least one credit rating agency authorized to carry out such activity under the applicable regulations.				
Further, investment in unrated debt and money market instruments, other than government securities, treasury bills, derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. by mutual fund scheme shall be subject to the following:				
<ol style="list-style-type: none"> a. Investments should only be made in such instruments, including bills re-discounting, usance bills, etc., that are generally not rated and for which separate investment norms or limits are not provided in SEBI (Mutual Fund) Regulations, 1996 and various circulars issued thereunder. b. Exposure of mutual fund schemes in such instruments, shall not exceed 5% of the net assets of the schemes. c. All such investments shall be made with the prior approval of the Board of AMC and the Board of trustees. 				
Mutual fund scheme will not invest in unlisted debt instruments including commercial papers (CPs), other than (a) government securities, (b) other money market instruments and (c) derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. which are used by mutual funds for hedging.				

	<p>Provided that the Scheme may invest in unlisted non-convertible debentures up to a maximum of 10% of the debt portfolio of the Scheme subject to such conditions as may be specified by the SEBI from time to time.</p> <p>The Scheme will not invest in, Instruments having Special Features and securitized debt.</p> <p>Pursuant to Para 12.12 of SEBI Master Circular on Mutual Funds dated May 19, 2023, the AMC may constitute committee(s) to approve proposals for investments in unrated debt instruments. The AMC Board and the Trustee shall approve the detailed parameters for such investments. The details of such investments would be communicated by the AMC to the Trustee in their periodical reports. It would also be clearly mentioned in the reports, how the parameters have been complied with. However, in case any unrated debt security does not fall under the parameters, the prior approval of Board of AMC and Trustee shall be sought. The maturity profile of debt instruments will be selected in accordance with the AMC's view regarding current market conditions, interest rate outlook and the stability of ratings. Investments in Debt and Money Market Instruments will be as per the limits specified in the asset allocation table(s) of the Scheme, subject to permissible limits laid under SEBI (MF) Regulations.</p> <p>Investments in equity will be made through secondary market purchases, initial public offers, other public offers, placements and right offers (including renunciation) Investment in debt will be made through secondary market purchases, public offers and placements. The securities could be listed / unlisted, privately placed, secured / unsecured, rated / unrated in accordance with various SEBI regulations.</p> <ul style="list-style-type: none"> ▪ Pending deployment as per investment objective, the moneys under the Scheme may be parked in short-term deposits of Scheduled Commercial Banks. The Scheme shall abide by the guidelines for parking of funds in short term deposits vide Para 12.16 of SEBI Master Circular on Mutual Funds dated May 19, 2023, as may be amended from time to time. <p>The Scheme may invest in other schemes managed by the AMC or in the schemes of any other mutual funds, provided it is in conformity with the investment objectives of the Scheme and in terms of the prevailing SEBI (MF) Regulations. As per the SEBI (MF) Regulations, no investment management fees will be charged for such investments and the aggregate inter scheme investment made by all the schemes of WhiteOak Capital Mutual Fund or in the schemes of other mutual funds shall not exceed 5% of the net asset value of the WhiteOak Capital Mutual Fund.</p> <p>As per the regulatory requirement, the Scheme may deploy NFO proceeds in Tri Party repo before the closure of NFO period. However, the AMC shall not charge any investment management and advisory fees on funds deployed in Tri Party repo during the NFO period.</p> <p>Subject to the SEBI (MF) Regulations and in accordance with Securities Lending Scheme, 1997, Para 12.11 of SEBI Master Circular on Mutual Funds dated May 19, 2023 and framework for short selling and borrowing and lending of securities notified by SEBI vide circular No MRD/DoP/SE/Dep/ Cir-14/2007 dated December 20, 2007, as may be amended from time to time, the Scheme seeks to engage in Securities Lending.</p> <p>The AMC shall adhere to the following limits should it engage in Stock Lending.</p> <ol style="list-style-type: none"> 1. Not more than 20% of the net assets of the Scheme can generally be deployed in Securities lending. 2. Not more than 5% of the net assets of the Scheme can generally be deployed in Securities Lending to any single approved intermediary. 3. The Mutual Fund may not be able to sell such lent out securities and this can lead to temporary illiquidity. <p>The Scheme may use derivatives for purposes as may be permitted from time to time. The maximum derivative position will be restricted to 50% of the net assets of Equity & Debt respectively. The cumulative gross exposure through equity, debt, derivative positions, other permitted securities/assets and such other securities/assets as may be permitted by the SEBI from time to time, subject to regulatory approvals, if any, shall not exceed 100% of the net assets of the Scheme.</p> <p>Rebalancing due to Short Term Defensive Consideration</p> <p>Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per Para 1.14.1.2.b of SEBI Master Circular on Mutual Funds dated May 19, 2023, and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.</p> <p>Rebalancing due to Passive Breaches</p> <p>Further, as per Para 2.9 of SEBI Master Circular on Mutual Funds dated May 19, 2023, as may be amended from time to time, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of</p>
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	<p>the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Review Committee of the AMC. The Investment Review Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in Para 2.9 of the Master Circular.</p>																		
Risk Profile of the Scheme	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below: The Scheme carries risks associated with investing in Equity and Equity related instruments, derivatives, Repo in corporate Bond, Securities Lending, Risks associated with Segregated portfolio. Fixed Income Securities are subject to risks including but not limited to interest rate risk, re-investment risk, spread risk, liquidity risk, credit risk, Liquidity Risk on account of unlisted securities, Counterparty Risk, Settlement Risk duration risk and performance risk. Please refer the SID for detailed risk factors.</p>																		
Risk Mitigation Factors	<p>Nature of Risk Mitigation Measures by AMC</p> <table border="1"> <thead> <tr> <th style="text-align: center;">Nature of Risk</th><th style="text-align: center;">Risk Mitigation by AMC</th></tr> </thead> <tbody> <tr> <td>By virtue of requirements under the ELSS, Units issued under the Scheme cannot be assigned / transferred / pledged /switched-out /redeemed until the completion of three years from the date of their allotment. The ability of an investor to realise returns on investments in the Scheme is consequently restricted for the first three years. Redemption will be made prior to the expiry of the aforesaid three year period only in the event of the death of a Unit holder, subject to the Units having been held for a period of one year from the date of their allotment.</td><td>In the long term, equities typically tend to outperform other asset classes and the said lock in period of 3 years is useful to realize the potential of equities.</td></tr> <tr> <td align="center" colspan="2">For making investments in Equity and Equity Related Instruments</td></tr> <tr> <td>Volatility</td><td>By monitoring sector / company exposure at portfolio level.</td></tr> <tr> <td>Concentration</td><td>The fund manager will endeavor to build well diversified portfolio within the overall fund specific investment strategy through diversification across stocks/sectors.</td></tr> <tr> <td>Liquidity</td><td>Periodical review of the liquidity position of each scrip (Market capitalization, average volume in the market vis - a- vis Portfolio Holding). The fund manager will control the liquidity at portfolio construction level.</td></tr> <tr> <td align="center" colspan="2">For making investments in Fixed Income and Money Market Instruments</td></tr> <tr> <td>Credit Risk</td><td> <p>In addition to external ratings by the accredited credit rating agencies, the credit team will undertake independent credit assessment that would capture the quantitative (financial statements) and qualitative aspects (accounting policies, management quality, disclosure standards etc.) of a company to assess its fundamental credit strength and guide the investment decisions in the schemes.</p> <p>There is also a regulatory cap on exposure to each issuer to ensure a diversified portfolio and reduced credit risk in the portfolio.</p> </td></tr> <tr> <td>Liquidity Risk</td><td>The schemes are envisaged to be actively managed portfolios. The liquidity and volatility of a security are</td></tr> </tbody> </table>	Nature of Risk	Risk Mitigation by AMC	By virtue of requirements under the ELSS, Units issued under the Scheme cannot be assigned / transferred / pledged /switched-out /redeemed until the completion of three years from the date of their allotment. The ability of an investor to realise returns on investments in the Scheme is consequently restricted for the first three years. Redemption will be made prior to the expiry of the aforesaid three year period only in the event of the death of a Unit holder, subject to the Units having been held for a period of one year from the date of their allotment.	In the long term, equities typically tend to outperform other asset classes and the said lock in period of 3 years is useful to realize the potential of equities.	For making investments in Equity and Equity Related Instruments		Volatility	By monitoring sector / company exposure at portfolio level.	Concentration	The fund manager will endeavor to build well diversified portfolio within the overall fund specific investment strategy through diversification across stocks/sectors.	Liquidity	Periodical review of the liquidity position of each scrip (Market capitalization, average volume in the market vis - a- vis Portfolio Holding). The fund manager will control the liquidity at portfolio construction level.	For making investments in Fixed Income and Money Market Instruments		Credit Risk	<p>In addition to external ratings by the accredited credit rating agencies, the credit team will undertake independent credit assessment that would capture the quantitative (financial statements) and qualitative aspects (accounting policies, management quality, disclosure standards etc.) of a company to assess its fundamental credit strength and guide the investment decisions in the schemes.</p> <p>There is also a regulatory cap on exposure to each issuer to ensure a diversified portfolio and reduced credit risk in the portfolio.</p>	Liquidity Risk	The schemes are envisaged to be actively managed portfolios. The liquidity and volatility of a security are
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		an important criterion in security selection process. This ensures that liquidity risk is managed.								
	Investing in unrated securities	The schemes have a rigorous credit research process and as such all investments, rated or unrated, are analyzed and approved by the Investment Review Committee before investment by the scheme. Further there is a regulatory and internal cap on exposure to unrated issuers, limiting exposure to unrated securities.								
	Delays or other problems in settlement of transactions could result in temporary periods when the assets of the Scheme are not invested and no return is earned thereon.	The AMC has a strong operations team and well laid out processes and systems, which mitigate operational risks attached with the settlement process.								
	Reinvestment Risk:	Reinvestment risk is an inherent feature of the portfolio management process. It may be managed, to a certain extent, by seeking to invest in securities with relatively low intermittent cash flows.								
Lock-in period	Redemption of Units can be made only after a period of three years (lock-in period) from the date of allotment of Units proposed to be redeemed as prescribed in the ELSS regulations. The Trustee reserves the right to change the lock-in period prospectively from time to time, in the event of amendment(s) to the ELSS regulations with respect to the lock-in period.									
Creation of Segregated Portfolio	In case of credit event, the Scheme may create segregated portfolio of debt and money market instruments in terms of applicable SEBI Portfolio regulations/ circulars.									
Investment Strategy	<p>The investment objective of the scheme is to generate capital appreciation / income from a portfolio, predominantly of equity & equity related instruments. The aim of equity strategy will be to build a portfolio of companies diversified across major industries, economic sectors and market capitalization that offer an acceptable risk reward balance. The ELSS (Equity Linked Savings Scheme) guidelines, as applicable, would be adhered to in the management of this Scheme.</p> <p>At WhiteOak Capital AMC, our investment strategy is to invest in businesses based on stock selection and to avoid focusing on macro events. We believe in investing in good businesses at attractive valuations. These are the two critical pillars of our investment philosophy – business and valuation. A good business is one that is well managed, scalable, and generates superior returns on incremental capital. Valuation is attractive when the current market price is at a substantial discount to intrinsic value.</p>									
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	<p>OpcоФинко Valuation Framework</p> <p>We use a proprietary valuation approach that has been trademarked as OpcоФинко. As shown in the extract below, under the OpcоФинко framework, a company is bifurcated into an Opcо (capital-light operating company) and Finco (financing company that owns all capital investments). By deducting the invested capital from the publicly available enterprise valuation, we arrive at the value ascribed by the market to the Opcо.</p> <p>The OpcоФинко Free Cash Flow (FCF) multiple of the business is then obtained by dividing the value of Opcо with the present value of excess FCF generated.</p>									

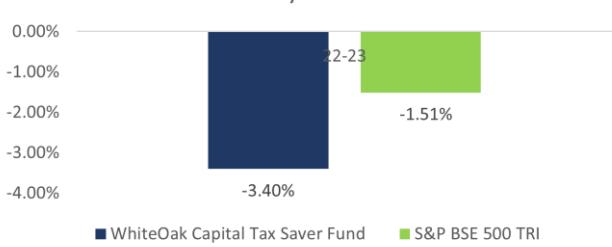
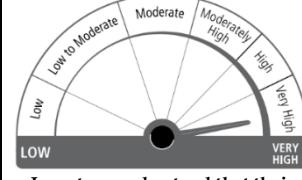
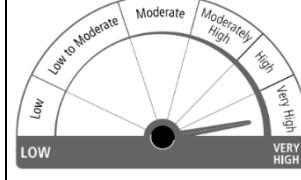
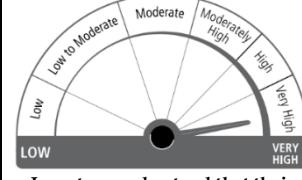
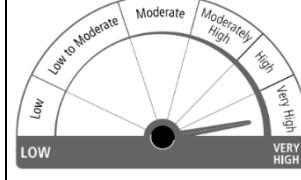
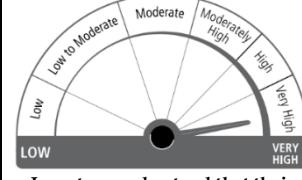
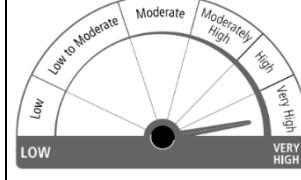
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<p><i>Abbreviations:</i> PPE - Plant Property & Equipment, EROIC - Excess Return on Invested Capital, V(ABC FinCo) - Value of ABC FinCo, V(ABC OpCo) - Value of ABC OpCo, PV - Present Value</p> <p><i>Excess Return on Invested Capital - Return earned after subtracting the cost of capital.</i></p> <p>As the OpcoFinco Framework is based on analysis of cash flows, it avoids several distortions that can potentially emerge while using accounting multiples. Depending on the suitability the traditional valuation approaches might be used for valuation.</p> <p>The scheme may invest part of its portfolio in debt and money market instruments subject to permissible limits laid under SEBI (MF) Regulations and will be guided by credit quality, liquidity, interest rates outlook. The scheme may also have an exposure to derivative instruments for the purpose of hedging, portfolio balancing and optimising returns.</p> <p>Though every endeavour will be made to achieve the objective of the Scheme, the AMC/ Sponsors/Trustee do not guarantee that the investment objective of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme.</p>																																												
<p>Product Differential with the existing Open-Ended Equity Schemes</p> <table border="1"> <thead> <tr> <th colspan="7">Data as on September 30, 2023 (in INR crores)</th> </tr> <tr> <th>Name of the existing scheme</th> <th colspan="3">Asset Allocation Pattern (Under normal circumstances)</th> <th>Primary Investment Objective & Investment Strategy</th> <th>Differentiation</th> <th>AUM</th> <th>No. of Folios</th> </tr> </thead> <tbody> <tr> <td rowspan="4">WhiteOak Capital Flexi Cap Fund</td> <th>Instruments</th> <th colspan="2">Indicative Allocation (% of net assets)</th> <th>Risk Profile</th> <td rowspan="4"> The investment objective of the Scheme is to generate long-term capital appreciation by investing predominately in equity & equity related instruments across the spectrum of various market capitalization. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved. Investment Strategy: </td> <td rowspan="4"> An open ended dynamic equity scheme investing across large cap, mid cap and small cap stocks </td> <td rowspan="4">2,180.58</td> <td rowspan="4">77585</td> </tr> <tr> <th></th> <th>Minimun</th> <th>Maximun</th> <th>Low / Medium / High</th> </tr> <tr> <td>Equity and Equity Related Instruments</td> <td>65</td> <td>100</td> <td>Very High</td> </tr> <tr> <td>Debt Securities and Money Market Instruments</td> <td>0</td> <td>35</td> <td>Low to Medium</td> </tr> <tr> <td>Units issued by REITs and InvITs</td> <td>0</td> <td>10</td> <td>Very High</td> <td></td> <td></td> <td></td> </tr> </tbody> </table>		Data as on September 30, 2023 (in INR crores)							Name of the existing scheme	Asset Allocation Pattern (Under normal circumstances)			Primary Investment Objective & Investment Strategy	Differentiation	AUM	No. of Folios	WhiteOak Capital Flexi Cap Fund	Instruments	Indicative Allocation (% of net assets)		Risk Profile	The investment objective of the Scheme is to generate long-term capital appreciation by investing predominately in equity & equity related instruments across the spectrum of various market capitalization. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved. Investment Strategy:	An open ended dynamic equity scheme investing across large cap, mid cap and small cap stocks	2,180.58	77585		Minimun	Maximun	Low / Medium / High	Equity and Equity Related Instruments	65	100	Very High	Debt Securities and Money Market Instruments	0	35	Low to Medium	Units issued by REITs and InvITs	0	10	Very High			
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					The Scheme would predominantly invest in companies spanning entire market capitalization.			
	WhiteOak Capital Mid Cap Fund	Instruments	Indicative Allocation (% of net assets)	Risk Profile	The investment objective of the Scheme is to seek to generate capital appreciation by actively investing in and managing a diversified portfolio primarily composed of midcap stocks. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved. Investment Strategy: The Scheme shall follow a predominantly Mid cap strategy with a minimum exposure of 65% to Mid-Cap stocks.	An open ended equity scheme predominantly investing in mid-cap stocks	1,067.76	79386
			Minimun	Maxi-mum	Low/ Medium / High			
		Equity and Equity Related Instruments of Mid-Cap Companies** **Investment universe of "Mid-Cap"	65	100	Very High			
		Equity and Equity Related Instruments other than above	0	35	Very High			
		Debt Securities and Money Market Instruments	0	35	Low to Medium			
		Units issued by REITs and InvITs	0	10	Very High			
	WhiteOak Capital Tax Saver Fund	Instruments	Indicative Allocation (% of net assets)	Risk Profile	The investment objective of the Scheme is to generate capital appreciation / income from a portfolio, comprising predominantly of equity & equity related instruments. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved. Investment Strategy: The aim of equity strategy will be to build a portfolio of companies diversified across major industries, economic sectors and market capitalization that offer an acceptable risk reward balance. The ELSS (Equity Linked Savings Scheme) guidelines, as applicable, would be adhered to in the management of this Scheme.	An open ended equity linked savings scheme with a statutory lock in of 3 years and tax benefit	92.37	17145
			Minimun	Maxi-mum	Low/ Medium / High			
		Equity and Equity Related Instruments	80	100	Very High			
		Debt Securities and Money Market Instruments	0	20	Low to Medium			

	<p>Investors subscribing Units under Direct Plan of a Scheme should indicate "Direct Plan" against the scheme name in the application form. Investors should also mention "Direct" in the ARN column of the application form. The table showing various scenarios for treatment of application under "Direct/Regular" Plan is as follows:</p> <table border="1"> <thead> <tr> <th>Scenario</th><th>Broker code mentioned by the investor</th><th>Plan mentioned by the investor</th><th>Default plan to be captured</th></tr> </thead> <tbody> <tr> <td>1</td><td>Not mentioned</td><td>Not mentioned</td><td>Direct Plan</td></tr> <tr> <td>2</td><td>Not mentioned</td><td>Direct Plan</td><td>Direct Plan</td></tr> <tr> <td>3</td><td>Not mentioned</td><td>Regular Plan</td><td>Direct Plan</td></tr> <tr> <td>4</td><td>Mentioned</td><td>Direct Plan</td><td>Direct Plan</td></tr> <tr> <td>5</td><td>Direct</td><td>Not mentioned</td><td>Direct Plan</td></tr> <tr> <td>6</td><td>Direct</td><td>Regular Plan</td><td>Direct Plan</td></tr> <tr> <td>7</td><td>Mentioned</td><td>Regular Plan</td><td>Regular Plan</td></tr> <tr> <td>8</td><td>Mentioned</td><td>Not mentioned</td><td>Regular Plan</td></tr> </tbody> </table> <p>In cases of wrong/ invalid/ incomplete ARN code mentioned on the application form, the application will be processed under Regular Plan.</p> <p>The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load, if applicable.</p>	Scenario	Broker code mentioned by the investor	Plan mentioned by the investor	Default plan to be captured	1	Not mentioned	Not mentioned	Direct Plan	2	Not mentioned	Direct Plan	Direct Plan	3	Not mentioned	Regular Plan	Direct Plan	4	Mentioned	Direct Plan	Direct Plan	5	Direct	Not mentioned	Direct Plan	6	Direct	Regular Plan	Direct Plan	7	Mentioned	Regular Plan	Regular Plan	8	Mentioned	Not mentioned	Regular Plan
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8	Mentioned	Not mentioned	Regular Plan																																		
Applicable NAV (after the scheme opens for repurchase and sale)	<p>Subscriptions/Purchases including Switch - ins:</p> <p>In respect of valid application received upto 3.00 p.m. on a Business Day at the Official Point(s) of Acceptance and funds for the entire amount of subscription / purchase as per the application / switch-in request are available for utilization by the respective Scheme(s) before the cut off time i.e. funds are credited to the bank account of the respective Scheme(s) before the cut off time, the closing NAV of the same Business Day shall be applicable.</p> <p>In respect of valid application received after 3.00 p.m. on a Business Day at the Official Point(s) of Acceptance and funds for the entire amount of subscription / purchase as per the application / switch-in request are available for utilization by the respective Scheme(s) after the cut off time on the same day i.e. the funds are credited to the bank account of the respective Scheme(s) after cut off time on the same day or before the cutoff time of next Business Day, the closing NAV of next Business Day shall be applicable.</p> <p>Irrespective of the time of receipt of application at the Official Point(s) of Acceptance, where funds for the entire amount of subscription / purchase as per the application / switch-in request are available for utilization before the cut off time of any subsequent Business Day i.e. funds are credited to the bank account of the respective Scheme(s) before the cut off time of any subsequent Business Day, the closing NAV of such subsequent Business Day shall be applicable.</p> <p>For determining the applicable NAV for allotment of units in respect of purchase /switch-in to the Schemes, the following shall be ensured:</p> <ul style="list-style-type: none"> i. Application / switch-in request is received before the applicable cut-off time. ii. Funds for the entire amount of subscription / purchase as per the application / switch-in request are credited to the bank account of the respective Scheme(s) before the cut-off time. iii. The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the respective Scheme(s). iv. In case of switch transactions from one scheme to another scheme, the allocation shall be in line with the redemption payout. <p>Cut off timing for redemption/ repurchases / switch-outs:</p> <ol style="list-style-type: none"> 1. In respect of valid application received at the Official Points of Acceptance upto 3.00 p.m. on a Business Day by the Fund, the closing NAV of the day on which application is received shall be applicable. 2. In respect of valid application received at the Official Points of Acceptance after 3.00 p.m. on a Business Day by the Fund, the closing NAV of the next Business day shall be applicable. <p>For Switches</p> <p>Valid application for 'switch-out' shall be treated as application for Redemption and provisions of the Cut-off Time and the Applicable NAV mentioned in the SID as applicable to Redemption shall be applied to the 'switch-out' applications. In case of 'switch' transactions from one scheme to another the allocation shall be in line with redemption payouts.</p>																																				

	<p>COMPUTATION OF NAV</p> <p>NAV of the Units will be determined daily or as prescribed by the Regulations. The NAV shall be calculated in accordance with the following formula, or such other formula as may be prescribed by SEBI from time to time.</p> <p>NAV= (Market/Fair Value of Scheme's Investments + Receivables + Accrued Income + Other Assets - Accrued Expenses- Payables- Other Liabilities)/ Number of units outstanding.</p> <p>Example: If the applicable NAV is Rs. 10.00, and the exit /repurchase load is 2 percent then the sales price will be Rs. 10.20 and the repurchase price will be Rs. 9.80</p>		
Minimum Application and Redemption Amount / Number of Units	Purchase	Additional Purchase	Repurchase/Redemption
	Rs. 500/- and in multiples of Rs. 500/- thereafter	Rs. 500/- and in multiples of Rs. 500/- thereafter	Rs. 500/- and in multiples of Re 0.01/- or account balance, whichever is lower.
The AMC/Trustee reserves the right to change/modify the mode/amount of subscription to the Plans & Options of the Scheme.			
Non applicability Minimum of Application Amount	<p>Para 6.10 of SEBI Master Circular on Mutual Funds dated May 19, 2023 read with SEBI letter SEBI/HO/IMD/DFS/OW/P/ 2021/24745/1 dated September 20, 2021, on Alignment of interest of Designated Employees of Asset Management Companies (AMCs) with the Unitholders of the Mutual Fund Schemes) has, inter alia mandated that a minimum of 20% of gross annual CTC net of income tax and any statutory contributions of the Designated Employees of the AMCs shall be invested in units of the scheme(s) of the Fund in which they have a role/oversight The said mandate came into effect from the October 1, 2021. In accordance with the regulatory requirement, the minimum application amount and in multiples of Re. 1/- thereafter wherever specified in the concerned SID / KIM will not be applicable for investment made in schemes of WhiteOak Capital Mutual Fund in compliance with the aforesaid circular(s)</p>		
Dispatch of Redemption/ Repurchase	<p>In line with the Para 14.1 on Transfer of Redemption or Repurchase Proceeds and Para 14.2 on Payment of interest for delay in dispatch of redemption and/or repurchase proceeds and/or dividend of SEBI Master Circular on Mutual Funds dated May 19, 2023, the redemption or repurchase proceeds will be dispatched to the unitholders within 3(three) working days or such other timeline as may be specified by SEBI / AMFI from time to time from the date of redemption or repurchase.</p> <p>The AMC shall be liable to pay interest to the Unit holders @ 15% p.a. or such other rate as may be prescribed by SEBI from time to time, in case the redemption / repurchase proceeds are not transferred within the specified timelines.</p>		
Benchmark Index	S&P BSE 500 TRI		
IDCW Policy	<p>Under the IDCW option, the Trustee will have discretion to declare the IDCW, subject to availability of distributable surplus calculated in accordance with the Regulations. The actual declaration of IDCW and frequency will inter-alia, depend on availability of distributable surplus calculated in accordance with SEBI (MF) Regulations and the decisions of the Trustee shall be final in this regard. There is no assurance or guarantee to the Unitholder as to the rate of IDCW nor that will the IDCW be paid regularly. IDCW Amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.</p> <p>The AMC/Trustee reserves the right to change the frequency of declaration of IDCW or may provide additional frequency for Declaration of IDCW.</p> <p>IDCW Distribution Procedure</p> <p>IDCW declaration shall be in line with provisions mentioned in Chapter No. 11 of SEBI Master Circular on Mutual Funds dated May 19, 2023, on Dividend Distribution Procedure read with further clarifications issued from time to time. The procedure for IDCW Distribution would be as under</p> <ol style="list-style-type: none"> Quantum of IDCW and the record date will be fixed by the Trustee. IDCW so decided shall be paid, subject to availability of distributable surplus. Within one calendar day of decision by the Trustee, the AMC shall issue notice to the public communicating the decision about the IDCW including the record date, in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the head office of the Mutual Fund is situated. Record date shall be the date, which will be considered for the purpose of determining the eligibility of Unitholders whose names appear on the register of Unitholder for receiving IDCWs. The Record Date will be 2 working days from the date of issue of notice. The notice will, in font size 10, bold, categorically state that pursuant to payment of IDCW, the NAV of the Scheme would fall to the extent of payout and statutory levy (if applicable). 		

	<p>5. The NAV will be adjusted to the extent of IDCW distribution and statutory levy, if any, at the close of Business Hours on record date.</p> <p>6. Before the issue of such notice, no communication indicating the probable date of IDCW declaration in any manner whatsoever will be issued by Mutual Fund.</p> <p>7. Effect of IDCW: Post declaration of IDCW, the NAV of the Units under the IDCW Payout Option will stand reduced by the amount of IDCW declared and applicable IDCW distribution tax/surcharge/cess/any other statutory levy.</p> <p>8. The treatment of unclaimed redemption and IDCW amounts will be as per Para No. 14.3 of SEBI Master Circular on Mutual Funds dated May 19, 2023..</p>																													
Name of the Fund Manager(s)	Mr. Ramesh Mantri (Managing the Scheme – Since Launch of the scheme) Mr. Piyush Baranwal (for debt Securities) (Managing the Scheme – Since Launch of the scheme) Ms. Trupti Agrawal (Assistant Fund Manager) (Managing the Scheme – Since Launch of the scheme) Mr. Shariq Merchant (Dedicated Fund Manager for Overseas Investments) (Managing the Scheme – Since Launch of the scheme)																													
Name of the Trustee Company	WhiteOak Capital Trustee Limited (formerly known as YES Trustee Limited)																													
Performance of the Scheme	<p>The Performance of the scheme is as on September 30, 2023</p> <table border="1"> <thead> <tr> <th>Absolute Returns</th> <th>Scheme Returns %^</th> <th>Benchmark Returns %#</th> </tr> </thead> <tbody> <tr> <td>Returns for the last 1 year</td> <td>N.A.</td> <td>N.A.</td> </tr> <tr> <td>Returns for the last 3 years</td> <td>N.A.</td> <td>N.A.</td> </tr> <tr> <td>Returns for the last 5 years</td> <td>N.A.</td> <td>N.A.</td> </tr> <tr> <td>Returns since inception (Allotment date 14th October, 2022)</td> <td>18.98</td> <td>17.59</td> </tr> </tbody> </table> <p>[^]Past performance may or may not be sustained in the future. [#] S&P BSE 500 TRI N.A. - Not available</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p style="text-align: center;">Absolute returns for each Financial Year for last 5 years ^</p>  <table border="1" style="margin-top: 10px; width: 100%;"> <tr> <td>■ WhiteOak Capital Tax Saver Fund</td> <td>■ S&P BSE 500 TRI</td> </tr> </table> </div> <p>[^]22-23 returns provided from allotment of units. All the returns are of Regular Plan - Growth Option.</p> <p>Calculation assume that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 25%;">Scheme Name & Type of the scheme</th> <th style="width: 25%;">Product Labelling</th> <th style="width: 25%;">Scheme Riskometer(s)</th> <th style="width: 25%;">Benchmark Riskometer(s)</th> </tr> </thead> <tbody> <tr> <td>WhiteOak Capital Tax Saver Fund* (An open ended Equity Linked Savings Scheme with a statutory lock in of 3 years and tax benefit)</td> <td> <ul style="list-style-type: none"> Long term capital appreciation Investment in a diversified portfolio of equity and equity related securities Tax Benefits with a lock-in of 3-years </td> <td style="text-align: center;">  Investors understand that their principal will be at very high risk </td> <td style="text-align: center;">  </td> </tr> <tr> <td>Scheme Benchmark</td> <td>S&P BSE 500 TRI</td> <td></td> <td></td> </tr> </tbody> </table> <p>*Investors should consult their financial advisors if in doubt whether the product is suitable for them</p>	Absolute Returns	Scheme Returns %^	Benchmark Returns %#	Returns for the last 1 year	N.A.	N.A.	Returns for the last 3 years	N.A.	N.A.	Returns for the last 5 years	N.A.	N.A.	Returns since inception (Allotment date 14 th October, 2022)	18.98	17.59	■ WhiteOak Capital Tax Saver Fund	■ S&P BSE 500 TRI	Scheme Name & Type of the scheme	Product Labelling	Scheme Riskometer(s)	Benchmark Riskometer(s)	WhiteOak Capital Tax Saver Fund* (An open ended Equity Linked Savings Scheme with a statutory lock in of 3 years and tax benefit)	<ul style="list-style-type: none"> Long term capital appreciation Investment in a diversified portfolio of equity and equity related securities Tax Benefits with a lock-in of 3-years 	 Investors understand that their principal will be at very high risk		Scheme Benchmark	S&P BSE 500 TRI		
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Scheme Benchmark	S&P BSE 500 TRI																													
Expenses of the Scheme	<p>(I) Load Structure:</p> <p>Entry Load: Nil</p>																													

Exit Load: Nil

Lock-in period – Redemption of Units can be made only after a period of three years (lock-in period) from the date of allotment of Units proposed to be redeemed as prescribed in the ELSS regulations.

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

(II) Expenses:

New Fund Offer (NFO) Expenses

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

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

Annual Scheme Recurring Expenses

These are the fees and expenses for operating the Scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below. Further, as per Para 10.1.12 of SEBI Master Circular on Mutual Funds dated May 19, 2023, all scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, shall necessarily be paid from the scheme only within the regulatory limits.

The AMC has estimated that following % of the daily net assets of the scheme will be charged to the scheme as expenses. The AMC would update the current expense ratios on the website of the mutual fund at least three working days prior to the effective date of the change.

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

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

Expense Head	% of daily Net Assets
Investment Management and Advisory Fees	
Trustee fee	
Audit fees	
Custodian fees	
RTA Fees	
Marketing & Selling expense incl. agent commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and IDCW redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 2 bps)	
Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp.	
Goods & Service tax on expenses other than investment and advisory fees	
Goods & Service tax on brokerage and transaction cost	
Other Expenses #	
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c)	Upto 2.25%
Additional expenses under regulation 52 (6A) (c) #	Upto 0.05%
Additional expenses for gross new inflows from specified cities	Upto 0.30%

Any other expenses which are directly attributable to the Scheme, may be charged with the approval of the Trustee within the overall limits as specified in the Regulations except those expenses which are specifically prohibited.

The AMC has estimated that upto 2.25% of the daily net asset will be charged to the scheme as expenses. The total expenses of the Scheme including the Investment Management and Advisory Fee shall not exceed the limits stated in Regulation 52 of the SEBI (MF) Regulations read with Para 10.1 of SEBI Master Circular on Mutual Funds dated May 19, 2023. Any expenditure in excess of the SEBI regulatory limits shall be borne by the AMC or by the Trustee or the Sponsor. The AMC may charge

the investment and advisory fees within the limits of total expenses prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulation.

Illustration - Impact of Expense Ratio on the Returns		
Particulars	Regular Plan	Direct Plan
Amount Invested at the beginning of the year	10,000	10,000
Annual Returns before Expenses	800	800
Expenses other than Distribution Expenses	75	75
Distribution Expenses / Commission	25	-
Returns after Expenses at the end of the Year	700	725

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

These estimates have been made in good faith as per the information available to the Investment Manager and are subject to change inter-se or in total subject to prevailing Regulations.

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

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

Also in terms of Para 10.1.12 of SEBI Master Circular on Mutual Funds dated May 19, 2023, all fees and expenses charged in a direct plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in a regular plan.

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

In terms of Para 10.1.16 of SEBI Master Circular on Mutual Funds dated May 19, 2023, the AMC shall annually set apart at least 0.02% on daily net assets within the maximum limit of recurring expenses as per Regulation 52 for investor education and awareness initiatives.

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

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

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

- (a) Brokerage and Transaction costs incurred for the execution of trades shall not exceed 0.12 per cent of the value of trades in case of cash market transactions and 0.05 per cent of the value of trades in case of derivatives transactions. Further, any payment towards brokerage and transaction costs incurred for the execution of trades, over and above the said 0.12 per cent and 0.05 per cent for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulations, 1996
- (b) Expenses not exceeding of 0.30 per cent of daily net assets, if the new inflows from such cities as specified by SEBI/AMFI from time to time are at least -
 - (i) 30 per cent of gross new inflows in the Scheme, or;

	<p>(ii) 15 per cent of the average assets under management (year to date) of the Scheme, whichever is higher:</p> <p>Provided that if inflows from such cities is less than the higher of sub-clause (i) or sub- clause (ii), such expenses on daily net assets of the Scheme shall be charged on proportionate basis:</p> <p>Provided further that expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from such cities, subject to conditions prescribed in Para 10.1 of SEBI Master Circular on Mutual Funds dated May 19, 2023 and as specified by SEBI from time to time.</p> <p>Provided further that amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment.</p> <p>Provided further that the additional TER can be charged based on inflows only from "retail investors" (As per Para 10.1.3 of SEBI Master Circular on Mutual Funds dated May 19, 2023, inflows of amount upto Rs 2,00,000/- clubbing of all transaction received on same day, from individual investors in a particular scheme shall be considered as inflows from "retail investor") from beyond top 30 cities. Provided that the additional commission for beyond top 30 cities shall be paid as trail only. In case inflows from beyond top 30 cities is less than the higher of (i) or (ii) above, additional TER on daily net assets of the scheme shall be charged as follows:</p> <p style="text-align: center;">Daily net assets X 30 basis points X New inflows from beyond top 30 cities</p> <hr/> <p style="text-align: center;">365* X Higher of (i) or (ii) above</p> <p style="text-align: center;">* 366, wherever applicable.</p> <p>Note: SEBI vide its letter no. SEBI/HO/IMD-SEC-3/P/OW/2023/5823/1 dated February 24, 2023 and AMFI letter dated No. 35P/ MEM-COR/ 85-a/ 2022-23 dated March 02, 2023 has directed AMCs to keep B-30 incentive structure in abeyance with effect from March 01, 2023 till further notice.</p> <p>(c) Additional expenses, incurred towards different heads mentioned under regulations 52(2) and 52(4), not exceeding 0.05 per cent of daily net assets of the scheme.</p> <p>Further, Goods & Service Tax on investment management and advisory fees shall be charged to the Scheme, in addition to the above expenses, as prescribed under the SEBI (MF) Regulations.</p>						
Transaction Charges	<p>In accordance with Para 10.5 of SEBI Master Circular on Mutual Funds dated May 19, 2023, the AMC/Fund shall deduct a Transaction Charge on per purchase / subscription of Rs. 10,000/- and above, as may be received from new investors (an investor who invests for the first time in any mutual fund schemes) and existing investors. The distributors shall have an option to either "Opt-in / Opt-out" from levying transaction charge based on the type of product. Therefore, the "Opt-in / Opt-out" status shall be at distributor level, basis the product selected by the distributor.</p> <p>Transaction charges shall be deducted for Applications for purchase/subscription received through distributor/agent as under (only if that distributor/agent has opted to receive the transaction charges):</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center; padding: 5px;">Investor Type</th><th style="text-align: center; padding: 5px;">Transaction Charges</th></tr> </thead> <tbody> <tr> <td style="padding: 5px;">New Investor (First Time Mutual Fund Investor)</td><td style="padding: 5px;">Transaction charge of Rs.150/- for per purchase / subscription of Rs. 10,000 and above will be deducted from the subscription amount and paid to the distributor/agent of the first time investor. The balance of the subscription amount shall be invested.</td></tr> <tr> <td style="padding: 5px;">Existing Investor</td><td style="padding: 5px;">Transaction charge of Rs.100/- for per purchase / subscription of Rs. 10,000 and above will be deducted from the subscription amount and paid to the distributor/agent of the first time investor. The balance of the subscription amount shall be invested.</td></tr> </tbody> </table> <p>The transaction charges and the net investment amount and the number of units allotted will be clearly mentioned in the Account Statement issued by the Mutual Fund.</p> <p>Transaction shall not be deducted if;</p> <ol style="list-style-type: none"> a. The distributor of the investor has not opted for any transaction charges; b. The amount per purchases/subscription is less than Rs. 10000/- c. The transaction pertains to other than purchase/subscriptions relating to new inflows such as Switch/STP/DTP, etc. d. Purchase/Subscriptions made directly with the Fund through any mode (i.e. not through any distributor/agent) 	Investor Type	Transaction Charges	New Investor (First Time Mutual Fund Investor)	Transaction charge of Rs.150/- for per purchase / subscription of Rs. 10,000 and above will be deducted from the subscription amount and paid to the distributor/agent of the first time investor. The balance of the subscription amount shall be invested.	Existing Investor	Transaction charge of Rs.100/- for per purchase / subscription of Rs. 10,000 and above will be deducted from the subscription amount and paid to the distributor/agent of the first time investor. The balance of the subscription amount shall be invested.
Investor Type	Transaction Charges						
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Existing Investor	Transaction charge of Rs.100/- for per purchase / subscription of Rs. 10,000 and above will be deducted from the subscription amount and paid to the distributor/agent of the first time investor. The balance of the subscription amount shall be invested.						

	e. Subscription made through Exchange Platform irrespective of investment amount																																												
Waiver of Entry Load and Payment of commission and load structure	Pursuant to Para 10.4 of SEBI Master Circular on Mutual Funds dated May 19, 2023, no entry load shall be charged for all the mutual fund schemes. Therefore, the procedure for the waiver of load for direct application is no longer applicable.																																												
Tax treatment for the Investors (unitholders)	Investor are advised to refer to the paragraph on "Taxation" in the statement of Additional Information and also independently refer to their tax advisor.																																												
Daily Net Asset Value (NAV) Publication	NAVs will be calculated up to four decimal places. However, the AMC reserves the right to declare the NAVs up to additional decimal places as it deems appropriate. The NAV will be calculated and disclosed at the close of every Business Day and uploaded on the AMFI site www.amfiindia.com and WhiteOak Capital Mutual Fund site i.e. http://mf.whiteoakamc.com . Further, AMC will extend facility of sending latest available NAVs to unitholders through SMS, upon receiving a specific request in this regard. Ongoing basis the Mutual Fund shall declare NAVs of the scheme on every business day on AMFI's website www.amfiindia.com by 11.00 p.m. on the day of declaration of the NAV and also on http://mf.whiteoakamc.com .																																												
For Investor Grievances please contact	<p>For any enquiries and/or queries or complaints in respect of any terms and conditions of/investments in this Scheme, the investors are advised to address a suitable communication to AMC and marked to the attention of Investor Relations Officer – Mr. Anup Mehta at 1800 3000 3060 (toll free no.) and clientservice@whiteoakamc.com.</p> <p>Written communications may also be forwarded WhiteOak Capital Asset Management Limited, Unit No. B4, 6th Floor, Cnergy, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400 025.</p> <p>Our Customer Service Executives can also be reached at the following Toll Free No. – 1800 3000-3060.</p> <p>For any grievances with respect to transactions through BSE StAR and / or NSE "MFSS", "NMFII platform, the investors / Unit Holders should approach either the stock broker or the investor grievance cell of the respective stock exchange.</p>																																												
Non-acceptance of Third-Party Cheques	WhiteOak Capital Mutual Fund has decided to restrict the acceptance of Third Party Payments in accordance with AMFI guidelines. "Third Party Payment" means payment made through an instrument issued from a bank account other than that of the first named applicant / investor mentioned in the application form. In case of payment instruments issued from a joint bank account, the first named applicant / investor must be one of the joint holders of the bank account from which the payment instrument is issued. For further details refer Instructions page.																																												
Unitholder Information	Accounts statement, Annual financial results and Monthly/Half yearly portfolio disclosure shall be provided to investors as per SEBI Regulations, 1996 as amended from time to time.																																												
Liquidity	<p>Units of the Scheme will be available for Subscription and/or Redemption at NAV related prices on every Business Day.</p> <p>In line with the Para 14.1 on Transfer of Redemption or Repurchase Proceeds and Para 14.2 on Payment of interest for delay in dispatch of redemption and/or repurchase proceeds and/or dividend of SEBI Master Circular on Mutual Funds dated May 19, 2023, the AMC shall dispatch the redemption proceeds to the unitholders within 3 working days or such other timeline as may be specified by SEBI/ AMFI from time to time from the receipt of valid redemption request at the Official Points of Acceptance/ ISC of WhiteOak Capital Mutual Fund. A penal interest of 15% per annum or such other rate as may be prescribed by SEBI from time to time, will be paid in case the redemption proceeds are not transferred within the specified timelines.</p> <p>Lock-in period – Redemption of Units can be made only after a period of three years (lock-in period) from the date of allotment of Units proposed to be redeemed as prescribed in the ELSS regulations.</p>																																												
Disclosure as per Para 5.8 of SEBI Master Circular on Mutual Funds dated May 19, 2023 as amended from time to time	<p>(i) SCHEME PORTFOLIO HOLDINGS (As on September 30, 2023)</p> <table border="1"> <thead> <tr> <th colspan="2">Top 10 holdings by issuers</th> <th colspan="2">Fund allocation towards various Sectors</th> </tr> <tr> <th>Top 10 Holdings</th> <th>Weightage (%)</th> <th>Sector</th> <th>Allocation (%)</th> </tr> </thead> <tbody> <tr> <td colspan="4">Equity & Equity related Instruments</td> </tr> <tr> <td>ICICI Bank Limited</td> <td>7.46%</td> <td>Financial Services</td> <td>32.21%</td> </tr> <tr> <td>HDFC Bank Limited</td> <td>6.56%</td> <td>Capital Goods</td> <td>11.18%</td> </tr> <tr> <td>Nestle India Limited</td> <td>3.76%</td> <td>Healthcare</td> <td>10.16%</td> </tr> <tr> <td>Titan Company Limited</td> <td>2.86%</td> <td>Information Technology</td> <td>8.41%</td> </tr> <tr> <td>Cholamandalam Investment and Finance Company Ltd</td> <td>2.52%</td> <td>Fast Moving Consumer Goods</td> <td>7.33%</td> </tr> <tr> <td>Persistent Systems Limited</td> <td>2.25%</td> <td>Consumer Durables</td> <td>6.14%</td> </tr> <tr> <td></td> <td></td> <td>Consumer Services</td> <td>5.89%</td> </tr> <tr> <td></td> <td></td> <td>Automobile And Auto</td> <td>4.14%</td> </tr> </tbody> </table>	Top 10 holdings by issuers		Fund allocation towards various Sectors		Top 10 Holdings	Weightage (%)	Sector	Allocation (%)	Equity & Equity related Instruments				ICICI Bank Limited	7.46%	Financial Services	32.21%	HDFC Bank Limited	6.56%	Capital Goods	11.18%	Nestle India Limited	3.76%	Healthcare	10.16%	Titan Company Limited	2.86%	Information Technology	8.41%	Cholamandalam Investment and Finance Company Ltd	2.52%	Fast Moving Consumer Goods	7.33%	Persistent Systems Limited	2.25%	Consumer Durables	6.14%			Consumer Services	5.89%			Automobile And Auto	4.14%
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Larsen & Toubro Limited	2.12%	Components	
Reliance Industries Limited	2.08%	Oil Gas & Consumable Fuels	2.73%
Coforge Limited	2.03%	Construction	2.12%
CG Power and Industrial Solutions Limited	1.97%	Textiles	2.10%
		Chemicals	1.41%
		Metals & Mining	1.40%
		Services	1.27%
		Construction Materials	0.92%
		Realty	0.56%
		Power	0.45%
		Media, Entertainment & Publication	0.43%

Note: Equity & Equity related instruments including arbitrage are considered. Cash & Debt instruments are not considered.

Link to the scheme's latest monthly portfolio holding

<https://mf.whiteoakamc.com/regulatory-disclosures/scheme-portfolios>

(ii) INVESTMENT DETAILS:

Aggregate Investments in the scheme by Board of Directors/Fund Managers/Other Key Persons as on September 30, 2023.

Category	Aggregate investment (Rs. In lakhs)
1. AMC's Board of Directors	Nil
2. Concerned Scheme's Fund Manager(s)\$	31.04
3. Other Key managerial personnel\$	2.97

\$ Investment in under Other Key Personnel/Fund Manager includes the investment made by Key Personnel/Fund Manager as per Para 6.10 of SEBI Master Circular on Mutual Funds dated May 19, 2023 read with letter SEBI/HO/IMD/ DFS/OW/P/2021/24745/1 dated September 20, 2021 on Alignment of interest of Designated Employees of Asset Management Companies (AMCs) with the Unitholders of the Mutual Fund Schemes. Further, investment details of executive directors included under the head " Other Key Personnel".

(iii) PORTFOLIO TURNOVER RATIO: 0.44

Monthly Portfolio Disclosure:

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

Mandatory Updation of Know Your Customer (KYC) requirements for processing of mutual fund transactions	<p>Financial transactions (including redemptions, switches and all types of systematic plans) and non-financial requests will not be processed if the unit holders have not completed KYC requirements. Unit holders are advised to use the applicable KYC Form for completing the KYC requirements and of mutual fund transactions submit the form at the Investor Service Centre/Official Point of Acceptance. Further, upon updation of PAN details with the KRA (KRA-KYC)/CERSAI (CKYC), the unit holders are requested to intimate us/our Registrar and Transfer Agent their PAN information along with the folio details for updation in our record.</p> <p>Email Communication:</p> <p>If the investor has provided an email address, the same will be registered in WhiteOak Capital Asset Management Limited (formerly known as YES Asset Management (India) Limited) records and will be treated as his consent to receive allotment confirmations, account statement, annual report/abridged summary and any statutory/other information as permitted via electronic mode/email. Unit holder who wish to receive these documents in physical mode may email us on clientservice@whiteoakamc.com or call us on 1800 3000 3060. The AMC/ Trustee reserves the right to send any communication in physical mode.</p>
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Treatment of Financial Transactions Received through Suspended Distributors	<p>The financial transactions of an investor where his distributor's AMFI Registered Number (ARN) has been suspended temporarily or terminated permanently by Association of Mutual Fund in India (AMFI) shall be processed as follows:</p> <ol style="list-style-type: none"> During the period of suspension, no commission shall be accrued or payable to the distributor whose ARN is suspended. Accordingly, during the period of suspension, commission on the business canvassed prior to the date of suspension shall stand forfeited, irrespective of whether
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	<p>the suspended distributor is the main ARN holder or a sub-distributor.</p> <ol style="list-style-type: none"> 2. All Purchase / Switch requests (including under fresh registrations of Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) or under SIPs / STPs registered prior to the suspension period) received during the suspension period shall be processed under Direct Plan and continue to be processed under Direct Plan perpetually*. (*Note: If WhiteOak Capital Asset Management Limited ("WhiteOak Capital AMC") receives a written request / instruction from the unit holder to shift back to Regular Plan under the ARN of the distributor post the revocation of suspension of ARN, the same shall be honored. Further, WhiteOak Capital AMC shall also suitably inform the concerned unitholders about suspension of the distributor from doing mutual fund distribution business). 3. All Purchase / Switch transactions including SIP / STP transactions received through the stock exchange platform, through distributor whose ARN has been suspended, shall be rejected. 4. In cases where the ARN of the distributor is permanently terminated, the unitholders have the following options: <ul style="list-style-type: none"> • Switch their existing investments under the Regular Plan to Direct Plan (with capital gains taxes implication); or • Continue their existing investments under the Regular Plan under ARN of another distributor of their choice
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Employee Unique Identification Number (EUIIN) would assist in tackling the problem of mis selling even if the employee / relationship manager /sales person leave the employment of the distributor.

Please note that Primary holder's own email address and mobile number should be provided for speed and ease of communication in a convenient and cost-effective manner, and to help prevent fraudulent transactions.

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

(Please Refer instruction no. 5)

Name of the Bank									
Account No.	Account Type				<input type="checkbox"/> NRE	<input type="checkbox"/> Current	<input type="checkbox"/> Savings	<input type="checkbox"/> NRO	<input type="checkbox"/> Others
Bank Branch	Address								
Bank City	State				Pincode				
MICR Code (9 digits)	IFSC Code for NEFT / RTGS				This is an 11 Digit Number, kindly obtain it from your cheque copy or Bank Branch.				

6. JOINT APPLICANTS, IF ANY AND THEIR KYC DETAILS

(Please Refer instruction no. 6)

Mode of Holding: Single Joint Anyone or Survivor* *Please note that the Default option is Anyone or Survivor

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

Name* Mr / Ms. _____

Date of Birth* PAN/PEKRN* CKYC / KIN

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

Occupation: Private Sector Service Public Sector Service Govt. Service Business Professional Agriculturist Retired Housewife Student
 Forex Dealer Others (Please specify)

Mobile: (Pls ✓) SE - Self SP - Spouse GD - Guardian DC - Dependent Children DS - Dependent Siblings DP - Dependent Parents PO - POA

Email: (Pls ✓) SE - Self SP - Spouse GD - Guardian DC - Dependent Children DS - Dependent Siblings DP - Dependent Parents PO - POA

Gross Annual Income: Below 1 Lac 1-5 Lacs 5-10 Lacs 10-25 Lacs >25 Lacs-1 crore >1 crore as on (Not older than 1 year)
 (Mandatory, Please ✓)

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

POA Name : (If applicable) _____ POA PAN :

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

Name* Mr / Ms. _____

Date of Birth* PAN/PEKRN* CKYC / KIN

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

Occupation: Private Sector Service Public Sector Service Govt. Service Business Professional Agriculturist Retired Housewife Student
 Forex Dealer Others (Please specify)

Mobile: (Pls ✓) SE - Self SP - Spouse GD - Guardian DC - Dependent Children DS - Dependent Siblings DP - Dependent Parents PO - POA

Email: (Pls ✓) SE - Self SP - Spouse GD - Guardian DC - Dependent Children DS - Dependent Siblings DP - Dependent Parents PO - POA

Gross Annual Income: Below 1 Lac 1-5 Lacs 5-10 Lacs 10-25 Lacs >25 Lacs-1 crore >1 crore as on (Not older than 1 year)
 (Mandatory, Please ✓)

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

POA Name : (If applicable) _____ POA PAN :

7a. MAILING ADDRESS

Local Address of 1st Applicant _____
 _____ City _____ State _____

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

7b. OVERSEAS CORRESPONDENCE ADDRESS (Mandatory for NRI / FII Applicant)

[Please provide Full Address. P. O. Box address is not sufficient] _____ Zip Code: _____

Scheme Name	Plan / Option	Net Amount Paid (₹)	Payment Details	
			Cheque/DD No./UTR No. (in case of NEFT/RTGS)	Bank and Branch
1.				
2.				
3.				
4.				

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

8. INVESTMENT & PAYMENT DETAILS* The name of the first/ sole applicant must be pre-printed on the cheque.

(Please Refer instruction no. 7)

Please read Instruction No. 7 for the Terms and Conditions of Multiple Scheme Investments and refer to Scheme Information Document, Statement of Additional Information, Key Information Memorandum and Addendums issued of the respective section for the applicability before filling this section.

Sr. No.	Name of the Schemes	Plan Please (✓)	Option & Sub-Option Please (✓)	Investment Amount (₹)
1.	Scheme Name	<input type="checkbox"/> Regular <input type="checkbox"/> Direct	<input type="checkbox"/> Growth <input type="checkbox"/> IDCW Payout <input type="checkbox"/> IDCW Re-investment	
2.	Scheme Name	<input type="checkbox"/> Regular <input type="checkbox"/> Direct	<input type="checkbox"/> Growth <input type="checkbox"/> IDCW Payout <input type="checkbox"/> IDCW Re-investment	
3.	Scheme Name	<input type="checkbox"/> Regular <input type="checkbox"/> Direct	<input type="checkbox"/> Growth <input type="checkbox"/> IDCW Payout <input type="checkbox"/> IDCW Re-investment	
4.	Scheme Name	<input type="checkbox"/> Regular <input type="checkbox"/> Direct	<input type="checkbox"/> Growth <input type="checkbox"/> IDCW Payout <input type="checkbox"/> IDCW Re-investment	

In case of Multiple Scheme, the Cheque/DD to be drawn in favour of 'WhiteOak Capital MF Multi Collection A/c' and in case of single scheme, the Cheque /DD to be drawn in favour of Scheme Name. For e.g. 'WhiteOak Capital Flexi Cap Fund' and the cheque amount should match with Total Investment amount mentioned here.

Payment Type (Please ✓)	<input type="checkbox"/> Non-Third Party	<input type="checkbox"/> Third Party Payment (Pls fill third party declaration form)
Payment Details	<input type="checkbox"/> Lumpsum	
Amount (INR)		
Mode of Payment (Please ✓) <input type="checkbox"/> Cheque / DD <input type="checkbox"/> NEFT/RTGS	Cheque / DD No. / UTR No.	Cheque / DD No. / UTR No.
Drawn on Bank & Date	Bank Name & Date	Bank Name & Date

Use Existing One Time Debit Mandate (If already registered in the Folio) (Please check if applicable and provide the existing bank details)

Bank Name _____ **Bank A/c No.** _____

If the payment mode is OTM, then the debit instructions will be sent to investor's bank within 1 working day from the date of application.

9. UNIT HOLDING OPTION **DEMAT MODE*** **PHYSICAL MODE (Default)** **(Please Refer instruction no. 8)**

*Demat Account details are mandatory if the investor wishes to hold the units in Demat Mode. Please ensure that the sequence of names as given in the order of the applicants matches as per the Depository Details. In case of any ambiguity or validation failure with the depository details, AMC will allot units in the Physical Mode.

National Securities Depository Limited	Central Depository Services (India) Limited
DP Name	DP Name
DP ID IN	Beneficiary A/c No.

Enclosures - Please (✓) Client Masters List (CML) Transaction cum Holding Statement Delivery Instruction Slip (DIS)

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

(Please Refer instruction no. 9)

Non-Individual investors will require to fill separate FATCA & Ultimate Beneficial Ownership (UBO) Form. Entities registered as Non-Profit Organizations (NPO's) / Trust / Societies, etc will also be required to fill a separate NPO form available on our website mf.whiteoakamc.com. (Refer instructions of FATCA, UBO & NPO Form).

The below information is required for all applicants/guardian

The below information is required for all applicants/guardian			
Particulars	Place/City of Birth	Country of Birth	Country of Citizenship / Nationality
First Applicant / Guardian			<input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others (Please specify) _____
Second Applicant			<input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others (Please specify) _____
Third Applicant			<input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others (Please specify) _____

Are you a tax resident (i.e., are you assessed for Tax) in any other country outside India? Yes No [Please tick (✓)]

If 'YES' please fill for ALL countries (other than India) in which you are a Resident for tax purpose i.e. where you are a Citizen/Resident/Green Card Holder/Tax Resident in the respective countries.

Particulars	Country of Tax Residency	Tax Identification Number or Functional Equivalent	Identification Type (TIN or other please specify)	If TIN is not available please tick (✓) the reason A, B or C (as defined below)		
First Applicant / Guardian				Reason : A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/>		
Second Applicant				Reason : A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/>		
Third Applicant				Reason : A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/>		

- Reason A ⇒ The country where the Account Holder is liable to pay tax does not issue Tax Identification Numbers to its residents.
 - Reason B ⇒ No TIN required (Select this reason only if the authorities of the respective country of tax residence do not require the TIN to be collected)
 - Reason C ⇒ Others, please state the reason thereof:

*If the address type is not ticked the default will be considered as residential.

11. NOMINATION DETAILS* (To be filled in by individuals singly or jointly. Mandatory only for Investors who opt to hold units in Non-Demat) (Please Refer instruction no. 10)

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

OR

I / We hereby confirm that I / We do not wish to appoint any nominee(s) for my mutual fund units held in my/our mutual fund folio and understand the issues involved in non-appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my / our legal heirs would need to submit all the requisite documents issued by Court or other such competent authority, based on the value of assets held in the mutual fund folio.

If you do not wish to nominate (Opt Out of Nomination), it is mandatory to sign as per the mode of holding in signature space provided below i.e. in Nomination Details section

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

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

Sign of 1st Applicant / Guardian	Sign of 2nd Applicant	Sign of 3rd Applicant

12. DECLARATION AND SIGNATURES*

(Please Refer instruction no. 11)

I/We hereby confirm and declare as under:- I/We have read and understood the contents of the Statement of Additional Information of WhiteOak Capital Mutual Fund and the Scheme Information Document(s)/Key Information memorandum of the respective Scheme(s) and Addenda thereto, issued from time to time and the Instructions. I/We, hereby apply to the Trustees of WhiteOak Capital Mutual Fund for allotment of units of the Scheme(s) of WhiteOak Capital Mutual Fund, as indicated above and agree to abide by the terms, conditions, rules and regulations of the relevant Scheme(s). I/We, hereby received nor been induced by any rebate or gifts, directly or indirectly in making this investment. I/We declare that I am/We are authorised to make this investment and the amount invested in the Scheme is through legitimate sources only and is not designed for the purpose of contravention or evasion of any Act, Regulation, Rule, Notification, Directions or any other applicable laws enacted by the Government of India or any Statutory Authority. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme(s) is/are being recommended to me/us. I/We declare that the information given in this application form is correct, complete and truly stated. In the event of my/our not fulfilling the KYC process to the satisfaction of the AMC/WhiteOak Capital Mutual Fund, I/We hereby authorise the AMC/WhiteOak Capital Mutual Fund to redeem the units against the funds invested by me/us at the applicable NAV as on the date of such redemption. I/We agree that WhiteOak Capital Mutual Fund can debit from my Folio Transaction Charges as applicable. I/We agree to notify WhiteOak Capital Asset Management Limited immediately in the event the information in the self-certification changes. **For investors investing in Direct Plan:** I/We hereby agree that the AMC has not recommended or advised me/us regarding the suitability/appropriateness of the product/scheme/plan. **Applicable to Micro Investors:** I/We hereby declare that I/We do not have any existing Micro investments which together with the current application will result in aggregate investments exceeding Rs. 50,000 in a year. **Applicable to NRIs:** I/We confirm that I am/We are Non-Resident(s) of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or remitted in my/our Non-Resident External / Ordinary Account / FCNR Account (s). **FATCA and CRS Declaration:** I/We hereby acknowledge and confirm that the information provided in this form is true and correct to the best of my/our knowledge and belief. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I/We shall be liable for it. I/We also undertake to keep you informed in writing about any changes/modification to the above information in future and also undertake to provide any other additional information as may be required at your end. I/We hereby authorise you to disclose, share, remit in any form, mode or manner, all/any of the information provided by me/us, including all changes, updates to such information as and when provided by me/us to Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees ('the Authorised Parties') or any Indian or foreign governmental or statutory or judicial authorities/agencies, including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax /revenue authorities and other investigation agencies without any obligation of advising me/us of the same.

Please check if the EUNI space is left blank: I / We hereby confirm that the EUNI box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of inappropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

13. CONFIRMATION CLAUSE

I/We hereby give consent to the Company or its Authorized Agents and third party service providers to use information/data provided by me to contact me through any channel of communication including but not limited to email, telephone, sms, etc. and further authorise the disclosure of the information contained herein to its affiliates/group companies or their Authorized Agents or Third Party Service Providers in order to provide information and updates to me on various financial and investment products and offering of other services. I/We agree that all personal or transactional related information collected/provided by me can be shared/transferred and disclosed with the above mentioned parties including with any regulatory, statutory or judicial authorities for compliance with any law or regulation in accordance with privacy policy as available at the website of the Company.

Yes No Please tick (✓) any

Signature(s) should be as it appears in the Folio / on the Application Form and in the same order. In case the mode of holding is joint, all Unit holders are required to sign.

Sign of 1st Applicant / Guardian / Authorised Signatory / POA	Sign of 2nd Applicant / Authorised Signatory / POA	Sign of 3rd Applicant / Authorised Signatory / POA

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

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

GENERAL GUIDELINES FOR COMMON APPLICATION FORM

- a. Please read the Scheme Information Document/Key Information Memorandum of the respective Scheme carefully before investing.
- b. Please furnish all information marked as 'MANDATORY'. In the absence of any mandatory information, the application would be rejected.
- c. The application form should be completed in ENGLISH and in BLOCK LETTERS.
- d. Incase of a single scheme, the Cheque/ DD should be drawn in favor of Scheme name for e.g. "WhiteOak Capital Flexi Cap Fund". Incase of multiple schemes ,the Cheque/ DD should be drawn favouring "WhiteOak Capital MF Multi Collection A/c".
- e. If the Scheme name on the application form and on the payment instrument are different, the application may be processed and units allotted at applicable NAV of the scheme mentioned in the application / transaction slip duly signed by investor(s).
- f. Any over-writing / changes made while filling the form must be authenticated by canceling the original entry, re-entering correct details and ensuring that all applicants counter-sign against each correction.

INSTRUCTIONS FOR COMMON APPLICATION FORM

1. DISTRIBUTOR INFORMATION

- a. Upfront commission (if any) shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.
- b. Please mention 'DIRECT' in case the application is not routed through any distributor.
- c. Pursuant to SEBI circular dated September 13, 2012, mutual funds have created a unique identity number of the employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products, in addition to the AMFI Registration Number (ARN) of the distributor. This Employee Unique Identification Number is referred as "EUIN". EUIN aims to assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leaves the employment of the distributor or his/her sub broker. Quoting of EUIN is mandatory in case of advisory transactions.
- d. Distributors are advised to ensure that the sub broker affixes his/her ARN code in the column "Sub broker ARN code" separately provided, in addition to the current practice of affixing the internal code issued by the main ARN holder in the "Sub broker code (as allotted by ARN holder)" column and the EUIN of the Sales Person (if any) in the "EUIN" column.
- e. Distributor are advised to ensure that they fill in the RIA/PMRN code, in case they are a Registered Investment Advisor / Portfolio Manager.
- f. Investors are requested to note that EUIN is applicable for transactions such as Purchases, Switches, Registrations of SIP / STP and EUIN is not applicable for transactions such as Instalments under SIP/STP / SWP / Reinvestments of IDCW, Redemption, SWP Registration.
- g. Investors are requested to note that EUIN is largely applicable to sales persons of non individual ARN holders only (whether acting in the capacity of the main distributor or sub broker). Further, EUIN will not be applicable for overseas distributors who comply with the requirements as per AMFI circular.

2. TRANSACTION CHARGES

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

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

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

There shall be no transaction charges on

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

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

3. EXISTING INVESTORS OF WHITEOAK CAPITAL MUTUAL FUND

If you are an existing investor, please mention your Folio number in Section 3 , such that the units are allotted in the same folio. Thereafter, fill Section 8 onwards. If Section 3 is left blank, a new Folio shall be allotted

4. SOLE/ FIRST APPLICANT'S DETAILS

a. Please furnish names of all applicants. The name of the Sole /First Applicant should be mentioned in the same manner in which it appears in the Income Tax PAN card. Please note the following:

- In case the applicant is a Non individual Investor (including HUF), then Legal Entity Identifier(LEI) Number is mandatory to be mentioned in the space provided. As per the RBI circular No. RBI/2020-21/82 - DPSS.CO.OD.No.901/06.24.001/2020-21 dated January 05, 2021, it is mandatory for all Non-individuals to obtain Legal Entity Identifier (LEI) and quote the same for any transactions beyond Rs.50 crore routed through RTGS / NEFT w.e.f 1st April'21. Further , the Contact person's name to be stated in the space provided (Name of Guardian/Contact Person)
- In case the applicant is a minor, the Guardian's name should be stated in the space provided (Name of Guardian / Contact Person). It is mandatory to provide the minor's date of birth in the space provided.
- In case the application is being made on behalf of a minor, he / she shall be the Sole Holder/ Beneficiary. There shall be no joint account with a minor unitholder.

b. Please indicate the tax status of the sole/1 applicant at the time of investment. The abbreviations used in this section are:

NRI: Non-Resident Indian Individual, PIO: Person of Indian Origin, FI: Foreign Institutional Investor, NGO: Non Government Organization, AOP: Association of Persons, BOI: Body of Individuals, HUF : Hindu Undivided Family.

c. Where the investment is on behalf of a Minor by the Guardian:

- The Minor shall be the first and sole holder in the account.

- g. Investors must write the application form number / folio number /PAN number on the reverse of the cheque / demand draft.
- h. FATCA Declaration: Individual investors, please fill in FATCA / CRS annexure and attach along with Application form. Non-Individual investors, please fill in UBO form along with FATCA / CRS annexure and attach along with Application form available on our website
- i. In case of new individual investors who are not KYC compliant, please fill the CKYC form issued by Central KYC Registry (CKYC) appended in the form and also available on our website
- j. In case of new non-individual investors, please fill the KYC application form issued by KYC Registration Agency available on our website <https://mf.whiteoakamc.com>
- k. In case of existing individual and non individual investors who are KYC compliant, please provide the KYC acknowledgement issued by the KYC Registration Agency.
- l. Please strike off sections that are not applicable.

- No Joint holders are allowed. In case an investor provides joint holder details, these shall be ignored.
- Guardian should be either a natural guardian (i.e. father or mother) or a court appointed legal guardian.
- Guardian should mention the relationship with Minor and date of birth of the Minor on the application form.
- A document evidencing the relationship and date of birth of the Minor should be submitted along with the application form. Photo copy of any one of the following documents can be submitted a) Birth certificate of the minor or b) school leaving certificate/ mark sheet of Higher Secondary board of respective states, ICSE, CBSE etc. c) Passport of the minor d) Any other suitable proof evidencing the relationship.
- Where the guardian is not a natural guardian (father or mother) and is a court appointed legal guardian, suitable supporting documentary evidence should be provided.
- Payment for investment by means of Cheque, Demand Draft or any other mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian. Irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities.
- If the mandatory details and/or documents are not provided, the application is liable to be rejected without any information to the applicant.

d. Politically Exposed Person (PEP)[^]

- a. ^PEP are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/ judicial/ military officers, senior executives of state owned corporations, important political party officials, etc.
- b. Domestic PEPs: Individuals who are or have been entrusted domestically with prominent public functions within India, for example Heads of State or of Governments, senior government, judicial or military officials, senior executives of state-owned corporations.
- c. Family members are individuals who are related to PEP either directly or through marriage or similar forms of partnership.

e. KYC Requirements and details:

Please furnish PAN & KYC details for each applicant/unit holder, including the Guardian and/or Power Of Attorney (POA) holders as explained in the below points.

• PAN

It is mandatory for all investors (including guardians, joint holders, NRIs and power of attorney holders) to provide their Income Tax Permanent Account Number (PAN) and also submit a photo copy of the PAN card at the time of purchase of Units except for investors who are exempted from PAN requirement, please refer to KYC Form for exemption of PAN requirement.

• KNOW YOUR CUSTOMER (KYC)

- a) Individual client who has registered under Central KYC Records Registry (CKYCR) has to fill the 14 digit KYC Identification Number (KIN) in application form as per AMFI circular 135/BP/68/2016-17. To download Common KYC Application Form, please visit our website <https://mf.whiteoakamc.com>
- b) In accordance with the aforesaid SEBI circulars and AMFI best practice guidelines for implementation of CKYC norms with effect from February 1, 2017:
- c) Individual investors who have never done KYC process under KRA regime i.e. a new investor who is new to KRA system and whose KYC is not registered or verified in the KRA system shall be required to provide KYC details in the CKYC Form to the Mutual Fund/ AMC.
- d) Individual investor who fills old KRA KYC Form, should provide additional / missing information using Supplementary KYC Form or CKYC Form.
- e) Details of investors shall be uploaded on the system of CKYCR and a 14 digit unique KYC Identifier ('KIN') will be generated for such customer.
- f) New investors, who have completed CKYC process & have obtained KIN may quote their KIN in the application form instead of submitting CKYC Form/ Supplementary KYC Form.
- g) AMC/ Mutual Fund shall use the KIN of the investor to download the KYC information from CKYCR system and update its records.
- h) If the PAN of investor is not updated on CKYCR system, the investor should submit self certified copy of PAN card to the Mutual Fund/ AMC.

In accordance with AMFI circular - 35P/MEM-COR/54/2019-20 dated February 28, 2020, it is mandatory, KYC to be verified by KYC Registration Agency before processing redemption. Further, investor requested to complete KYC process before placing redemption request.

The CKYC Form and Supplementary KYC Form are available at Investor Service Centre (ISC) of WhiteOak Capital Mutual Fund and on website <https://mf.whiteoakamc.com> The AMC reserves the right to reject transaction application in case the investor(s) fails to submit information and/or documentation as mentioned above. In the event of non compliance of KYC requirements, the Trustee / AMC reserves the right to freeze the folio of the investor(s).

INSTRUCTIONS FOR COMMON APPLICATION FORM (Contd.)

• Micro Investment

With effect from October 30, 2012, where the aggregate of the lump sum investment (fresh purchase & additional purchase) and Micro SIP instalments by an investor in a financial year i.e April to March does not exceed ₹50,000/- it shall be exempt from the requirement of PAN. However, requirements of Know Your Customer (KYC) shall be mandatory.

Accordingly, investors seeking the above exemption for PAN still need to submit the KYC Acknowledgement, irrespective of the amount of investment. This exemption will be available only to Micro investment made by the individuals being Indian citizens (including NRIs, Joint holders, minors acting through guardian and sole proprietary firms). PIOs, HUFs, QFIs and other categories of investors will not be eligible for this exemption.

f. Contact Information

- a. Please furnish the full postal address of the Sole/ First Applicant with PIN/Postal Code and complete contact details. (P.O. Box address is not sufficient).
- b. As per SEBI letter SEBI/HO/MD/DoF4/OW/P/2018/0000019378/1 dated July 9, 2018 and AMFI Best Practice Guidelines Circular No. 77 / 2018-19 the first/sole holder's own email address and mobile number should be provided for speed and ease of communication in a convenient and cost-effective manner, and to help prevent fraudulent transactions. **Individual investors must declare whether the primary email address and mobile number being provided belongs to Self or a Family member and tick the relevant code in the application form.**
- The email id/contact details mentioned on the application form should be the same as the ones provided in the KRA. If found different , the details mentioned on KRA records will be updated in the folio. Investor will need to update the email id / mobile number with the KRA incase of any change.
- c. Please note that communications like Account Statement, Annual Report, Newsletters, other information, will be sent via e-mail or messages, where the email id/mobile number is provided. The Account statement will be encrypted with a password before sending the same to the registered contact details. Unitholders may call our Customer Service Helpline at 1800 3000 3060 or write to us at "clientservice@whiteoakmc.com" for any queries related to such communications.
- d. Overseas address is mandatory for NRI/FII investors.

5. BANK DETAILS

- a. Please furnish complete Bank Account Details of the Sole/First Applicant. This is a mandatory requirement and applications not carrying bank account details shall be rejected. Bank details redemption proceeds/IDCW amount.
- b. Please provide your complete Core Banking Account Number, (if applicable), in your Bank Mandate in the Application Form. In case you are not aware of the Core Banking Account Number, kindly check the same with your bankers.
- c. Please attach a original cancelled cheque leaf if your investment instrument is not from the same bank account mentioned in the Application form.
- d. WhiteOak Capital Mutual Fund will endeavour to remit the Redemption and IDCW proceeds through electronic mode, wherever sufficient bank account details of the unit holder are available.
- e. In case of Minors investments, irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities.

6. MODE OF HOLDING

Please select mode of holding, if option left blank then default option of Anyone or Survivor will be considered.

7. INVESTMENT/PAYOUT DETAILS

Terms & Conditions for Purchase / SIP Application in more than one scheme.

Investors should use this form for investment/subscription in multiple schemes of WhiteOak Capital Mutual Fund (except NFO schemes).

Please read SID, SAI, KIM and Addendum issued for the schemes, before investing.

- Investor can make purchases up to 4 schemes in this form, by making a single consolidated payment for the investments
- Application form carrying purchases in more than 4 schemes are liable to be rejected
- Application form carrying single scheme transaction shall be treated as Single scheme investment
- In case of investment in Multiple schemes, the Cheque/ DD should be drawn favouring "**WhiteOak Capital MF Multi Collection A/c**". In case the cheque is drawn in favour of any scheme name, the application is liable to be rejected.
- In case of investment in Single scheme, cheque should be drawn in favour of Scheme Name. For eg 'WhiteOak Capital Flexi Cap Fund'. In case the cheque is drawn in favour of WhiteOak Capital MF Multi Collection A/c, the application is liable to be rejected
- Cheque/ DD should be drawn for Total Amount of investment in all schemes applied for
- If the total amount of investments mentioned on the application is different from the amount mentioned on the accompanying Cheque / Demand Draft, then the application is liable to be rejected
- Please mention all scheme/ plan/ option details in the table provided in Section 8 of the form. If the scheme details are provided in any other format, the application is liable to be rejected
- Please mention the names of the Schemes where you wish to make your investment and your preferred options. If you do not indicate your preferred options, your application would be processed based on the terms & conditions set out in the Scheme Information Document"
- **In case of multiple schemes investment, if different plan (i.e. Regular or Direct) are mentioned for different schemes, then all the 4 schemes will be under the direct plan**
- Investments will be accepted subject to minimum investment criteria applicable for the schemes opted for investment. Even if one of the schemes specified for investment does not satisfy the minimum investment criteria, the application will be liable to be rejected for all schemes
- If one of the schemes specified for investment does not satisfy any validation, the application will be liable to be rejected for all schemes
- This facility is available for Lumpsum and SIP purchases. For SIP purchases, the debits will be placed as per the OTM mandate provided in the Account Opening Form or already registered under the Folio specified in the application form with respective limits of the mandate, so recorded with the bank
- Physical application form for subscription under multiple schemes through this facility will be time stamped only once and such time stamping will be treated as valid time stamped for all schemes applied for. Where such applications are received at AMC Branches with Digital branch scanning facility, application will be scanned accordingly for the purpose of digital time stamping
- Please note that for every transaction, a separate Statement of Account shall be sent to the investor

Plans:

The AMC has introduced a separate plan for direct investments (i.e. investments not routed through an AMFI Registration Number (ARN) Holder ("Distributor") (hereinafter referred to as "Direct Plan").There shall be 2 Plans available for subscription under the Schemes viz., Regular Plan and Direct Plan.

- Investors subscribing under Direct Plan of the Schemes should indicate the Scheme/Plan name in the application form as "Scheme Name – Direct Plan" form for e.g. "WhiteOak Capital Flexi Cap Fund Direct Plan". Investors should also indicate "Direct" in the ARN column of the application form. However, in case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan.
- Please note, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.
- Please indicate the Option/Plan under which you wish to invest. Also indicate your choice for IDCW payout

or re-investment. If any of the information is left blank, the default option will be applicable.

- IDCW re-investment is not available in WhiteOak Capital Tax Saver Fund.
- Please refer to Scheme Information Document, Statement of Additional Information and Key Information Memorandum of the scheme for the Minimum amount criteria of the scheme.
- Please note that third party payments shall not be accepted.
- Third Party Payment" shall mean payment made through an instrument issued from an account other than that of the beneficiary investor. In case of payment instruments issued from a joint bank account, the first named applicant/investor must be one of the joint holders of the bank account from which the payment instrument is issued. 'Related person/s' means such persons as may be specified by the AMC from time to time.

Exceptions: The AMC/ Registrar of "Account Payee only". MF will accept subscriptions to schemes of WhiteOak Capital MF accompanied by Third- Party Payment Instruments only in the following exceptional cases:

1. Payment for investment by means of Cheque, Demand Draft or any other mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian.
2. Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility through payroll deductions;
3. Custodian on behalf of an FII or a Client The investors making an application under the above mentioned exceptional cases are required to comply with the following, without which their applications for subscriptions for units will be rejected / not processed.
 - Mandatory KYC compliance of the investor and the person making the payment, in order to determine the identity of the investor and the person issuing the payment instrument.
 - Submit a separate, prescribed, 'Third Party Payment Declaration Form' from the beneficiary applicant/s (guardian in case of minor) and the person making the payment i.e., the Third Party, giving details of the bank account from which the payment is made and the relationship of the Third Party with the beneficiary. (The declaration form is available at <https://mf.whiteoakmc.com>)
 - Submit a cancelled cheque leaf or copy of bank statement / pass book page mentioning bank account number, account holders' name and address or such other document as the AMC may require for verifying the source of funds to ascertain that funds have been remitted from the drawer's account only.

For identifying Third Party Payments, investors are required to comply with the requirements specified below :

- a. Payment by Cheque: An investor at the time of his/her purchase must provide the details of pay-in bank account (i.e. account from which a subscription payment is made) and pay-out bank account (i.e. account into which redemption/IDCW proceeds are to be paid). Identification of third party cheques by the AMC / Registrars will be on the basis of either matching of pay-in bank account details with registered/pay-out bank account details or by matching the bank account number/name/signature of the first named investor with the name/account number/signature available on the cheque. If the name/bank account number is not pre-printed on the cheque and signature on the cheque does not match with signature on the application, then the first named applicant/investor should submit any one of the following documents:
 - (i) a copy of the bank passbook or a statement of bank account having the name and address of the account holder and account number.
 - (ii) a letter* (in original) from the bank on the bank's letterhead certifying that the investor maintains an account with the bank, alongwith information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available).

*In respect of (ii) above, it should be certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number. Investors should note that where the bank account numbers have changed on account of the implementation of core banking system at their banks, any related communication from the bank towards a change in bank account number should accompany the application form for subscription of units.

b. Payment by Prefunded Instrument:

- (i) If the subscription is settled with pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque, etc., a certificate (in original) from the Issuing banker must accompany the purchase application, stating the Account holder's name and the Account number which has been debited for issue of the instrument. The account number mentioned in the Certificate should be a registered bank account or the first named unitholder should be one of the account holders to the bank account debited for issue of such instruments.

- (ii) A pre-funded instrument issued against cash shall not be accepted, except in case of payment made by Parents/Grandparents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹50,000/- This also should be accompanied by a certificate from the banker giving name, address and PAN of the person who has procured the payment instrument. The Certificate(s) mentioned in (i) and (ii) above should be duly certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number.

c. Payment by RTGS, NEFT, ECS, Bank transfer, etc:

A copy of the instruction to the bank stating the account number debited must accompany the purchase application. The account number mentioned on the transfer Instruction copy should be a registered bank account or the first named unitholder should be one of the account holders to the bank account. The above broadly covers the various modes of payment for mutual fund subscriptions. The above list is only indicative not exhaustive list and any other mode of payment as introduced from time to time will also be covered accordingly. In case the application for subscription does not comply with the above provisions, the AMC / Registrars retains the Sole and absolute discretion to reject/not process such application and refund the subscription money and shall not be liable for any such rejection

d. Existing investor's investing through OTM should select the mode of payment as OTM. Please tick the relevant part of Section 8 and provide the bank details. Please note, the debit to respective bank account will happen within 1 working day if SIP amount is within the OTM maximum limit. New investor, please fill the OTM form and the debit will happen post successful registration of mandate.

e. Lumpsum Investment

If you are from a city where there is no designated Investor Service Centre of WhiteOak Capital MF you may make a payment by a Demand Draft for the investment amount. Please enter the cheque or DD amount (net investment amount).

NRI Investors

NRI Investors and FPIs- NRIs and PIOs may purchase units of the scheme(s) on a repatriation and non-repatriation basis, while FPIs (erstwhile known as FIIs) may purchase units only on a repatriation basis and subject to applicable laws. They shall attach a copy of the cheque used for payment or a Foreign Inward Remittance Certificate (FIRC) or an Account Debit Certificate from the bankers along with the application form to enable the AMC to ascertain the repatriation status of the amount invested. The account type shall be clearly ticked as NRE or NRO or FCNR, to enable the AMC determine the repatriation status of the investment amount. The AMC and the Registrar may rely on the repatriation status of the investment purely based on the details provided in the application form.

Repatriation basis

- NRIs and PIOs may pay their subscription amounts by way of Demand draft, cheques drawn on Non-Resident External (NRE) Accounts or Indian Rupee drafts payable at par at any of the centres where the AMC has a designated ISC and purchased out of funds held in NRE Accounts / FCNR (B) Accounts. FPIs may pay their subscription amounts either by way of inward remittance through normal banking channels or out of funds held in NRE Accounts / FCNR (B) maintained in accordance with Foreign Exchange Management (Deposit) Regulations, 2016.

INSTRUCTIONS FOR COMMON APPLICATION FORM (Contd.)

- In case Demand draft abroad or from FCNR/NRE accounts, an account debit certificate from the bank issuing the draft confirming the debit shall also be submitted with the application form. NRIs shall also be required to furnish such other documents as may be necessary and as requested by the AMC/Mutual Fund/Registrar, in connection with the investment in the schemes.

Non-Repatriation basis

Non-Repatriation basis - NRIs and PIOs may pay their subscription amounts by way of inward remittance through normal banking channels or out of funds held in NRE/FCNR (B)/ NRO account maintained in accordance with Foreign Exchange Management (Deposit) Regulations, 2016.

f. Systematic Investment Plan (SIP)

Please read Scheme Information Document, Statement of Additional Information and Key Information Memorandum of the respective scheme for the applicability/ availability of Special Features in the respective scheme. Incase the investor opt for Normal/Flex/Goal SIPs the payment details of first installment needs to be provided.

- If you wish to register SIP / Flex SIP, kindly fill the relevant SIP / Flex SIP Registration & OTM Debit Mandate Form.
- If you wish to register for Goal SIP, kindly fill the Goal SIP Registration & OTM Debit Mandate Form.-

8. UNIT HOLDING OPTION (Demat / Non - Demat Mode)

- Investors can hold units in demat / non-demmat mode. In case demat account details are not provided or details of DP ID / BO ID, provided are incorrect or demat account is not activated or not in active status, the units would be allotted in non-demmat mode.
- Statement of Accounts would be sent to Investors who are allotted units in non-demmat mode.
- Units held in dematerialized form are freely transferable with effect from October 01, 2011, except units held in Equity Link Savings Scheme during the lock-in period.

9. FOREIGN ACCOUNT TAX COMPLIANCE (FATCA) & CRS TERMS & CONDITIONS:

Details under FATCA & CRS: The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income- tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointed

agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with WhiteOak Capital Mutual Fund or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

FATCA & CRS INSTRUCTIONS: If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number. It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

SEBI issued its circular no. CIR/MIRSD/2/2015 dated August 26, 2015 interalia advising intermediaries to take necessary steps to ensure compliance with the requirements specified in the rules and guidelines specified by the Government of India. AMFI also issued its best practices guidelines circular no. 135/BP/63/2015-16 dated September 18, 2015 on this matter. The AMC and the Mutual Fund are required to adhere to various requirements interalia including submission of various information / details relating to the investors in the schemes of the mutual fund, to authorities, as specified under the applicable laws. Accordingly, the following aspects need to be adhered to :

- All investors will have to mandatorily provide the information and declarations pertaining to **FATCA/CRS for all new accounts opened, failing which the application / transaction request shall be liable to be rejected.**

Investors are requested to provide all the necessary information / declarations to facilitate compliance, considering India's commitment to implement CRS and FATCA under the relevant international treaties. Please consult your professional tax advisor for further guidance on your tax residency, if required. In case customer has the following Indicia pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant Curing Documents as mentioned below:

FATCA & CRS Indicia observed (ticked)	Documentation required for Cure of FATCA/ CRS Indicia
U.S. place of birth	<ol style="list-style-type: none"> Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes; Non-US passport or any non-US government issued document evidencing nationality or citizenship; AND Any one of the following documents: Certified Copy of "Certificate of Loss of Nationality" or Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship; or Reason the customer did not obtain U.S. citizenship at birth
Residence/mailing address in a country other than India	<ol style="list-style-type: none"> Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and Documentary evidence
Telephone number in a country other than India	<p>If no Indian telephone number is provided</p> <ol style="list-style-type: none"> Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and Documentary evidence <p>If Indian telephone number is provided along with a foreign country telephone number</p> <ol style="list-style-type: none"> Self-certification that the account holder is neither a citizen of United States of America nor a tax resident for tax purposes of any country other than India; OR Documentary evidence
Telephone number in a country other than India	<ol style="list-style-type: none"> Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and Documentary evidence

10. NOMINATION DETAILS

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

You may nominate a maximum of 3 persons, to receive the Units/amounts standing to your credit payable in the event of death of the Unit Holder(s) in respect of investment under a folio.

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

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

11. DECLARATION AND SIGNATURES

- Please tick the box provided for EUIN declaration in this section in case the ARN is mentioned in the distributor section and the EUIN is left blank.
- All signatures should be hand written in English or any Indian language. Thumb impressions should be from the left hand for males and the right hand for females and in both cases must be attested by a Judicial Magistrate or a Notary Public.
- If the application form is signed by a Power of Attorney (PoA) holder, the form should be accompanied by a notarised photocopy of the PoA. Alternatively, the original PoA may be submitted, which will be returned after verification. If the PoA is not submitted with the application, the Application Form will be rejected. The POA should contain the signature of the investor (POA Donor) and the POA holder.
- In case of corporates or any non-individual investors, a list of authorised signatories should be submitted along with Application form or in case of any change in the authorised signatory list, the AMC / Registrars must be notified within 7 days.
- In case of application under POA or by a Non- Individual (i.e. Company, trust, society, partnership firm etc.) the relevant POA or the resolution should specifically provide for/ authorize the POA holder/ authorized signatory to make application/ invest moneys on behalf of the investor.

12. GO GREEN INITIATIVE IN MUTUAL FUNDS

- With respect to the recent directives issued by SEBI via Gazette Notification SEBI/LAD-NRO/ GN/2018/14 & Circular SEBI / HO / IMD / DF2 / CIR / P/2018/92 regarding Go Green Initiative in Mutual Funds regarding disclosing and providing information to investors through digital platform as a green initiative measure.
- In line with above initiative, WhiteOak Capital Mutual Fund has adopted 'Go Green Initiative for Mutual Funds' and accordingly, the scheme Annual Reports /Abridged Summary will be hosted on our website <https://mf.whiteoakamc.com> downloadable format. Further, wherever email ids or Mobile Nos. are registered in our records, the scheme Annual Reports / Abridged Summary will be sent through Electronic Mode / Digital Mode.
- If you do not opt-in to receive a physical copy of the scheme Annual Report/ Abridged Summary, you can view the same on our website or alternatively contact our registered office to get a physical copy of the Annual Report/Abridged Summary.

SIP REGISTRATION & OTM DEBIT MANDATE FORM FOR MULTIPLE SCHEMES

Name & Broker Code/ ARN / RIA / PMRN Code**	Sub Broker / Agent ARN Code	Sub Agent Code	EUIN*	Internal Code for AMC	ISC Date Time Stamp Reference No.

** By mentioning RIA/PMRN code, I/We authorize you to share with the Investment Adviser / Portfolio Manager the details of my/our transactions in the scheme(s) of WhiteOak Capital Mutual Fund. (Please if applicable)
 Incase the EUIN box has been left blank, please refer the point related to EUIN in the Declaration & Signatures section overleaf. Upfront commission "if any applicable" shall be paid directly by the investor to the AMFI registered distributor, based on the investor's assessment of various factors, including the service rendered by the distributor.
 Please Note: All field marked with asterisk (*) to be mandatorily filled.

1. UNIT HOLDER INFORMATION

Applicant Name _____

Folio Number _____

PAN _____

2. SIP INVESTMENT DETAILS

(SIP end date cannot exceed 30 years)

Refer SIP Registration and Discontinuation in Instructions for SIP

Scheme 1 - Whiteoak Capital

Scheme Name _____

Regular Plan Direct Plan

Top-Up (Minimum ₹ 500 or in Multiples of 5%, 10%, 15%, 20%)

Option: Growth (Default) OR Income Distribution Cum Capital Withdrawal:

Payout Reinvestment (PIs)

Amount (₹) or Percentage (%)	Frequency*
₹ OR %	<input type="checkbox"/> Yearly <input type="checkbox"/> Half Yearly

Frequency (PIs) Weekly (Pls Specify Day) Fortnightly Monthly* (Default) Quarterly* (Default Date 10th)

SIP Date: D D SIP Amt. (₹): _____ SIP Period: From [M M Y Y Y Y] To [M M Y Y Y Y]

TOP UP CAP Amount ₹ _____

OR Month-Year: _____

Scheme 2 - Whiteoak Capital

Scheme Name _____

Regular Plan Direct Plan

Amount (₹) or Percentage (%) Frequency*

Option: Growth (Default) OR Income Distribution Cum Capital Withdrawal:

Payout Reinvestment (PIs)

₹ OR %	Frequency*
₹ OR %	<input type="checkbox"/> Yearly <input type="checkbox"/> Half Yearly

Frequency (PIs) Weekly (Pls Specify Day) Fortnightly Monthly* (Default) Quarterly* (Default Date 10th)

SIP Date: D D SIP Amt. (₹): _____ SIP Period: From [M M Y Y Y Y] To [M M Y Y Y Y]

TOP UP CAP Amount ₹ _____

OR Month-Year: _____

Scheme 3 - Whiteoak Capital

Scheme Name _____

Regular Plan Direct Plan

Amount (₹) or Percentage (%) Frequency*

Option: Growth (Default) OR Income Distribution Cum Capital Withdrawal:

Payout Reinvestment (PIs)

₹ OR %	Frequency*
₹ OR %	<input type="checkbox"/> Yearly <input type="checkbox"/> Half Yearly

Frequency (PIs) Weekly (Pls Specify Day) Fortnightly Monthly* (Default) Quarterly* (Default Date 10th)

SIP Date: D D SIP Amt. (₹): _____ SIP Period: From [M M Y Y Y Y] To [M M Y Y Y Y]

TOP UP CAP Amount ₹ _____

OR Month-Year: _____

3. SIP PAYMENT DETAILS

1st SIP Cheque No. _____ Chq Date _____ Amt. _____

Mandatory Enclosures*

Cancelled Cheque Leaf Copy of Cheque
 (Name of the 1st applicant must be pre-printed on the cheque.)
 *Blank Cancelled Cheque Leaf or Copy of Cheque Leaf of the new OTM bank account to be provided in case in case 1st installment cheque is different from the OTM Mandate.

OR Payment through Existing OTM already Registered in the Folio including the First Installment

Bank Name _____ Bank A/c No. _____

If the OTM is not registered in folio or not provided, then the below OTM Debit Mandate Form will be required to be filled for SIP instalment payments.

4. DECLARATION(S) & SIGNATURE(S)

should be as it appears in the Folio / on the Application Form and in the same order. In case the mode of holding is joint, all Unit holders are required to sign.

We hereby authorise WhiteOak Capital Mutual Fund and their authorised service provider to debit the above bank account by NACH/ Auto Debit Clearing for collection of SIP payments. I/We understand that the information provided by me/us may be shared with third parties for facilitating transaction processing through NACH/ Auto Debit Clearing or for compliance with any legal or regulatory requirements. I/We hereby declare that the particulars given above are correct and complete and express my/our willingness to make payments referred above through participation in NACH/ Auto Debit. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We will not hold WhiteOak Capital AMC/MF or their appointed service providers or representatives responsible. I/We will also inform, about any changes in my bank account immediately. I/We undertake to keep sufficient funds in the funding account on the date of execution of standing instruction. I/We have read and agreed to the terms and conditions mentioned overleaf. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.
 I/We acknowledge that the RIA has entered into an agreement with the AMC / MF for accepting transaction feeds under the code. I / We hereby indemnify, defend and hold harmless the AMC / MF against any regulatory action, damage or liability that they may suffer, incur or become subject to in connection therewith or arising from sharing, disclosing and transferring of the aforesaid information.
 For Micro SIP only: I hereby declare that I do not have any existing Micro SIPs which together with the current application in rolling 12 month period or in financial year i.e. April to March will result in aggregate investments exceeding ₹ 50,000 in a year.

Sign of 1st Applicant /
Authorised Signatory / POA

Sign of 2nd Applicant /
Authorised Signatory / POA

Sign of 3rd Applicant /
Authorised Signatory / POA

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

WHITEOAK
 CAPITAL MUTUAL FUND
 THE ART AND SCIENCE OF INVESTING

UMRN _____ Bank use _____

Date D D M M Y Y Y Y

Sponsor Bank Code _____ Bank use _____

CREATE MODIFY CANCEL

Utility Code _____ Bank use _____

I/We hereby authorize _____ WhiteOak Capital Mutual Fund

To Debit (tick ✓) SB CA CC SB-NRE SB-NRO Other Bank A/c _____

With Bank _____ Name of customers bank _____ IFSC / MICR _____

An Amount Of Rupees _____ ₹ _____

DEBIT TYPE Fixed Amount Maximum Amount FREQUENCY Mthly Qty H-Yrly Yrly As & when presented

Reference 1 Folio No. _____ Reference 2 _____ Scheme Name _____

I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank. 2. This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the user entity/Corporate to debit my account, based on the instructions as agreed and signed by me. 3. I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation / amendment request to the user entity / corporate or the bank where I have authorized the debit.

PERIOD

From D D M M Y Y Y Y

Signature Of Primary Account Holder

Signature Of Joint Account Holder

Signature Of Joint Account Holder

To D D M M Y Y Y Y

(End date cannot exceed 30 years)

Phone No. _____ 1. Name Of Primary Account Holder _____ 2. Name Of Joint Account Holder _____ 3. Name Of Joint Account Holder _____

Instructions for Systematic Investment Plan(SIP)

Please read Scheme Information Document along with Statement of Additional Information and addendum issued from time to time before filling this form.

The Unitholders of the Scheme can benefit by investing specific amounts periodically, for a continuous period. At the time of registration, the SIP allows the investors to invest fixed equal amounts subject to minimum of ₹ 100/- and multiples of ₹ 1/- every week/fortnight/month or ₹ 500/- and in multiples of ₹ 1/-every quarter for purchasing additional Units of the Scheme at NAV based prices. Please note for WhiteOak Capital Tax Saver Fund the minimum installment amount for monthly frequency is ₹ 500/- and in multiple of ₹ 500/- For quarterly frequency ₹ 500/- (plus in multiple of ₹ 500/-). Investors can enroll themselves for SIP in the Scheme by ticking appropriate box on the application form or by subsequently making a written request to that effect to the Registrar & Transfer Agent.

Minimum number of instalments for weekly/fortnightly/monthly frequency will be 6 and for quarterly frequency will be 4. Investors can choose any date of his/her preference to register - any frequency available under the SIP facility. In case the date chosen for SIP falls on a Non-Business Day or on a date which is not available in a particular month, the SIP will be processed on the immediate next Business Day. Investors can subscribe to SIP by using OTM. The cheques/Demand Draft should be in favour of the scheme and crossed "Account Payee Only", and the cheques must be payable at the centre where the applications are submitted to the Investor Service Centre. In case of fresh/additional purchases, if the name of the Scheme on the application form/transaction slip differs from the name on the Cheque/Demand Draft, then the AMC will allot units under the Scheme mentioned on the application form/transaction slip.

SIP Registration and Discontinuation

- Further, Investors/ unitholders subscribing for SIP are required to submit SIP request by filling SIP application form at least 30 days prior to the date of first debit date and SIP start date shall not be beyond 100 days from the date of submission of request for SIP's.
- Within 3 Business Days of SIP allotment, a fresh Account Statement / Transaction Confirmation will be mailed to the Unitholder, indicating the new balance to his/her credit in the Account.
- An investor will have the right to discontinue the SIP, subject to giving 15 days prior notice in writing or by filling SIP cancellation form, to the subsequent SIP date.
- If SIP end date is not mentioned, then the end date mentioned in the OTM Mandate form will be considered as SIP end date.
- If the SIP tenure specified in the form is beyond the OTM Mandate Tenure, then the SIP will be registered in the Folio as per the validity of the OTM Mandate.
- If the OTM end date is more than 30 years, then the OTM Mandate will be rejected.
- SIP will continue until minor attains majority. Thereafter fresh registrations will be required for all Minor Investors who have turned Major, along with fresh bank account credentials.

Terms & Conditions for Application in SIP in more than one scheme

Investors should use this form for investment/subscription in multiple schemes of WhiteOak Capital Mutual Fund (except NFO schemes).

Please read SID, SAI, KIM and Addendum issued for the schemes, before investing.

- Investor can make purchases up to 4 schemes in this form, by making a single consolidated payment for the investments
- Application form carrying purchases in more than 4 schemes are liable to be rejected
- Application form carrying single scheme transaction shall be treated as Single scheme investment
- In case of investment in Multiple schemes, the Cheque/ DD should be drawn favouring "WhiteOak Capital MF Multi Collection A/c. In case the cheque is drawn in favour of any scheme name, the application is liable to be rejected.
- In case of investment in Single scheme, cheque should be drawn in favour of Scheme Name. For eg 'WhiteOak Capital Flexi Cap Fund'. In case the cheque is drawn in favour of WhiteOak Capital MF Multi Collection A/c, the application is liable to be rejected.
- Cheque/ DD should be drawn for Total Amount of investment in all schemes applied for
- If the total amount of investments mentioned on the application is different from the amount mentioned on the accompanying Cheque / Demand Draft, then the application is liable to be rejected
- Please mention all scheme/ plan/ option details in the table provided in Section 2 of the form. If the scheme details are provided in any other format, the application is liable to be rejected
- Please mention the names of the Schemes where you wish to make your investment and your preferred options. If you do not indicate your preferred options, your application would be processed based on the terms & conditions set out in the Scheme Information Document"
- In case of multiple schemes investment, if different plan (i.e. Regular or Direct) are mentioned for different schemes, then all the 4schemes will be under the direct plan**
- Investments will be accepted subject to minimum investment criteria applicable for the schemes opted for investment. Even if one of the schemes specified for investment does not satisfy the minimum investment criteria, the application will be liable to be rejected for all schemes
- If one of the schemes specified for investment does not satisfy any validation, the application will be liable to be rejected for all schemes
- This facility is available for Lumpsum and SIP purchases. For SIP purchases, the debits will be placed as per the OTM mandate provided in the Account Opening Form or already registered under the Folio specified in the application form with respective limits of the mandate, so recorded with the bank Physical application form for subscription under multiple schemes through this facility will be time stamped only once and such time stamping will be treated as valid time stamped for all schemes applied for. Where such applications are received at AMC Branches with Digital branch scanning facility, application will be scanned accordingly for the purpose of digital time stamping
- Please note that for every transaction, a separate Statement of Account shall be sent to the investor

New Investor: Please fill Common Application Form along with SIP Registration & OTM Debit Mandate Form. If the investor fails to mention the scheme name in the SIP Registration Form, then the Fund reserves the right to register the SIP as per the scheme name available in the common application. In case of any ambiguity in the form, Fund reserves the right to reject the SIP request.

Existing Investor: Please fill SIP Registration & OTM Debit Mandate Form and mention the existing folio number. If the investor fails to mention the scheme name in the SIP Registration Form, then the Fund reserves the right to register the SIP in the existing scheme (Eligible for SIP) available in the investor's Folio. In case Multiple Schemes are available in the folio then Fund reserves the right to reject the SIP request.

In case of existing folio where a One Time Mandate ("OTM") is already registered, Unit Holder(s) will have to fill only the SIP Registration Form and there is no need of a separate cheque to be given along with the SIP Registration Form. Please tick the relevant part of Section 1 and provide the bank details. The SIP first installment date will be considered after a minimum gap of 10 days from the date of submission of request, if SIP amount is within the OTM maximum limit.

Incase of a single scheme, the Cheque/ DD should be drawn in favor of Scheme name for e.g. "WhiteOak Capital Flexi Cap Fund". In case of multiple schemes, Cheque/DD should be drawn in favour of "WhiteOak Capital MF Multi Collection A/c" and the cheque amount should match with the Total Investment amount mentioned here.

If existing OTM details not provided, then the details mentioned in OTM Debit Mandate Form will be considered for further SIP installment payment.

- In case SIP date is not selected, then the SIP will be registered on 10th (default date) of each Month/Quarter, as applicable. Investors can choose any day of the week from Monday to Friday to register under weekly frequency. Incase Day is not specified by the investor transaction will be processed on Monday. For Fortnightly frequency, the transaction will be processed on 1st and 16th

day of each month, as applicable. Further if multiple SIP dates are opted for or if the selection is not clear, then the SIP will be registered for 10th of each Month/Quarter, as applicable. In case SIP frequency is not selected, then the SIP will be registered with a default frequency Monthly and the default date for SIP shall be 10th of the month.

- If the investor has not mentioned the SIP start Month, SIP will start from the next applicable month, subject to completion of 30 days lead time from the receipt date of SIP request.
- After six consecutive SIP transaction failures for a Particular Scheme, the SIP for the scheme shall get auto-terminated.

Micro Systematic Investment Plan (Micro SIP)/PAN Exempt Investments:

In line with SEBI letter no. OW/16541/2012 dated July 24, 2012 addressed to AMFI, Investments in the mutual fund schemes including investments through Systematic Investment Plans (SIPs) up to ₹ 50,000/- per investor per year shall be exempted from the requirement of PAN.

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

- ₹ 4,000/-per month for Monthly frequency.
- ₹ 12,000/- per quarter for Quarterly frequency.

Accordingly, for considering the investments made by an investor up to ₹ 50,000/-, an aggregate of all investments including SIPs made by an investor in rolling 12 month period, shall be considered and such investors shall be exempted from the requirement of PAN. However, requirements of Know Your Customer (KYC) shall be mandatory and investors seeking the above exemption of PAN will need to submit the PAN Exempt KYC Reference No (PEKRN) / KYC Identification No. (KIN) acknowledgement issued by KRA / (Central KYC Registry) along with the application form.

This exemption is applicable only for individuals including NRIs, minors acting through guardian, Sole proprietorship firms and joint holders*. Other categories of investors e.g. PIOs, HUFs, QFIs, non-individuals, etc. are not eligible for such exemption.

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

Investors are requested to note that, in case where a lump sum investment is made during the financial year and subsequently a fresh SIP mandate request is given where the total investments for that financial year exceeds ₹ 50,000/-, such SIP application shall be rejected.

In case where a SIP mandate is submitted during the financial year and subsequently a fresh lumpsum investment is being made provided where the total investments for that financial year exceeds ₹ 50,000/-, such lump sum application will be rejected.

Redemptions if any, in the Micro Investment folio, shall not be considered for calculating the exemption limit for such financial year. Consolidation of folio shall be allowed only if the PEKRN in all folios is same along with other investor details.

The first SIP cheque/draft could be of any Business Day but subsequent Auto Debit mandate/cheques should be for any date from 1st to 28th of a month and there should be a minimum gap of at least 30 days between the 1st SIP transaction and the 2nd SIP. However, subsequent cheques/ Auto Debit transaction date should have a gap of 30 days or a quarter depending upon the frequency chosen. In case the criteria is not met, the SIP would start on the same date from the next month. Units shall be allotted as per the realisation date. Investors can also start a SIP directly without any initial investment, however he has to submit the application for enrolment of SIP on any working day but the subsequent installment date of SIP shall be any date from 1st to 28th of a month with a minimum gap criteria of 30 days between the submission of application form and the 1st SIP.

SIP Top Up Facility:

- SIP Top Up start date will be considered from the processing of 1st instalment for respective frequencies. For e.g. if the Top Up opted is for half yearly frequency, the Top Up will start from 7th instalment. Similarly for yearly frequency, the Top Up will start from 13th instalment. Also note that the SIP Top Up end date will be considered up to the SIP tenure end date.
- Investors can opt for SIP Top Up facility with Fixed Top Up option or Variable Top Up option, wherein the amount of the SIP can be increased at fixed intervals. In case the investor opts for both options, the Variable Top Up option shall be triggered. And the default Variable Top Up percentage shall be 5%. In WhiteOak Capital Tax Saver Fund, only Fixed Top Up option is available. Variable Top Up facility is not available.
- The Fixed Top Up amount shall be in multiples of ₹500/- Variable Top Up would be available at 5%, 10%, 15% and 20% and such other denominations (over and above 5%, 10%, 15% and 20%) as opted by the investor in multiples of 5%.
- The frequency is fixed i.e. either at Yearly and Half Yearly basis. In case the SIP Top Up facility is not opted by ticking the appropriate box and frequency is not selected, the SIP Top Up may not be registered. In case of Quarterly SIP, only the Yearly frequency is available under SIP Top Up.
- SIP Top Up facility shall also be available only for the existing investors who have already registered for SIP facility without Top Up option. For such existing investors, who wish to avail the Top Up facility, the application needs to be submitted 15 days prior to the next SIP installment date, for the SIP debit to happen in the existing OTM registered under the folio, subject to OTM Limit, validity and other standard validations.

Please view below illustration for Fixed Top Up:

- SIP Tenure : 07 Jan 2020 to 07 Dec 2024; • Monthly SIP Instalment: ₹ 2000/-;
- TopUp Amount: ₹ 1000/-; • TopUp Frequency: Yearly

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

Please view below illustration for Variable Top Up:

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

Instalment No(s)	From Date	To Date	Monthly SIP Instalment Amount (₹)	Top Up Amount (10%) (₹)	Top Up round off Amount (₹)	SIP Amount with Top Up (₹)
1 to 12	7-Jan-20	7-Dec-20	2000	N.A	N.A	2000
13 to 24	7-Jan-21	7-Dec-21	2000	200	200	2200
25 to 36	7-Jan-22	7-Dec-22	2200	220	220	2420
37 to 48	7-Jan-23	7-Dec-23	2420	242	240	2660
49 to 60	7-Jan-24	7-Dec-24	2660	266	270	2930

Top Up Cap Amount and Top Up Month-year:

Top Up Cap Amount: Investor has an option to freeze the Top Up amount once it reaches a fixed predefined amount. The fixed pre-defined amount should be lower than or equal to the maximum amount mentioned by the investor in the bank mandate. In case of difference between the Cap amount and the maximum amount mentioned on Bank mandate, then amount which is lower of the two amounts shall be considered as the default amount of SIP Cap amount.

Top Up Cap Month - Year: It is the date from which Top Up amount will cease and last SIP instalment including Top Up amount will remain constant from Cap date till the end of SIP tenure. Investor shall have flexibility to choose either Top Up Cap amount or Top Up Cap month - year. In case of multiple selection, Top Up Cap amount will be considered as a default selection. Top Up Cap is applicable for Fixed Top Up option as well as Variable Top Up option.

Details of Ultimate Beneficial Owner including Additional FATCA & CRS Information

(Only for Non Individuals)

Please Note: All field marked with asterisk (*) to be mandatorily filled.

Please tick the applicable tax resident declaration:

Name of the entity

Type of address given at KRA Residential or Business Residential Business Registered Office

"Address of tax residence would be taken as available in KRA database. In case of any change, please approach KRA & notify the changes"

PAN Date of Incorporation DD / MM / YY YY YY

City of Incorporation Country of Incorporation

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

Limited Liability Partnership Artificial Juridical Person Others

1. Is "Entity" a tax resident of any country other than India Yes No (If yes, please provide country/ies in which the entity is a resident for tax purposes and the associated Tax ID number below.)

Country	Tax Identification Number*	Identification Type (TIN or Other, please specify)
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

*In case Tax Identification Number is not available, kindly provide its functional equivalent.

In case TIN or its functional equivalent is not available, please provide Company Identification number or Global Entity Identification Number or GIIN, etc.

In case the Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code here

■ ADDITIONAL KYC INFORMATION

Gross Annual Income (₹) Below 1 Lac 1 - 5 Lacs 5-10 Lacs 10 - 25 Lacs >25 Lacs - 1 Crore 1 Crore

OR

Net - worth* (for Non-Individual) ₹ as on DD / MM / YY YY YY YY (Not older than 1 year)

*Politically Exposed Person (PEP) Status⁵ (Also applicable for authorised signatories/ Promoters/ Karta/ Trustee/ Whole time Directors) PEP Related to PEP Not Applicable

Is the entity involved in any of the mentioned services:
(Please tick as appropriate) Foreign exchange/ Money changer Gaming/ Gambling/ Lottery (Casinos, betting syndicates)
 Money lending/ Pawning Not applicable

⁵PEP are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/military officers, senior executives of state owned corporations, important political party officials, etc.

■ FATCA & CRS Declaration (Please consult your professional tax advisor for further guidance on FATCA & CRS classification)

PART A (to be filled by Financial Institutions or Direct Reporting NFEs)

We are a, Financial institution ⁶ <input type="checkbox"/> OR Direct reporting NFE ⁶ (please tick as appropriate) <input type="checkbox"/>	GIIN <input type="text"/> Note: If you do not have a GIIN but you are sponsored by another entity , please provide your sponsor's GIIN above and indicate your sponsor's name below Name of sponsoring entity <input type="text"/> <input type="text"/>
GIIN not available (please tick as applicable) If the entity is a financial institution, <input type="checkbox"/>	<input type="checkbox"/> Applied for <input type="checkbox"/> Not required to apply for - please specify 2 digits sub-category ⁷ <input type="text"/> <input type="text"/> <input type="checkbox"/> Not obtained - Non-participating FI

PART B (please fill any one as appropriate "to be filled by NFEs other than Direct Reporting NFEs")

1	Is the Entity a publicly traded company ¹ (that is, a company whose shares are regularly traded on an established securities market) <input type="checkbox"/> No	Yes <input type="checkbox"/> (If yes, please specify any one stock exchange on which the stock is regularly traded) Name of stock exchange <input type="text"/>
2	Is the Entity a related entity ² of a publicly traded company (a company whose shares are regularly traded on an established securities market) <input type="checkbox"/> No	Yes <input type="checkbox"/> Security ISIN <input type="text"/> Name of listed company <input type="text"/> Nature of relation: <input type="checkbox"/> Subsidiary of the Listed Company or <input type="checkbox"/> Controlled by a Listed Company Nature of stock exchange <input type="text"/>
3	Is the Entity an active ³ NFE <input type="checkbox"/> No	Yes <input type="checkbox"/> Nature of Business <input type="text"/> Please specify the sub-category of Active NFE <input type="text"/> <input type="text"/> (Mention code-refer 2c of Part C)
4	Is the Entity a passive ⁴ NFE <input type="checkbox"/> No	Yes <input type="checkbox"/> Nature of Business <input type="text"/>

■ UBO Declaration (Mandatory for all entities except, a Publicly Traded Company or a related entity of Publicly Traded Company)

UBO / Controlling Person(s) details:

(Please refer instructions no. 3.iv)

Does your company/entity have any individual person(s) who holds direct / indirect controlling ownership above the prescribed threshold limit?

If 'YES' - We hereby declare that the following individual person holds directly / indirectly controlling ownership in our entity above the prescribed threshold limit. Details of such individual(s) are given below.

If 'NO' - declare that no individual person (directly / indirectly) holds controlling ownership in our entity above the prescribed threshold limit. Details of the individual who holds the position of Senior Managing Official (SMO) are provided below.

	UBO-1 / Senior Managing Official (SMO)	UBO-2	UBO-3
Name of the UBO/SMO#			
UBO / SMO PAN # For Foreign National, TIN to be provided]			
% of beneficial interest # Please tick (✓)	<input type="checkbox"/> >10% controlling interest. <input type="checkbox"/> >15% controlling interest. <input type="checkbox"/> >25% controlling interest. <input type="checkbox"/> NA. (for SMO)	<input type="checkbox"/> >10% controlling interest. <input type="checkbox"/> >15% controlling interest. <input type="checkbox"/> >25% controlling interest. <input type="checkbox"/> NA. (for SMO)	<input type="checkbox"/> >10% controlling interest. <input type="checkbox"/> >15% controlling interest. <input type="checkbox"/> >25% controlling interest. <input type="checkbox"/> NA. (for SMO)
UBO / SMO Country of Tax Residency #			
UBO / SMO Taxpayer Identification Number / Equivalent ID Number #			
UBO / SMO Identity Type			
UBO / SMO Place & Country of Birth #	Place of Birth _____ Country of Birth _____	Place of Birth _____ Country of Birth _____	Place of Birth _____ Country of Birth _____
UBO / SMO Nationality			
UBO / SMO Date of Birth [dd-mmm-yyyy] #			
UBO / SMO PEP # Please tick (✓)	<input type="checkbox"/> Yes – PEP <input type="checkbox"/> Yes – Related to PEP <input type="checkbox"/> N – Not a PEP		
UBO / SMO Address [include City, Pincode, State, Country]	Address: City: Pincode: State: Country:	Address: City: Pincode: State: Country:	Address: City: Pincode: State: Country:
UBO / SMO Address Type Please tick (✓)	<input type="checkbox"/> Residence <input type="checkbox"/> Business <input type="checkbox"/> Registered Office.		
UBO / SMO Email			
UBO / SMO Mobile			
UBO / SMO Gender Please tick (✓)	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others		
UBO / SMO Father's Name			

UBO / SMO Occupation Please tick (✓)	Public Service <input type="checkbox"/>		
	Private Service <input type="checkbox"/>		
	Business <input type="checkbox"/>		
	Others <input type="checkbox"/>		
SMO Designation #			
UBO / SMO KYC Complied? Please tick (✓)	<input type="checkbox"/> Yes / <input type="checkbox"/> No. If 'Yes,' please attach the KYC acknowledgement. If 'No,' complete the KYC and confirm the status.	<input type="checkbox"/> Yes / <input type="checkbox"/> No. If 'Yes,' please attach the KYC acknowledgement. If 'No,' complete the KYC and confirm the status.	<input type="checkbox"/> Yes / <input type="checkbox"/> No. If 'Yes,' please attach the KYC acknowledgement. If 'No,' complete the KYC and confirm the status.

FATCA - CRS Terms and Conditions

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities/ appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

Please note that you may receive more than one request for information if you have multiple relationships with WhiteOak Capital Mutual Fund or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

If you have any questions about your tax residency, please contact your tax advisor. If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the USTax Identification Number.

\$It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

CERTIFICATION

I / We have understood the information requirements of this Form (read along with the FATCA & CRS Instructions) and hereby confirm that the information provided by me / us on this Form is true, correct, and complete. I / We also confirm that I / We have read and understood the FATCA & CRS Terms and Conditions below and hereby accept the same.

DECLARATION

I/We acknowledge and confirm that the information provided above is true and correct to the best of my/our knowledge and belief. In case any of the above specified information is found to be false, untrue, misleading, or misrepresenting, I/We am/are aware that I/We may be liable for it including any penalty levied by the statutory/legal/regulatory authority. I/We hereby confirm the above beneficial interest after perusing all applicable shareholding pattern and WhiteOak Capital Asset Management Ltd. and the RTA can make reliance on the same. I/We hereby authorize WhiteOak Capital Asset Management Ltd. and its RTA to disclose, share, rely, remit in any form, mode or manner, all / any of the information provided by me, including all changes, updates to such information as and when provided by me to WhiteOak Capital Mutual Fund, its Sponsor, Asset Management Company and trustees. Further, I/We authorize to share the given information to other SEBI Registered Intermediaries /or any regulated intermediaries registered with SEBI / RBI / IRDA / PFRDA to facilitate single submission / update & for other relevant purposes. I/We also undertake to keep WhiteOak Capital Asset Management Ltd. or its RTA informed in writing about any changes / modification to the above information in future within 30 days of such changes and undertake to provide any other additional information as may be required by WhiteOak Capital Asset Management Ltd., the RTA or by domestic or overseas regulators/ tax authorities.

Name _____

Designation _____

Designation	Designation	Designation
-------------	-------------	-------------

Date D D / M M / Y Y Y Y

Designation

Designation

Place

Version :30.10.2023

PART C FATCA Instructions & Definitions

1. **Institution (FI)** - The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.
 - Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
 - Custodial institution is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where its income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of
 - (i) The three financial years preceding the year in which determination is made; or
 - (ii) The period during which the entity has been in existence, whichever is less.
 - Investment entity is any entity:
 - That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer
 - (i) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or
 - (ii) Individual and collective portfolio management; or
 - (iii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;

or

- The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above.

An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of:

- (i) The three-year period ending on 31 March of the year preceding the year in which the determination is made;

or

- (ii) The period during which the entity has been in existence.

The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 03, 04, 05 and 06-refer point 2c.)

- Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

• FI not required to apply for GIIN:

A. Reasons why FI not required to apply for GIIN:

Code	Sub-category
01	Governmental Entity, International Organization or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
04	Entity is an Indian FI solely because it is an investment entity
05	Qualified credit card issuer
06	Investment Advisors, Investment Managers& Executing Brokers
07	Exempt collective investment vehicle
08	Trustee of an Indian Trust
09	FI with a local client base
10	Non-registering local banks
11	FFI with only Low-Value Accounts
12	Sponsored investment entity and controlled foreign corporation
13	Sponsored, Closely Held Investment Vehicle
14	Owner Documented FFI

2. Non-financial entity (NFE)-Foreign entity that is not a financial institution

Types of NFEs that are regarded as excluded NFE are:

a. Publicly traded company (listed company)

A company is publicly traded if its stock are regularly traded on one or more established securities markets

(Established securities market means an exchange that is officially recognized and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange)

b. Related entity of a publicly traded company

The NFE is a related entity of an entity of which is regularly traded on an established securities market

C. Active NFE: (is any one of the following):

Code Sub-category

- 01 Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;
- 02 The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing;
- 03 Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding

stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;

- 04 The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
- 05 The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
- 06 The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
- 07 Any NFE that fulfills all of the following requirements:

- It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare;
- It is exempt from income tax in India;
- It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;

The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and

The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof.

Explanation.- For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:

- (I) an Investor Protection Fund referred to in clause (23EA);
- (II) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and
- (III) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;

3. Other definitions

(i) Related entity

An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.

(ii) Passive NFE

The term passive NFE means

- (i) any non-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company; or
- (ii) an investment entity defined in clause (b) of these instructions
- (ii) a withholding foreign partnership or withholding foreign trust;

(Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)

(iii) Passive income

The term passive income includes income by way of:

- (1) Dividends,
- (2) Interest
- (3) Income equivalent to interest,
- (4) Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE
- (5) Annuities
- (6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income
- (7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,
- (8) The excess of foreign currency gains over foreign currency losses
- (9) Net income from swaps
- (10) Amounts received under cash value insurance contracts

But passive income will not include, in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.

(iv) Instructions on Controlling Persons / Ultimate Beneficial Owner

As per PMLA guidelines and relevant SEBI circulars issued from time to time, non-individuals and trusts are required to provide details of controlling persons [CP] / ultimate beneficiary owner [UBO] and submit appropriate proof of identity of such CPs/ UBOs. The beneficial owner has been defined in the circular as the natural person or persons, who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted and includes a person who exercises ultimate effective control over a legal person or arrangement.

A. For Investors other than individuals or trusts:

- (i) The identity of the natural person, who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest. Controlling ownership interest means ownership of/entitlement to:

Instructions for FATCA & UBO (Contd.)

- more than 10% of shares or capital or profits of the juridical person, where the juridical person is a company.
 - more than 10% of the capital or profits of the juridical person, where the juridical person is a partnership.
 - more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.
- (ii) In cases where there exists doubt under clause (i) above as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests, the identity of the natural person exercising control over the juridical person through other means like through voting rights, agreement, arrangements or in any other manner.
- (iii) Where no natural person is identified under clauses (i) or (ii) above, the identity of the relevant natural person who holds the position of senior managing official.

B. For Investors which is a trust:

The identity of the settler of the trust, the trustee, the protector, the beneficiaries with 10% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

C. Exemption in case of listed companies / foreign investors

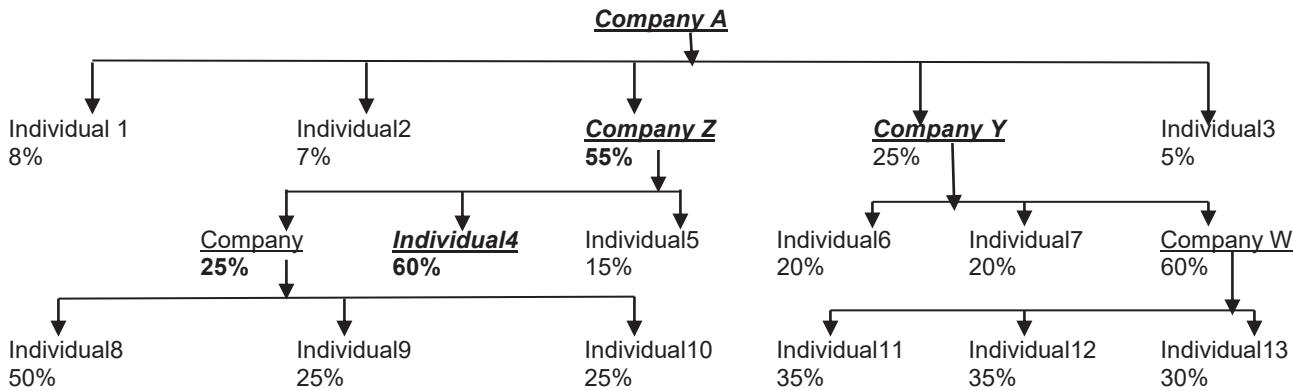
The client or the owner of the controlling interest is a company listed on a stock exchange or is a majority-owned subsidiary of such a company, there is no need for identification and verification of the identity of any shareholder or beneficial owner of such companies and hence exempted from UBO declaration provided other requisite information is provided. Intermediaries dealing with foreign investors' viz., Foreign Institutional Investors, Sub Accounts and Qualified Foreign Investors, may be guided by the clarifications issued vide SEBI circular CIR/MIRSD/11/2012 dated September 5, 2012 and other circulars issued from time to time, for the purpose of identification of beneficial ownership of the client.

D. KYC requirements

Beneficial Owner(s) / Senior Managing Official (SMO) is/are required to comply with the prescribed KYC process as stipulated by SEBI from time to time with any one of the KRA & submit the same to AMC. KYC acknowledgement proof is to be submitted for all the UBO(s) / SMO(s).

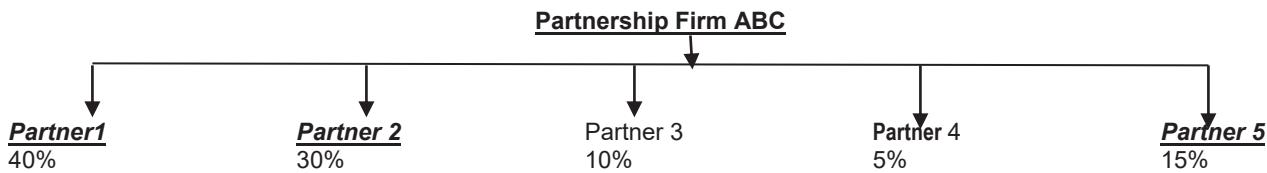
Sample Illustrations for ascertaining beneficial ownership:

Illustration No. 1 – Company A



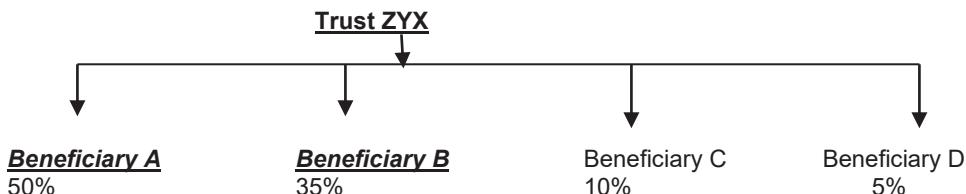
For Applicant A, Individual 4 is considered as UBO as it holds effective ownership of 33% in Company A. Hence details of Individual 4 must be provided with KYC proof, Shareholding pattern of Company A, Z & Y to be provided along with details of persons of Company Y who are senior managing officials and those exercising control.

Illustration No. 2 – Partner ABC



For Partnership Firm ABC, Partners 1, 2 and 5 are considered as UBO as each of them holds >10% of capital. KYC proof of these partners needs to be submitted including shareholding.

Illustration No. 3 – Trustee ZYX



For Trust ZYX, Beneficiaries A, B and C are considered as UBO as they are entitled to get benefitted for >=10% of funds used. KYC proof for these beneficiaries needs to be submitted. Additionally, if they have nominated any person or group of persons as Settlor of Trust / Protector of Trust, relevant information to be provided along with the proof indicated.

Declaration Form of Non-Profit Organization (NPO)
(Mandatory for Trusts/Society)

Investor Name									
PAN									

I/We hereby confirm that above stated entity/organization is falling under "Non-profit organization" [NPO] which has been constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013).

Enclosed relevant documentary proof evidencing the above definition.

We further confirm that we have registered with DAR PAN Portal of NITI Aayog as NPO and registration details are as follows:

Registration Number of DAR PAN portal	
---------------------------------------	--

If not, please register immediately and confirm with the above information. In absence of receipt of the Darpan portal registration details, WhiteOak Capital Asset Management Ltd. and the RTA will be required to register your entity on the said portal and/or report to the relevant authorities as applicable.

I/We hereby confirm that the above stated entity / organization is NOT falling under Non-profit organization as defined above or in PMLA Act/Rules thereof.

I/We acknowledge and confirm that the information provided above is true and correct to the best of my/our knowledge and belief. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I/We am/are aware that I/We may be liable for it for any fines or consequences as required under the respective statutory requirements and authorize you to deduct such fines/charges under intimation to me/us or collect such fines/charges in any other manner as might be applicable. I/We hereby authorize you WhiteOak Capital Asset Management Ltd. and the RTA to disclose, share, rely, remit in any form, mode or manner, all / any of the information provided by me, including all changes, updates to such information as and when provided by me to WhiteOak Capital Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees / RTAs ('the Authorized Parties') or any Indian or foreign governmental or statutory or judicial authorities / agencies including to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities in India or outside India wherever it is legally required and other investigation agencies without any obligation of advising me/us of the same. Further, I/We authorize to share the given information to other SEBI Registered Intermediaries or any other statutory authorities to facilitate single submission / update & for regulatory purposes. I/We also undertake to keep you informed in writing about any changes / modification to the above information in future within 30 days of such changes and undertake to provide any other additional information as may be required at your / Fund's end or by domestic or overseas regulators/ tax authorities.

Signature with relevant seal:

Authorized Signatory

Authorized Signatory

Authorized Signatory

Place: _____

Date: ___/___/___

Scheme Name & Type of the Scheme	This Product is suitable for investors who are seeking * :	Scheme Risk-o-meter	Benchmark Risk-o-Meter
WhiteOak Capital Tax Saver Fund An open ended Equity Linked Savings Scheme with a statutory lock in of 3 years and tax benefit	<ul style="list-style-type: none"> Long term capital appreciation Investment in a diversified portfolio of equity and equity-related securities Tax Benefits with a lock-in of 3-years 	WhiteOak Capital Tax Saver Fund  Investors understand that their principal will be at very high risk	S&P BSE 500 TRI 

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

LIST OF INVESTOR SERVICE CENTRES

WhiteOak Capital Asset Management Limited

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

MAHARASHTRA: **Mumbai** - F5, 1st Floor, Electric Mansion Appasaheb Marathe Marg, Prabhadevi, Mumbai 400025. **Mumbai** - Apeejay House 3, Second Floor, Apeejay House, Dinshaw Vacha Road, Churchgate, Mumbai – 400020. **Pune** - Awfis, 2nd Floor, Nucleus Mall, Opp Police Commissioner Office, 1st Church Rd, Camp Area, Pune – 411001, Maharashtra. **Nagpur** - Zen HQ, 2nd Floor, Plot no 17, Giripeth "Prabha Sadan, JB Thakkar Marg, Nagpur, Maharashtra 440010. **Nashik** - Uttam Tower, 3rd Floor, Beside St Andrews Church, Sharangpur Link Road, Nashik 422005. **GOA** - White Oak Capital Asset Management Ltd, 3rd Floor, JN Chambers, Dr. P Shirgaonkar Road, Panjim, Goa – 403001. **GUJURAT:** **Ahmedabad** - Gala Empire, Connekt -13th floor, Opp Door Darshan Tower (TV Tower), Drive in Road, Ahmedabad- 380054. **Vadodara** - Kplex, 1st Floor, Vadodara Hyper-Spencer's, Rhino Circle, Dr. Vikram Sarabhai Marg, Alkapuri, Vadodara – 390007. **Surat** - Icoverk, Silver Palm, O-1, 1st Floor, Bldg, Besides, Kadampally Society, Timaliawad, Surat, Gujarat 395001. **Rajkot** - DevX, 3rd Floor, A Wing, Om 9 Square Near Nana Mava Circle, 150 ft Ring Road, Rajkot, Gujarat 360003. **CHANDIGARH:** **Chandigarh** - Idea Co-Working, SCO- 32-33-34, 2nd floor, Sector 17 / C, Chandigarh-160017. **PUNJAB:** **Ludhiana** - SCO-28, 1st Floor, Feroze Gandhi Market, Ludhiana, Punjab-141001. **Jalandhar** - My Branch Services Pvt. Ltd., Cabin No. 2, SCO 37, 3rd Floor, Puda Complex, Ladowali Road, Jalandhar 144001. **HARYANA:** **Gurugram** - India Accelerator, UG-06, MGF Metropolis Mall, MG Road, Sector 28, Gurugram, Haryana – 122002. **UTTARAKHAND:** **Dehradun** - WhiteOak Capital Mutual Fund, Shop No.2, 1st Floor, Swaraj Plaza, 72, Rajpur Road, Dehradun -248001 Uttarakhand. **KARNATAKA:** **Bengaluru** - Awfis, 7th Floor, Raheja Towers, East Wing, 26/27, MG Road, Bengaluru, 560001. **Amritsar** - MyBranch, 4th MyBranch Ranjit Avenue, SCO 47, District shopping Centre, B block, Ranjit Avenue Amritsar, Punjab – 143001. **KERALA:** **Kochi** - Alappatt Heritage Building, S7, 6th Floor – Centre A, MG Road, Ernakulam- 682035. **Trivandrum** - 5th Floor, Aspinwall House, Kowdiar Kuravankonam Road, Trivandrum – 695003. **ANDHRA PRADESH:** **Visakhapatnam** - Room no: 2, 3rd Floor, Ganta Arcade, 3rd Ln, Dwaraka Nagar, Visakhapatnam, Andhra Pradesh - 530016. **TELANGANA:** **Hyderabad** - Awfis Oyster Complex, 3rd floor, Greenlands Road, Somajiguda, Begumpet, Hyderabad - 500016, Telangana. **TAMIL NADU:** **Chennai** - Suite No.601C & 616, Acropolis, 6th Floor, No.148, Dr. Radhakrishnan Salai, Mylapore, Chennai - 600004 Tamil Nadu. **Coimbatore** - Sri Nandhini Complex Krisan Infinite Spaces,1st floor, Office No. 4,Venkatasamy Road west, R.S. Puram, Coimbatore, Tamil Nadu - 641002 **Trichy** - Cubicle Spaces, Aruvi Arcade, C-60, 4th Floor, 5th Cross Rd, Northeast Ex, Thillai Nagar, Trichy – 620018. **JHARKHAND:** **Jamsshedpur** - My Branch,JSP2-B03, Fairdeal Complex, Bistupur, Jamshedpur, Jharkhand -831001. **Ranchi** - MyBranch Services Private Limited, Saluja Tower, Above Contacare Eye Hospital, 06th Floor, Sujata chawk, Mahatma Gandhi Main Rd, Ranchi, Jharkhand 834001. **Dhanbad** - MyBranch, 1st Floor, Behind SBI Mutual Fund, Sri Ram Plaza, Bank more, Dhanbad-826001, Jharkhand. **CHHATTISGARH:** **Raipur** - Office no. 205, 2nd floor, Shubham corporate Telebandha, Raipur, Chhattisgarh - 492001. **NEW DELHI:** **New Delhi** - Alt F, Room no. 8-12,5th Floor, Statesman House, Barakhamba Road, Connaught Place, New Delhi-110001. **UTTAR PRADESH:** **Agra** - My Branch, 1st Floor, Block No. 44/2, Sanjay Palace, Civil Lines, Agra, U.P. – 282002. **Lucknow** - Ground Floor, Saran Chamber - I, Office No 6, 5 Park Road, Hazratganj, Lucknow – 226001. **Gorakhpur** - MyBranch, Shop no 23, First Floor, The Mall Cross Road, A. D. Chowk, Bank Road, Gorakhpur 273001. **Prayagraj** - MyBranch,4C, S N Towers, Maharishi Dayanand Marg, Opp Radio Station, Civil Lines, Prayagraj, Uttar Pradesh - 211001. **Varanasi** - MyBranch,4th Floor, Anant Complex, Siga, Varanasi – 221010. **Kanpur** - 3rd Floor, Kan Chambers, Office No 310, Civil lines, Kanpur – 208001. **BIHAR:** **Patna** - Coworking Studio,4th floor, beside Ginger hotel. Above PC Jewellers, Dak Bungalow Chouraha, Patna. **MADHYA PRADESH:** **Indore** - Workie, SP 365 Building, 3rd Floor, New Palasia, Near Zanzeerwala Square, Indore – 452001, Madhya Pradesh. Tel: 8976816949. **Bhopal** - Mybranch, 2nd Floor, Guru Arcade, Plot No-153, Ram Gopal Maheshwari Marg, Near City Bank, Zone 1, Maharana Pratap Nagar, Bhopal, Madhya Pradesh 462011. **RAJASTHAN:** **Jaipur** - PhoebusIn 203, Crop's Arcade, K-12, Malviya Marg, C Scheme, Ashok Nagar, Jaipur 302001, Rajasthan. **Jodhpur** - 2nd floor 980, Utsav Plaza, Geeta Bhawan Road Sardarpura, Jodhpur Rajasthan – 342003. **WEST BENGAL:** **Kolkata** - Mangalam Business Centre, Suite-644/645,6th Floor Block C, 22, Camac St, Kolkata 700016 - West Bengal. **Durgapur** - 2/15, 2nd Floor, Suhatta Mall, City Centre, Durgapur – 713216, West Bengal. **ORISSA:** **Bhubaneswar** - MyBranch Services Private Limited, BMC Bhawani Commercial Complex, Office Nos-4, 1st Floor, Block 1 & 2, Saheed Nagar Bhubaneshwar-751007. **ASSAM:** **Guwahati** - 503, Orion Towers, GS Rd, Christian Basti, Guwahati, Assam 781005.

CAMS - OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTIONS

ANDHRA PRADESH: **Anantapur** - CAMS Service Center, AGVR Arcade, 2nd Floor, Plot No.37(Part), Layout No.466/79, Near Canara Bank, Sangamesh Nagar, Anantapur -515001 **Guntur** - CAMS SERVICE CENTRE, D. No. 31-13-1158, 1st Floor, 13/1 Arundelpet, Ward No. 6, Guntur - 522 002. **Kadapa** - Bandi Subbaramaiah Complex, D. No: 3/ 1718, Shop No: 8, Raja Reddy Street, Kadapa - 516 001. **Kakinada** - CAMS SERVICE CENTRE, D No. 25-4-29,1st Floor, Kommireddy Vari Street, Beside Warf Road, Opp Swathi Medicals, Kakinada - 533 001. **Kurnool** - CAMS SERVICE CENTRE, Shop No. 26 and 27, Door No. 39/265A and 39/265B, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39th Ward, Kurnool - 518 001. **Nellore** - Shop No. 2, 1st Floor, NSR Complex, James Garden, Near Flower Market, Nellore - 524001. **Rajahmundry** - Door No: 6-2-12, 1st Floor, Rajeswari Nilayam, Near Vamsikrishna Hospital, Nyapathi Vari Street, T. Nagar, Rajahmundry - 533 101. **Srikakulam** - Door No. 4-4-96, First Floor, Vijaya Ganapathi Temple Back Side, Nanubala Street, Srikakulam - 532 001. **Tirupati** - Shop No : 6, Door No: 19-10-8, (Opp to Passport Office), AIR Bypass Road, Tirupati - 517 501. **Vijayawada** - 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M. G. Road, Labbipet, Vijayawada - 520 010. **Visakhapatnam** - CAMS SERVICE CENTRE Flat No GF2, D NO 47-3-2/2, Vigneswara Plaza, 5th Lane, Dwarkanagar, Visakhapatnam- 530 016. **Ongole** - Shop. No. 1128, First Floor, 3rd Line, Sri Bapuji Market Complex, Ongole - 523001, Andhra Pradesh. **ASSAM:** **Guwahati** - CAMS SERVICE CENTRE,Piyali Phukan Road,K.C.Path,House No.1,Rehabari, Guwahati-781 008. **Tinsukia** - CAMS Service Centre Bangiya Vidyalaya Road, Near Old post office, Durgabari Tinsukia, Assam. **BIHAR:** **Bhagalpur** - Ground Floor, Gurudwara Road, Near Old Vijaya Bank, Bhagalpur - 812 001. **Darbhanga** - Ground Floor, Belbhadrupur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, Darbhanga - 846 001. **Muzaffarpur** -Brahman Toli, Durgasthan Gola Road, Muzaffarpur- 842 001. **Patna** - G-3, Ground Floor, OM Complex, Near Saket Tower, SP Verma Road, Patna - 800 001. **CHATTISGARH:** **Bhilai** - CAMS SERVICE CENTRE, 1st Floor, Plot No.3, Block No.1, Priyadarshini Pariswar West, Behind IDBI Bank, Nehru Nagar, Bhilai- 490 020. **Bilaspur** - CAMS SERVICE CENTRE, Shop No.B-104, First Floor, Narayan Plaza, Link Road, Bilaspur (C.G) 495 001. **Raipur** - HIG, C-23 Sector - 1 Devendra Nagar, Raipur- 492 004. **GOA:** **Goa** - Office No. 103, 1st Floor, Unitech City Centre, M.G. Road, Panaji, Goa - 403 001. **Mapusa (Parent ISC)** - Office No. 503, Buildmore Business Park, New Canca By Pass Road, Ximer, Mapusa, Goa - 403 507. **Margao** - CAMS SERVICE CENTRE, F4 -Classic Heritage, Near Axis Bank, Opp.BPS Club, Pajifond, Margao, Goa - 403 601. **Vasco (Parent Goa)** - No DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex, Near ICICI Bank,Vasco, Goa – 403 802. **Korba** - KH. No. 183/2G, opposite Hotel Blue Diamond, T.P. Nagar, Korba - 495677. **GUJARAT :** **Ahmedabad** - 111- 113,1 st Floor- Devpath Building Off C G Road Behind Lal Bungalow,Ellis Bridge, Ahmedabad Gujarat 380006. **Anand** - 101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, Anand - 388 001. **Anslekhwar** - Shop No - F -56, First Floor, Omkar Complex, Opp Old Colony, Nr Valia Char Rasta, GIDC, Ankleshwar- 393 002. **Bharuch** - CAMS SERVICE CENTRE, A-111,First Floor, R. K. Casta, Behind Patel Super Market, Station Road, Bharuch - 392 001. **Bhavnagar** - 501 – 503, Bhayani Skyline, Behind Joggers Park, Atabhai Road, Bhavnagar – 364001. **Bhuj** - CAMS Service Centre, Office No. 4-5, First Floor, RTO Relocation Commercial Complex -B, Opp. Fire Station, Near RTO Circle, Bhuj- Kutch - 37 0001. **Gandhidham** - CAMS Service Centre, Office No. 4, Ground Floor, Ratnakala Arcade, Plot No 231, Ward 12 B, Gandhidham - 370 201. **Gandhinagar** - No.507, 5th Floor, Shree Ugati Corporate Park, Opp. Pratik Mall, Nr HDFC Bank, Kudasan, Gandhinagar - 382 421, Gujarat. **Gondal (Parent Rajkot)** - A/177, Kailash Complex, Opp. Khedut Decor, Gondal- 360 311. **Himmatnagar** - D-78, First Floor, New Durga Bazar, Near Railway Crossing Himmatnagar - 383 001. **Jamnagar** - 207, Manek Centre, P. N. Marg, Jamnagar - 361 001. **Junagadh** -Aastha Plus, 202-A, 2nd Floor, Sardarbag Road, Nr.

Alkapuri, Opp. Zansi Rani Statue, Junagadh - 362 001. **Mehsana** -1st Floor, Subhadra Complex, Urban Bank Road, Mehsana - 384 002. **Nadiad** - F-134, First Floor, Chantakarna Complex, Gunj Bazar, Nadiad - 387 001. **Navsari** - 214-215, 2nd Floor, Shivani Park, Opp. Shankheswar Complex, Kaliawadi, Navsari - 396 445. **Palanpur** - CAMS SERVICE CENTER, Gopal Trade Center, Shop No.13-14, 3rd Floor, Nr. BK Mercantile Bank, Opp. Old Gunj, Palanpur - 385 001. **Rajkot** - Office 207 - 210, Everest Building Harihar Chowk Opp Shastri Maidan, Limda Chowk,Rajkot,Gujarat,360 001. **Surendranagar** - Shop No. 12, M. D. Residency, Swastik Cross Road, Surendranagar - 363 001. **Surat** - CAMS Service Centre, Shop No-G-5, International Commerce Center, Nr. Kadiwala School, Majura Gate, Ring Road, Surat - 395 002. **Vadodara** - 103 Aries Complex, Bpc Road, Off R.C. Dutt Road, Alkapuri, Vadodara, Gujarat,390 007. **Valsad** - 3rd Floor,Gita Nivas, Opp. Head Post Office, Halar Cross Lane, Valsad - 396 001. **Vapi** - 208, 2nd Floor, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C., Char Rasta, Vapi - 396 195. **HARYANA : Ambala** - SCO 48-49, Ground Floor, Opp Peer, Bal Bhawan Road, Near HDFC Bank, Ambala - 134 003. **Faridabad** - LG3, SCO 12 Sector 16, Behind Canara Bank, Faridabad - 121002. **Gurgaon** - CAMS Service Center, Unit No-115, First Floor Vipul Agora Building Sector-28, Mehrauli Gurgaon Road Chakkar Pur, Gurgaon - 122001. **Hisar** - CAMS SERVICE CENTRE, No-12, Opp. HDFC Bank, Red Square Market, Hisar - 125 001. **Karnal (Parent :Panipat TP)** - No.29, Avtar Colony, Behind Vishal Mega Mart, Karnal - 132 001. **Panipat** - SCO 83-84, First Floor, Devi Lal Shopping Complex, Opp RBL Bank, G.T.Road, Panipat- 132 103. **Rohtak** - CAMS SERVICE CENTRE, SCO 06, Ground Floor, MR Complex, Near Sonipat Stand Delhi Road, Rohtak - 124 001. **Sirs** - M. G. Complex, Bhawna Marg, Beside Over Bridge, Sirsa - 125 055. **Yamuna Nagar** - 124-B/R, Model Town, Yamunanagar- 135 001. **HIMACHAL PRADESH: Shimla** - I Floor, Opp. Panchayat Bhawan, Main Gate Bus Stand, Shimla - 171 001. **Solan** - 1st Floor, Above Sharma General Store, Near Sanki Rest House, The Mall, Solan - 173 212. **JAMMU & KASHMIR: Jammu** - JRDS Heights, Lane Opp. S & S Computers, Near RBI Building, Sector 14, Nanak Nagar, Jammu & Kashmir- 180 004. **JHARKHAND: Bokaro** - Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro-827 004. **Deoghar** - S S M Jalan Road, Ground Floor, Opp. Hotel Ashoke, Caster Town, Deoghar- 814 112. **Dhanbad** - Urmila Towers, Room No: 111(1st Floor) Bank More, Dhanbad, Jharkhand,826 001. **Hazaribag** - Municipal Market, Annanda Chowk, Hazaribag - 825 301. **Jamshedpur** - Millennium Tower, "R" Road, Room No. 15, First Floor, Bistupur - 831 001. **Ranchi** - 4, HB Road, No: 206, 2nd Floor, Shri Lok Complex, H. B. Road, Near Firayalal, Ranchi - 834 001. **KARNATAKA: Ballari** - CAMS SERVICE CENTER, No.18/47/A, Govind Nilaya, Ward No.20, Sangankal Moka Road, Gandhinagar- 583 102. **Bangalore**: Trade Centre,1 Floor 45, Dikensen Road (Next to Manipal Centre),Bangalore, Karnataka-560 042. **Bangalore (Wilson Garden)** - CAMS SERVICE CENTER, First Floor, No.17/1, (272) 12th Cross Road, Wilson Garden, Bangalore - 560 027. **Belgaum** - CAMS SERVICE CENTRE, Classic Complex, Block No.104, 1st Floor, Saraf Colony, Khanapur Road, Tilakwadi, Belgaum - 590 006. **Davangere** - 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P.J. Extension, Davangere 577 002. **Gulbarga** - Pal Complex, Ist Floor, Opp. City Bus Stop, Super Market, Gulbarga - 585 101. **Hubli** - No.204 - 205,1st Floor' B ' Block, Kundagol Complex, Opp. Court, Club Road, Hubli - 580 029. **Mangalore** - 14-6-674/15(1), Shop No -UG11-2 Maximus Complex, Light House Hill Road, Mangalore- 575 001. **Manipal** - CAMS SERVICE CENTER, Shop No-A2, Basement Floor, Academy Tower, Opposite Corporation Bank, Manipal - 576 104. **Mysore** - No.1, 1st Floor, CH.26 7th Main, 5th Cross (Above Trishakti Medicals), Saraswati Puram, Mysore - 570 009. **Shimoga** - No.65 1st Floor, Kishnappa Compound, 1st Cross, Hosmane Extn, Shimoga - 577 201. **Tumkur** - CAMS Service Center, PID No 88268, 2nd Floor, 2nd Cross, M G Road, Tumkur - 572101, Karnataka. **KERALA: Alleppey** - Doctor's Tower Building, Door No. 14/2562, 1st Floor, North of Iron Bridge, Near Hotel Arcadia Regency, Alleppey - 688 001. **Calicut** - 29/97G 2nd Floor, S A Arcade, Mavoor Road, Arayidathupalam, Calicut- 673 016. **Cochin** - CAMS SERVICE CENTER, Building Name Modayil, Door No. 39/2638 DJ,2nd Floor 2A M.G. Road, Cochin - 682 016. **Kannur** - Room No.PP.14/435, Casa Marina Shopping Centre, Talap, Kannur - 670 004. **Kollam** - Uthram Chanmbers (Ground Floor), Thamarakulam, Kollam - 691 006. **Kottayam** - CAMS SERVICE CENTRE - 1307 B, Puthenparambil Building, KSACS Road, Opp. ESIC Office, Behind Malayala, Manorama Muttambalam, PO, Kottayam - 686 501. **Palakkad** - CAMS Service Center Door No.18/507(3) Anugraha, Garden Street, College Road, Palakkad - 678 001, Kerala. **Tiruvalla** - 1st Floor, Room No. 61(63),International Shopping Mall, Opp. ST Thomas Evangelical Church, Above Thomsan Bakery, Manjady, Thiruvalla - 689 105. **Trichur** - Room No. 26 & 27, Dee Pee Plaza, Kokkalai, Trichur- 680 001. **Trivandrum** - TC NO: 22/902, 1st - Floor "Blossom" Bldg, Opp. NSS Karayogam, Sasthamangalam Village P.O, Trivandrum - 695010, Kerala. **MADHYA PRADESH: Bhopal** - Plot No 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal - 462 011. **Chhindwara** - 2nd Floor, Parasia Road, Near Surya Lodge, Sood Complex, Above Nagpur, CT Scan, Chhindwara, Madhya Pradesh - 480 001. **Gwalior** - G-6 Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office, City Centre, Gwalior - 474 002. **Indore** -101, Shalimar Corporate Centre, 8-B, South Tukogunj, Opp. Greenpark, Indore - 452 001. **Jabalpur** - 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur- 482 001. **Katni** - 1st Floor, Gurunanak Dharmakanta, Jabalpur Road, Bargawan, Katni - 483 501. **Ratlam** - Dafria & Co, No. 18, Ram Bagh, Near Scholar's School, Ratlam - 457 001. **Sagar** - Opp. Somani Automobile,s Bhagwanganj Sagar, MadhyaPradesh-470 002. **Ujjain** - 123, 1st Floor, Siddhi Vinanyaka Trade Centre, Saheed Park, Ujjain - 456 010. **MAHARASHTRA: Ahmednagar** - Office No.3, 1st Floor, Shree Parvati, Plot No. 1/175, Opp. Mauli Sabhagruh, Zopadi Canteen, Savedi, Ahmednagar - 414 003. **Akola** - Opp. RLT Science College Civil Lines, Akola - 444 001. **Amaravati** - 81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati - 444 601. **Andheri** - CAMS Pvt Ltd, No.351, Icon, 501, 5th Floor, Western Express Highway, Andheri East, Mumbai - 400 069. **Aurangabad** - CAMS SERVICE CENTRE, 2nd Floor, Block No.D-21-D-22, Motiwala Trade Centre, Nirala Bazar, New Samarth Nagar, Opp. HDFC Bank, Aurangabad - 431 001. **Bhusawal (Parent: Jalgao TP)** - 3, Adelaide Apartment, Christain Mohala, Behind Gulshan-E-ran Hotel, Amardeep Talkies Road, Bhusawal - 425 201. **Borivali** - CAMS PVT. LTD., 501 - TIARA CTS 617, 617/1-4, Off. Chandavarkar Lane, Maharashtra Nagar , Borivali (West), Mumbai - 400 092. **Dhule** - House No 3140, Opp Liberty Furniture, Jamnalal Bajaj Road, Near Tower Garden, Dhule - 424 001. **Ghatkopar** - CAMS SERVICE CENTRE, Platinum Mall, Office No. 307, 3rd Floor, Jawahar Road, Ghatkopar (East), Mumbai - 400 077. **Jalgaon** - Rustomji Infotech Services 70, Navipeth, Opp. Old Bus Stand, Jalgaon - 425 001. **Jalna** - Shop No 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna - 431 203. **Kolhapur** - 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur, Maharashtra, 416001. **Kalyan** - Office No 413, 414, 415, 4th Floor, Seasons Business Centre, Opp. KDMC (Kalyan Dombivli Municipal Corporation), Shivaji Chowk, Kalyan (W) - 421 301. **Mumbai** - Rajabahdur Compound, Ground Floor Opp Allahabad Bank, Behind ICICI Bank30, Mumbai Samachar Marg, Fort Mumbai, Maharashtra, 400-023. **Nagpur** -145, Lendra, New Ramdaspath, Nagpur,Maharashtra,440-010. **Nasik** - CAMS SERVICE CENTRE,1st Floor,"Shraddha Niketan", Tilak Wadi, Opp Hotel City Pride, Sharapur Road,Nasik-422-002. **Pune** - CAMS SERVICE CENTER, Vartak Pride,1st Floor, Survey No.46,City Survey No.1477, Hingne budruk, D.P. Road, Behind Dinanath mangeshkar Hospital,Karvenagar,Pune-411-052. **Ratnagiri** : Orchid Tower, Ground Floor, Gala No. 06, S. V. No.301/Paiki 1/2, Nachane Municiple Aat, Arogya Mandir, Nachane Link Road, Ratnagiri - 415 612. **Sangli** - Jiveshwar Krupa Bldg., Shop. No.2, Ground Floor, Tilak Chowk Harbhat Road, Sangli - 416 416. **Satara** - 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara - 415 002. **Solapur** - Flat No 109, 1st Floor, A Wing, Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, Solapur - 413 001. **Thane** - CAMS SERVICE CENTER, Dev Corpora,1st Floor, Office No.102,Cadbury Junction, Eastern Express Way, Thane - 400 601. **Vashi** - CAMS SERVICE CENTRE, BSEL Tech Park, B- 505, Plot No.39/5 & 39/5A, Sector 30A, Opp.Vashi Railway Station, Vashi, Navi Mumbai - 400 705. **Yavatmal** - Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatmal - 445 001. **NEW DELHI: New Delhi** - 401 to 404, 4th Floor, Kanchan Junga Building, Barakhamba Road, New Delhi 110001. **Janakpuri** : CAMS Service Center Office Number 112, 1st Floor Mahatta Tower, B Block Community Centre, Janakpuri, New Delhi -110058. **Pitampura** - CAMS Service Center Number G-8, Ground Floor, Plot No C-9, Pearls Best Height - II, Netaji Subhash Place, Pitampura, New Delhi - 110034. **ORISSA: Bhubaneswar** - CAMS Service Center, Plot No- 501/1741/1846 Premises No-203 2nd Floor, Kharvel Nagar, Unit-3 Bhubaneswar-751001 **Balasore** - B C Sen Road, Balasore - 756 001. **Berhampur** - Kalika Temple Street, Adjacent To SBI Bazar Branch, Berhampore, Dist.-Ganjam - 760 002. **Cuttack** - Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack - 753 001. **Rourkela** - CAMS Service Centre, J. B. S Market Complex, 2nd Floor, Udit Nagar, Rourkela - 769 012. **Sambalpur** - C/o Raj Tibrewal & Associates Opp.Town High School,Sansarak Sambalpur,Orissa,768-001. **PONDICHERRY: S-8, 100, Jawaharlal Nehru Street, (New Complex Opp. Indian Coffee House), Pondicherry - 605 001.**

PUNJAB: Amritsar- 3rd Floor, Bearing Unit No. - 313, Mukut House, Amritsar - 143 001. **Bhatinda** - 2907 GH, GT Road, Near Zila Parishad, Bhatinda - 151 001. **Chandigarh**- Deepak TowerSCO 154-155,1st Floor-Sector 17-Chandigarh-Punjab - 160 017. **Hoshiarpur** - Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur- 146 001. **Jalandhar** - 367/8, Central Town Opp.Gurudwara, Diwan Asthan, Jalandhar- 144 001. **Ludhiana** - U/ GF, Prince Market, Green Field,Near Traffic Lights,Sarabha Nagar Pulli,Pakhowal Road,Ludhiana, Punjab - 141 002. **Moga** - Street No 8-9 Center, Aarya Samaj Road, Near Ice Factory, Moga - 142001. **Patiala** - CAMS Service Centre, 35 New Lal Bagh, Opposite Polo Ground, Patiala - 147 001. **RAJASTHAN: Ajmer** - AMC

No. 423/30 Near Church Opp T B Hospital, Jaipur Road, Ajmer- 305 001. **Alwar** - 256A, Scheme No:1, Arya Nagar, Alwar- 301 001. **Bhilwara** - C/o. Kodwani Associates, Shope No. 211-213 2nd Floor IndraPrasth Tower, Syam Ki Sabji Mandi, Near Mukerjee Garden, Bhilwara - 311 001. **Bikaner** - Behind Rajasthan Patrika In Front of Vijaya Bank, 1404, Amar Singh Pura, Bikaner 334 001. **Chittorgarh** - 3, Ashok Nagar, Near Heera Vatika, Chittorgarh - 312 001. **Jaipur** - R-7, Yudhisthir Marg C-Scheme Behind Ashok Nagar Police Station, Jaipur, Rajasthan, 302-001. **Jodhpur** - 1/5, Nirmal Tower, 1st Chopasani Road, Jodhpur- 342 003. **Udaipur** - CAMS Service Centre, 32, Ahinsapuri, Fatehpura Circle, Udaipur - 313 001. **Kota** - B-33 'Kalyan Bhawan, Triangle Part, Vallabh Nagar, Kota - 324 007. **Sri Ganganagar** - 18 L Block, Sri Ganganagar - 335 001. **TAMILNADU: Chennai** - Ground Floor No. 178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai- 600 034. **Chennai-Satelite ISC** - No.158, Rayala Tower-1, Anna salai, Chennai-600002. **Coimbatore** - CAMS SERVICE CENTRE, No.1334, Thadagam Road, Thirumurthy Layout, R.S.Puram, Behind Venketeswara Bakery, Coimbatore - 641 002. **Dharmapuri** - 16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri - 636 701. **Erode** - No. 171E, Seshaiyer Complex, Agraham Street, Erode, Tamilnadu - 638 001. **Hosur** - CAMS Service Center, Survey No.25/204, Attibele Road, HCF Post, Mathigiri, Above Time Kids School, Opposite to Kuttys Frozen Foods, Hosur - 635 110. **Karur** - 126 G, V.P. Towers, Kovai Road, Basement of Axis Bank Karur- 639 002. **Kumbakonam** - No. 28/8, 1st Floor, Balakrishna Colony, Pachaiappa Street, Near VPV Lodge, Kumbakonam - 612001. **Madurai** - Shop No 3, 2nd Floor, Suriya Towers 272/273 - Goodshed Street, Madurai, Tamilnadu - 625 001. **Namakkal** - 156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District, Registrar Office, Trichy Road, Namakkal- 637 001. **Rajapalayam** - No 59 A/1, Railway Feeder Road (Near Railway Station) Rajapalayam - 626 117. **Salem** - No.2, I Floor Vivekananda Street, New Fairlands, Salem - 636 016. **Tambaram** - CAMS SERVICE CENTER, 3rd Floor, B R Complex, No. 66, Door No.11A, Ramakrishna Iyer Street, Opp.National Cinema Theatre, West, Tambaram - 600 045. **Tirunelveli** - CAMS Service Centre, No. F4, Magnem Suraksaa Apartments, Tiruvananthapuram Road, Tirunelveli - 627 002. **Tirupur** - 1 (1), Binny Compound, II Street, Kumaran Road, Tirupur - 641 601. **Trichy** - No 8, I Floor, 8th Cross West Extr, Thillainagar, Trichy - 620 018. **Tuticorin** - 4B/A16, Mangal Mall Complex, Ground Floor, Mani Nagar, Tuticorin - 628 003. **Vellore** - DOOR NO 86, BA Complex, 1st Floor Shop No 3, Anna Salai (Officer Line), Tollgate, Vellore - 632001 **TELANGANA: Hyderabad**- 208, II Floor Jade Arcade Paradise Circle, Hyderabad, Telangana, 500-003. **Karimnagar** - HNo. 7-1-257, Upstairs S.B.H. Mangammathota, Karimnagar, Telangana - 505 001. **Khammam** - Shop No: 11 - 2 - 31/3, 1st Floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, Khammam, Telangana - 507 001. **Kukatpally** - CAMS SERVICE CENTRE, No.15-31-2M-1/4, 1st Floor, 14-A, MIC, KPHB Colony, Kutkapally, Hyderabad - 500-072. **Warangal** - HNO. 2-4-641, F- 7, 1st Floor, A.B.K Mall, Old Bus Depot. Road, Ramnagar, Hanamkonda, Warangal - 506 001. **TIRUPURA: Agartala** - Nibedita, 1st floor, JB Road Palace Compound, Near Babuana Tea and Snacks, Agartala, Tripura (West). **UTTARKHAND: Dehradun** - 204/121 Nari Shilp Mandir Marg (1st Floor), Old Connaught Place, Chakrata Road, Dehradun - 248 001. **Roorkee** - 22, Civil Lines, Ground Floor, Hotel Krish Residency, Roorkee - 247 667. **UTTAR PRADESH: Agra** - No. 8, II Floor Maruti Tower Sanjay Place, Agra - 282 002. **Aligarh** - City Enclave, Opp. Kumar Nursing Home Ramghat Road, Aligarh - 202 001. **Allahabad** - 30/2, A&B, Civil Lines Station Besides , Vishal Mega Mart Strachey Road, Allahabad - 211 001. **Bareilly** - CAMS SERVICE CENTRE, F- 62-63, 2nd Floor, Butler Plaza, Commercial Complex, Civil Lines, Bareilly Uttar Pradesh - 243 001. **Basti** - CAMS C/o. Rajesh Mahadev & Co Shop No. 3, Jamia Complex Station Road, Basti - 272 002. **Faizabad** - CAMS SERVICE CENTRE, 1/13/196, A, Civil Lines, Behind Tripati Hotel, Faizabad - 224 001. **Ghaziabad** - CAMS SERVICE CENTRE, First Floor, C-10 RDC RAJNAGAR, Opp. Kacheri Gate No. 2, Ghaziabad - 201 002. **Gorakhpur** - CAMS SERVICE CENTRE, Shop No. 5 & 6, 3rd Floor, Cross Road The Mall, A D Tiraha, Bank Road, Gorakhpur - 273 001. **Haldwani** - Durga City Centre, Nainital Road, Haldwani - 263 139. **Jaunpur** - 248, Fort Road Near Amber Hotel, Jaunpur - 222 001. **Jhansi** - No. 372/18D, 1st Floor, Above IDBI Bank, Beside V-Mart, Near Rakshan, Gwalior Road, Jhansi - 284 001. **Kanpur** - I Floor 106 to 108City Centre Phase II, 63/ 2, The Mall Kanpur Uttarpradesh-208-001. **Lucknow** - No. 4, 1st Floor, Centre Court Building, 3/c, 5 - Park Road, Hazratganj Lucknow, Uttarpradesh-226-001. **Mathura** - 159/160 Vikas Bazar, Mathura - 281 001. **Meerut** - 108 Ist Floor Shivam Plaza, Opp: Eves Cinema, Hapur Road, Meerut - 250 002. **Moradabad** - H-21- 22, Ist Floor, Ram Ganga V Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad - 244 001. **Noida** - CAMS SERVICE CENTER, Commercial Shop No.GF 10 & GF 38, Ground Floor, Ansal Fortune Arcade, Plot No. K-82, Sector -18, Noida - 201301. **Rae Bareli** - 17, Anand Nagar Complex, Opposite Moti Lal Nehru Stadium, SAI Hostel, Jail Road, Rae Bareilly - 229 001. **Saharanpur** - I Floor, Krishna Complex, Opp. Hathi Gate Court Road, Saharanpur - 247 001. **Shahjahanpur** - Bijlipura, Near Old Distt. Hospital, Jail Road , Shahjahanpur- 242 001. **Sitapur** - Arya Nagar, Near Arya Kanya School, Sitapur- 261 001. **Sultanpur** - 967, Civil Lines, Near Pant Stadium, Sultanpur- 228 001. **Varanasi** - Office No 1, Second Floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra Beside Kuber Complex, Varanasi - 221 010. **WEST BENGAL: Asansol** - Block - G 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab PO, Ushagram, Asansol - 713 303. **Burdwan** - CAMS Service Center, 399 G T Road, Basement, Building Name :- Talk of the Town, Burdwan-713101, West- Bengal **Durgapur** - CAMS SERVICE CENTRE, Plot No. 3601, Nazrul Sarani, City Centre, Durgapur - 713 216. **Haldia** - Mouza-Basudevpur, J. L. No. 126, Haldia Municipality Ward No. 10, Durgachak, Dist. Purba Medinipur, Haldia - 721 602. **Kalyani** - CAMS SERVICE CENTRE, A-1/50, Block A, Kalyani - 741 235. **Kharagpur** - CAMS SERVICE CENTRE, "Silver Palace" OT Road, Inda-Kharagpur, G-P-Barakola, P.S. Kharagpur - 721 305. **Kolkata** - CAMS SERVICE CENTER, 2/1, Russell Street, 2nd Floor, Kankaria Centre, Kolkata - 700 071. **Kolkata-CC (Kolkata Central)** - 3/1, R. N. Mukherjee Road, 3rd Floor, Office Space - 3C, "Shreeram Chambers" Kolkata -700 001. **Malda** - Daxhinapan Abasan, Opp. Lane of Hotel Kalinga, SM Pally, Malda - 732 101. **Siliguri** - CAMS SERVICE CENTER, No.78, Haren Mukherjee Road, 1st Floor, Beside SBI Hakimpura, Siliguri-734-001. **Seerampur** - 47/5/1, Raja Rammohan Roy Sarani PO. Mallickpara, Dist. Hoogly, Seerampur, West Bengal - 712203. **Bankura** - CAMS Service Center, First Floor, Central Bank Building, Machantala, PO Bankura, Dist. Bankura, West Bengal - 722101.

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

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

OFFICIAL POINT OF ACCEPTANCE FOR TRANSACTIONS IN ELECTRONIC FORM

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

OFFICIAL POINT OF ACCEPTANCE FOR MFCentral

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