

### **KEY INFORMATION MEMORANDUM & APPLICATION FORM**

### WhiteOak Capital Flexi Cap Fund

(An open ended dynamic equity scheme investing across large cap, mid cap and small cap stocks)

Product Label	Scheme Riskometer	Benchmark Riskometer
This product is suitable for investors who are seeking*	Moderate Moderate High tell	Moderate Moderate Moderate
- Long term capital appreciation	Surce Moderate Moderate Moderate	Jano Moderate Moderate
- Investment in a diversified portfolio of equity and equity-related securities of companies across the spectrum of various market capitalization.	Very High	MOT MOT
*Investors should consult their financial advisers if	LOW	LOW
in doubt about whether the product is suitable for them.	Investors understand that their principal will be at Very High Risk	As per AMFI Tier I Benchmark i.e. BSE 500 TRI

### Continuous offer of the Units at NAV based prices.

Name of Mutual Fund	WhiteOak Capital Mutual Fund
Name of Asset Management Company	WhiteOak Capital Asset Management Limited CIN -U65990MH2017PLC294178
Name of Trustee Company	WhiteOak Capital Trustee Limited CIN - U65999MH2017PLC294613
Addresses, Website of the Entities	Registered Office: Unit No. B4, 6th Floor, Cnergy, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400 025.  Email id: clientservice@whiteoakamc.com  Website: http://mf.whiteoakamc.com

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

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

This Key Information Memorandum is dated June 26, 2024.

Investment Objective	To generate long-term capital appreciation by investing predominately in equity & equity related instruments across the spectrum of various market capitalization.  There is no assurance that the investment objective of the Scheme will be achieved.								
Asset Allocation Pattern of	Under normal circumstances the asset allocation pattern will be:								
the scheme	Instruments		re Allocation otal Assets)						
		Minimum	Maximum						
	Equity and Equity Related Instruments	65	100						
	Debt Securities and Money Market Instruments	0	35						
	Units issued by REITS and InVITs	0	10						



In line with Para 12.24 of SEBI Master Circular on Mutual Funds dated May 19, 2023, the cumulative gross exposure through equity, debt, derivative positions, REITs, InvITs, other permitted securities/assets and such other securities/assets as may be permitted by the SEBI from time to time, subject to regulatory approvals, if any, shall not exceed 100% of the net assets of the Scheme.

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

Sl. no	Type of Instrument	Percentage of exposure	Circular references					
1.	Unrated debt and money market instruments, other than government securities, treasury bills, derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc.	Upto 5% of the net assets of the schemes.	Para 12.1.5 of SEBI Master Circular on Mutual Funds dated May 19, 2023.					
2.	securitized debt or structured obligations or credit enhancements	Upto 40% of cumulative exposure	-					
3.	Debt instruments having Structured Obligations / Credit Enhancements	Not exceeding 10% of the debt portfolio of the Scheme and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the Scheme:	Para 12.3 of SEBI Master Circular on Mutual Funds dated May 19, 2023					
4.	unlisted non-convertible debentures	Up to a 10% of the debt portfolio of the Scheme.	Para 12.1 of SEBI Master Circular on Mutual Funds dated May 19, 2023.					
5.	Securities Lending	<ol> <li>Not more than 20% of the net assets of the Scheme.</li> <li>Not more than 5% of the net assets of the Scheme in Securities Lending to any single approved intermediary.</li> </ol>	Subject to the SEBI (MF Regulations and ir accordance with Securities Lending Scheme, 1997 Para 12.11 of SEBI Maste Circular on Mutual Fundated May 19, 2023 and framework for shor selling and borrowing and lending of securities notified by SEBI vide circular No MRD/DoP/SE/ Dep/Cir 14/2007 dated December 20, 2007, as may be amended from time to time.					
6.	Derivatives	Up to 50% of the net assets of Equity & Debt respectively.	Para 12.25 of SEBI Master Circular on Mutual Funds dated May 19, 2023.					

### The Scheme shall not invest in the below securities:

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

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



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

Pending deployment as per investment objective, the moneys under the Scheme may be parked in short-term deposits of Scheduled Commercial Banks. The Scheme shall abide by the guidelines for parking of funds in short term deposits vide Para 12.16 of SEBI Master Circular on Mutual Funds dated May 19, 2023, as may be amended from to time.

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

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

### Rebalancing due to Short Term Defensive Consideration:

Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per Para 1.14.1.2.b of SEBI Master Circular on Mutual Funds dated May 19, 2023, and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.

### Portfolio Rebalancing due to Passive Breaches:

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

### **Investment Strategy**

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

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

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

### Definition of Large Cap, Mid Cap and Small Cap:

As per Para 2.7.1 of SEBI Master Circular on Mutual Funds dated May 19, 2023, a definition has been provided of large cap, mid cap and small cap as follows.

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

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



	The scheme shall invest part of its portfolio in debt and money market instruments subject to permissible limits laid under SEBI (MF) Regulations and will be guided by credit quality, liquidity, interest rates outlook. The scheme shall also have an exposure to derivative instruments for the purpose of hedging, portfolio balancing and optimising returns.
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below: The Scheme carries risks associated with investing in Equity and Equity related instruments, derivatives, Repo in corporate Bond, REITs and InvITs, Securities Lending, Risks associated with Segregated portfolio. Fixed Income Securities are subject to risks including but not limited to interest rate risk, re-investment risk, spread risk, liquidity risk, credit risk, Liquidity Risk on account of unlisted securities, Counterparty Risk, Settlement Risk duration risk and performance risk.
	For details on risk factors and risk mitigation measures, please refer SID.
Plans/Options	The Scheme offers two Plans i.e. Direct Plan & Regular Plan.
	Direct Plan is only for investors who purchase /subscribe Units in the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor.
	Both the Plans offer following options
	(i) Growth option
	<ul> <li>(ii) Income Distribution cum Capital Withdrawal Option (IDCW)</li> <li>a) Payout of Income Distribution cum capital withdrawal option (IDCW Payout option)</li> <li>b) Reinvestment of Income Distribution cum capital withdrawal option (IDCW Reinvestment Option)</li> </ul>
	Default Option-Growth Option
	<b>Default Facility under IDCW - IDCW Payout-</b> If the investor selects IDCW Option but fails to mention the facility, it will be deemed that the investor has opted for Payout of Income Distribution cum Capital withdrawal option (IDCW - Payout).
	The AMC/Trustee reserves the right to add new plan/option in future.
	For detailed disclosure on default plans and options, kindly refer SAI.
Applicable NAV (after the	Subscriptions/Purchases including Switch - ins:
scheme opens for subscriptions and redemptions)	In respect of valid application received upto 3.00 p.m. on a Business Day at the Official Point(s) of Acceptance and funds for the entire amount of subscription/purchase as per the application/ switch-in request are available for utilization by the respective Scheme(s) before the cut off time i.e. funds are credited to the bank account of the respective Scheme(s) before the cut off time, the closing NAV of the same Business Day shall be applicable.
	In respect of valid application received after 3.00 p.m. on a Business Day at the Official Point(s) of Acceptance and funds for the entire amount of subscription/purchase as per the application/ switch-in request are available for utilization by the respective Scheme(s) after the cut off time on the same day i.e. the funds are credited to the bank account of the respective Scheme(s) after cut off time on the same day or before the cutoff time of next Business Day, the closing NAV of next Business Day shall be applicable.
	Irrespective of the time of receipt of application at the Official Point(s) of Acceptance, where funds for the entire amount of subscription / purchase as per the application / switch-in request are available for utilization before the cut off time of any subsequent Business Day i.e. funds are credited to the bank account of the respective Scheme(s) before the cut off time of any subsequent Business Day, the closing NAV of such subsequent Business Day shall be applicable.
	For determining the applicable NAV for allotment of units in respect of purchase /switch-in to the Schemes, the following shall be ensured:
	i. Application / switch-in request is received before the applicable cut-off time.
	ii. Funds for the entire amount of subscription / purchase as per the application / switch-in request are credited to the bank account of the respective Scheme(s) before the cut-off time.
	iii. The funds are available for utilization before the cut-off time without availing any credit facility



	whether intra-day or otherwi	ise, by the respective Scheme(s).								
	iv. In case of switch transactions the redemption payout.	from one scheme to another sche	eme, the allocation shall be in line with							
	Cut off timing for redemption /	repurchases / switch-outs:								
			ts of Acceptance upto 3.00 p.m. on a which application is received shall be							
	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.									
	<u>For Switches</u>									
	Valid application for 'switch-out' shall be treated as application for Redemption and provisions of the Cut-off Time and the Applicable NAV mentioned in the SID as applicable to Redemption shall be applied to the 'switch-out' applications. In case of 'switch' transactions from one scheme to another the allocation shall be in line with redemption payouts.									
	COMPUTATION OF NAV									
		2 2	y the Regulations. The NAV shall be ther formula as may be prescribed by							
	NAV= (Market/Fair Value of Sc Accrued Expenses- Payables- Ot		es + Accrued Income + Other Assets - s outstanding.							
	Example: If the applicable NAV price will be Rs. 10.20 and the re		rchase load is 2 percent then the sales							
Minimum Application	Purchase	Additional Purchase	Redemption							
Amount/Number of Units	D F00 / 1: 1: 1 (		0.01/- or account balance,							
	Rs. 500/- and in multiples of Re. 1/- thereafter	Rs. 500/- and in multiples of Re. 1/- thereafter	-							
	Re. 1/- thereafter	Re. 1/- thereafter	0.01/- or account balance,							
Despatch of Redemption Request	Re. 1/- thereafter  The AMC/Trustee reserves the 1 & Options of the Scheme.  In line with the Para 14.1 of SEBI dispatch the redemption proceed	Re. 1/- thereafter  right to change/modify the mod  Master Circular on Mutual Funds to the unitholders within 3 w  I from time to time from the rec	0.01/- or account balance, whichever is lower.  e/amount of subscription to the Plans  ds dated May 19, 2023, the AMC shall rorking days or such other timeline as eipt of valid redemption request at the							
	Re. 1/- thereafter  The AMC/Trustee reserves the 1 & Options of the Scheme.  In line with the Para 14.1 of SEBI dispatch the redemption proceed may be specified by SEBI / AMF	Re. 1/- thereafter  right to change/modify the mod  Master Circular on Mutual Funds to the unitholders within 3 w  I from time to time from the rec	0.01/- or account balance, whichever is lower.  e/amount of subscription to the Plans  ds dated May 19, 2023, the AMC shall rorking days or such other timeline as eipt of valid redemption request at the							
Request	Re. 1/- thereafter  The AMC/Trustee reserves the reserves	Re. 1/- thereafter  If Master Circular on Mutual Funds to the unitholders within 3 well from time to time from the receivestor Service Centres of White extractions are accordance with the Regulation of availability of distributable ecisions of the Trustee shall be first to the rate of IDCW nor that we	0.01/- or account balance, whichever is lower.  e/amount of subscription to the Plans  ds dated May 19, 2023, the AMC shall rorking days or such other timeline as eipt of valid redemption request at the							
Request  Benchmark Index	Re. 1/- thereafter  The AMC/Trustee reserves the reserves	Re. 1/- thereafter  right to change/modify the mod  Master Circular on Mutual Funds to the unitholders within 3 w  If from time to time from the receivestor Service Centres of White  estee will have discretion to declar accordance with the Regulation of availability of distributable ecisions of the Trustee shall be first to the rate of IDCW nor that we of investors capital (Equalization right to change the frequency of	0.01/- or account balance, whichever is lower.  e/amount of subscription to the Plans  ads dated May 19, 2023, the AMC shall vorking days or such other timeline as eipt of valid redemption request at the Oak Capital Mutual Fund.  are the IDCW, subject to availability of the ins. The actual declaration of IDCW and surplus calculated in accordance with the inal in this regard. There is no assurance ill the IDCW be paid regularly. IDCW							
Request  Benchmark Index	Re. 1/- thereafter  The AMC/Trustee reserves the reserves	Re. 1/- thereafter  right to change/modify the mod  Master Circular on Mutual Funds to the unitholders within 3 well from time to time from the receivestor Service Centres of White existee will have discretion to deck an accordance with the Regulation of availability of distributable ecisions of the Trustee shall be first to the rate of IDCW nor that we of investors capital (Equalization of IDCW).	o.01/- or account balance, whichever is lower.  e/amount of subscription to the Plans and dated May 19, 2023, the AMC shall working days or such other timeline as eipt of valid redemption request at the Oak Capital Mutual Fund.  are the IDCW, subject to availability of the s. The actual declaration of IDCW and surplus calculated in accordance with the line of the IDCW be paid regularly. IDCW on Reserve), which is part of sale price if declaration of IDCW or may provide							
Request  Benchmark Index	Re. 1/- thereafter  The AMC/Trustee reserves the reserves	Re. 1/- thereafter  ight to change/modify the mod  Master Circular on Mutual Funds to the unitholders within 3 well from time to time from the receivestor Service Centres of Whiteen accordance with the Regulation of availability of distributable ecisions of the Trustee shall be first to the rate of IDCW nor that we of investors capital (Equalization in Capital Company).  The with provisions mentioned in Capital Company (19, 2023, on Dividend Distributable).	o.01/- or account balance, whichever is lower.  e/amount of subscription to the Plans and dated May 19, 2023, the AMC shall working days or such other timeline as eipt of valid redemption request at the Oak Capital Mutual Fund.  are the IDCW, subject to availability of the street and declaration of IDCW and surplus calculated in accordance with hal in this regard. There is no assurance fill the IDCW be paid regularly. IDCW on Reserve), which is part of sale price and declaration of IDCW or may provide the Chapter No. 11 of SEBI Master Circular bution Procedure read with further							
Request  Benchmark Index	Re. 1/- thereafter  The AMC/Trustee reserves the reserves	Re. 1/- thereafter  right to change/modify the mod  Master Circular on Mutual Funds to the unitholders within 3 well from time to time from the receivestor Service Centres of White existee will have discretion to declar accordance with the Regulation of availability of distributable ecisions of the Trustee shall be first to the rate of IDCW nor that we of investors capital (Equalization in the Company of the Trustee shall be first to the rate of IDCW nor that we of investors capital (Equalization in the Company of the Trustee shall be fired by the Trustee shall be fired	o.01/- or account balance, whichever is lower.  e/amount of subscription to the Plans and dated May 19, 2023, the AMC shall working days or such other timeline as eipt of valid redemption request at the Oak Capital Mutual Fund.  are the IDCW, subject to availability of the street and declaration of IDCW and surplus calculated in accordance with hal in this regard. There is no assurance fill the IDCW be paid regularly. IDCW on Reserve), which is part of sale price and declaration of IDCW or may provide the Chapter No. 11 of SEBI Master Circular bution Procedure read with further							



communicating the decision	about the IDCW including the record date, in one English daily
newspaper having nationwi	de circulation as well as in a newspaper published in the language of
the region where the head of	fice of the Mutual Fund is situated.

- 3. 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.
- 4. 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).
- 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.
- 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.
- 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.
- 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.

### Name of the Fund Manager

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

Ms. Trupti Agrawal (Assistant Fund Manager) (Managing the Scheme - Since August 11, 2022)

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

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

### Name of the Trustee Company

WhiteOak Capital Trustee Limited

Performance of the scheme

The Performance of the scheme is as on May 31, 2024:

Name of the Scheme / Benchmark		Compour	nded Annı (in %)	ualised Returns *^
Name of the Scheme/ Benchmark	1 year	3 years	5 years	Since Inception®
WhiteOak Capital Flexi Cap Fund - Regular Plan- Growth	34.52%	N.A.	N.A.	23.52%
WhiteOak Capital Flexi Cap Fund - Direct Plan - Growth	36.56%	N.A.	N.A.	25.47%
Benchmark: BSE 500 TRI	34.59%	N.A.	N.A.	21.99%

<sup>^</sup>Past performance may or may not be sustained in the future.

### # BSE 500 TRI

### N.A. Not available



^22-23 returns provided from allotment of units. All the returns are of Regular Plan Growth Option.

<sup>&</sup>lt;sup>®</sup>Inception date - August 02, 2022

<sup>\*</sup>Returns greater than one year are compounded annualized (CAGR).



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	at the then prevailing N	t all payouts during the period h AV.	nave been re-invested in the u	nits of the scheme			
		ovide investors an easy understands. Ibility to them, the product label		/ scheme they are			
	Scheme Name & Type of the Scheme	This Product is suitable for investors who are seeking *:		hmark Risk-o-Meter			
	WhiteOak Capital Flexi Cap Fund	Long term capital appreciation	WhiteOak Capital Flexi Cap Fund	BSE 500 TRI			
	An Open Ended Dynamic Equity Scheme Investing Across Large Cap, Mid Cap and Small Cap Stocks	Investment in a diversified portfolio of equity and equity-related securities of companies across the spectrum of various market capitalization.	Riskometer Investors understand that their principal will be at very high risk	Moderate Nago 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			
	* Investors should consult their finance						
Additional Scheme Related Disclosures	and fund allocation t	nk for Scheme's portfolio holdin owards various sectors) - kamc.com/download#SID_KIN					
	2. Portfolio Turnover R	ate as on May 31, 2024 - 1.47					
Expenses of the Scheme	<b>Load Structure</b>						
(i) Load Structure (ii) Recurring expenses	Entry Load: Nil						
( )	Exit Load:						
		urchase / switch-in of Units, a -out within 1 month from the da		yable if Units are			
	No Exit Load is pay allotment.	vable if Units are redeemed /	switched-out after 1 month	from the date of			
	No Entry / Exit Load	l shall be levied on units allotted	d on IDCW reinvestment.				
	Recurring Expenses						
	Management and Advison selling costs etc. as given Mutual Funds dated Mutual funds distributors, by whatever	I expenses for operating the ory Fee charged by the AMC, Reen in the table below. Further, and 19, 2023, all scheme relains reame it may be called and in well only within the regulatory limit	gistrar and Transfer Agents' f as per Para 10.1.12 of SEBI N ted expenses including cor hatever manner it may be paid	ee, marketing and laster Circular on nmission paid to			
		upto 2.25% of the daily net asso ual current expenses being char					
		Expense Head		% of daily Net Assets			
	Investment Managemen	nt and Advisory Fees					
	Audit fees/fees and exp	penses of trustees		╡			
	Custodian fees			╡			
		r Agent Fees including co emption cheques/warrants	ost of providing account				
	Marketing & Selling advertisement	expense including Agents	commission and statutory	Upto 2.25%			
	Cost related to investor	communications		Opto 2.25 /0			
	Cost of fund transfer fr	om location to location		┥ ┃			
	Cost towards investor e	education & awareness					



	Brokerage & transaction cost pertaining to distribution of units	
	Goods & Service tax on expenses other than investment and advisory fees	
	Goods & Service tax on brokerage and transaction cost	-
	Other Expenses (as per Reg 52 of SEBI MF Regulations) #	
	Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c)	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 v of the Trustee within the overall limits as specified in the Regulations except those expecifically prohibited.	
	Actual expenses for the previous financial year (FY 2023-24) (% of NAV): Regular I Direct Plan 0.43% (including GST on Management fees). The maximum limit of recurr can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulatio are requested to read "Section- Annual Scheme Recurring Expenses" in the SID.	ing expenses that
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the Section on 'Taxation on investing in Mutu 'Statement of Additional Information' and to consult their tax advisors with respe amount of tax and other implications arising out of their participation in the Scheme.	
Daily Net Asset Value (NAV) Publication	The AMC will calculate and disclose the NAVs on all the Business Days. NAVs will be four decimal places. However, the AMC reserves the right to declare the NAVs up to ac places as it deems appropriate. The AMC shall update the NAVs on it http://mf.whiteoakamc.com and on the website of Association of Mutual Funds in I www.amfiindia.com before 11.00 p.m. on every Business Day. Further, AMC shall extended sending latest available NAVs to unitholders through SMS, upon receiving a specific regard.	dditional decimal ts website viz. ndia (AMFI) viz. end the facility of
	In case of any delay, the reasons for such delay would be explained to AMFI in writing not available before the commencement of Business Hours on the following day due to Mutual Fund shall issue a press release giving reasons and explaining when the Mutual able to publish the NAV.	o any reason, the
For Investor Grievances	For any general service request and complaint resolution:	
please contact	Mr. Anup Mehta Investor Relations Officer WhiteOak Capital Asset Management Limited Unit No. B4, 6th Floor, Cnergy, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400 025. Email: clientservice@whiteoakamc.com	
	Our Customer Service Executives can also be reached at the following: Toll Free No. – 1800-266-3060	
	For any grievances with respect to transactions through BSE StAR and / or NSE platform, the investors / Unit Holders should approach either the stock broker or the ir cell of the respective stock exchange.	
	Details of RTA Name: Computer Age Management Services Limited ('CAMS') Address: No.178/10, Kodambakkam High Road, Ground Floor, Opp. Ho Nungambakkam, Chennai-600034.	otel Palmgrove,
Unitholders' Information	The AMC shall send an allotment confirmation specifying the units allotted by way SMS within 5 working days of receipt of valid application/ transaction to the Unit hole mail address and/ or mobile number (whether units are held in demat mode or in a form).	ders registered e-



A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds (including transaction charges paid to the distributor) and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month by mail or email on or before 15th of the succeeding month.

Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 21st day of succeeding month, to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable.

The Mutual Fund shall within one month from the close of each half year (i.e. 31st March and 30th September), host a soft copy of its unaudited financial results on its website http://mf.whiteoakamc.com and AMFI site www.amfiindia.com The Mutual Fund shall also publish an advertisement disclosing the hosting of such financial results on its website, in at least one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the Mutual Fund is situated. The unaudited financial results shall also be displayed on the website of AMFI.

The scheme wise Annual Report of a mutual fund or an abridged summary thereof shall be provided to all unitholders as soon as may be but not later than four months from the date of closure of the relevant accounts year in the manner specified by the SEBI. AMC will provide a physical copy of the abridged summary of the annual report, without charging any cost, on specific request received from a unitholder. Scheme wise annual report shall also be displayed on the website of the AMC (http://mf.whiteoakamc.com) and AMFI (www.amfiindia.com).

# Please read the Terms and Conditions and refer to SID, SAI, KIM and Addendums issued for the respective schemes

### **COMMON APPLICATION FORM FOR MULTIPLE SCHEMES**



(For all schemes of WhiteOak Capital Mutual Fund except NFO schemes)

Please read the Instructions and refer to SID,SAI, KIM and Addendums issued for the respective schemes. All field marked with asterisk (\*) to be mandatorily filled.

1. DISTRIBUTOR INFORMATION* (Please Refer instruction no. 1)																									
Name & Broke ARN / RIA / PMR			Sub Broker / Agent ARN Code						nternal o Agen					E	UIN*				ISC Date Time Stamp Reference No.						
											_														7
																									-
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□ **By mentioning RIA/PMRN	code. I/We au	ıthorize vou	to share v	vith the Ir	nvestme	ent Adv	iser / P	ortfolio	Manage	er the o	details o	of mv/	our tr	ansa	ctions	in the	Go	Gree	n Init	iativ	a (Paf	or in	etruci	ion no.1	 2\ =
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on the investor's assessment								cily by ti	ie ilive:	ו טו נט נ	HE AWIF	rregis	stereu	uistii	ibuloi, i	Jaseu	*(D	efault			oui		Opt 0	at Line	ا
2. FOLIO NUMBER								The de	tails in c	our reco	rds und	er the t	folio n	umbe	r menti	oned a	longs	ide will	apply	for thi	s appli	cation	١.		
3. APPLICANT(S) NAME AND INFORMATION (If the 1st / Sole Applicant is Minor, then please provide details of natural / legal guardian) (Please Refer instruction no. 4)												4)													
SOLE / FIRST APPLICANT			Name																						╝.
	(Please me	ention nam	e as per F	PAN and	l provid	de cop	y of P	AN. Ple	ase re	fer to	instru	ction	no. 1	13.)	_										
LEI Code for Non Individua	als															(Plea	se Re	efer ins	tructio	on no	4a)				(
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POA / GUARDIAN (In case	e 1st Applica	nt is a Mino	or)												7			Re	latio	nshi	with	Mir	or (P	lease√	)
Mr. / Ms. / M/s.		Name	e as per	PAN Ca	ard											Mothe	r		Fat	her			Legal	Guardian	i
POA / GUARDIAN PAN								POA / O ID No. (		AN CKY	/C														
Date of Birth of Guardian	D D M	MYY	YY			Proof o	of Date of	of Birth	(Please	<b>√</b> )		Birt	th Cer	rtifica	te			School	Leavi	ng Ce	rtificat	e / Ma	ark Sh	eet	9
							(For r	minor ap	plicant)	)		Pas	ssport	t of th	e Mino	r		Others	(Plea	ase sp	ecify)				9
Mobile / Email ID Details	<ul> <li>Please con</li> </ul>	firm that the	Mobile No																,					ons 4[f])	
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(Pls ✓) □ SE – Self □ SF	P - Spouse.	DC - Dep	endent Chi	ldren	DS - D	Depend	ent Sibli	inas [	 □ DP- I	Depend	dent Par	ents		3D- 0	Guardia	n 🗆	PM -	- PMS	□c	D – C	ustodi	an	 □ P0	- POA	_
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(Mandatany Diagon v/)	Minor through	guardian	Compar	ny		Flls				PIO	•				Body (	Corpor	ate	_ S	ociety/	Club		Sole	Propri	etorship	
	Non Profit Org	anisation [	Financia	al Institution	on [	NBF	С			Bank	ί				Others	3									
Non-Individual investors will red fill a separate NPO form availal					ial Own	ership	(UBO) F	orm. Er	ntities re	egistere	ed as No	n-Pro	ofit Org	ganiza	ations (			ust / So nstruct							
Occupation:	Private Sector	Service [	Public S	Sector Ser	rvice [	Gov	ernment	t Service	e [	Busin	ess				Profes	sional		A	gricult	urist		Retir	ed		_
(Mandatory, Please ✓)	Housewife	[	Student			Fore	ex Deale	er		Others	S			(ple	ase sp	ecify)									8
Gross Annual Income:	Below 1 Lac	[	1-5 Lacs	S		5-10	Lacs			10-25	Lacs				>25 La	ics-1 c	rore					>1 c	rore		
OF	R Net worth* (f	or Non-Indiv	viduals ₹)											a	s on [	D D	M	M	ΥY	Υ	) Y	Not o	der tha	an 1 year)	
For Individuals [Please ✓]:	☐ I am Poli							o Politic		osed F	Person (	RPEP	P)		Not a	pplica	ble				(^Plea	se re	fer inst	ruction 4.	d)
For Non Individuals, if involve (i) Foreign Exchange / Money	-			-	<b>piease</b> Gaming			-		Service	es 🗌	Yes [	No	) (	iii) Mo	ney L	endin	g / Pav	ning	□ Y	es 🗌	No			
		ed in by the																			>	€			-
Application No.																				WO			n Cent	re / Signature	
Received from Mr. / Ms										Dat	e:														







TOLL FREE NUMBER: 1800 266 3060 | EMAIL: clientservice@whiteoakamc.com | WEBSITE: https://mf.whiteoakamc.com

4. BANK ACCOUNT DETAILS FOR PAYOUT (Please attach copy of cancelled	d cheque)			Please Refer instruction no. 5)
	d cheque)		(	Please Refer Instruction no. 5)
Name of the Bank				
Account No.	Account Type	□ NRE □ Current	☐ Savings ☐ NRO	Others
Bank Branch	_ Address			
Bank City	State		Pincode _	
MICR Code (9 digits) sIFSC Code	e for NEFT / RTGS			1 Digit Number, kindly obtain cheque copy or Bank Branch.
5. JOINT APPLICANTS, IF ANY AND THEIR KYC DETAILS			(I	Please Refer instruction no. 6)
Mode of Holding: ☐ Single ☐ Joint ☐ An	yone or Survivor*		*(Please note that the Defaul	t option is Anyone or Survivor)
5a. SECOND APPLICANT'S DETAILS* (In case of Minor, there shall be no join	nt holders) [Please ment	ion name as per PAN]		
Name* Mr / Ms.				
Date of Birth*		CKYC / KIN		
Status: (Mandatory, Please ✓) ☐ Resident Individual ☐ NRI-Repatriation ☐ NRI-Non Repatriation	n			
Occuption: Private Sector Service Public Sector Service Gov	t. Service   Business	s Professional	Agriculturist Retired	Housewife Student
Forex Dealer   Others (Please specify)		D. D	December Citizens   DD D	and the December 17 DO DOA
Mobile:         (Pls ✓) □ SE - Self □ SP - Spous           Email:         (Pls ✓) □ SE - Self □ SP - Spous	se 🗌 GD - Guardian 📋 DC	; - Dependent Children 🔲 DS	- Dependent Siblings DP - De	ependent Parents   PO - POA
(Pls ✓) ☐ SE - Self ☐ SP - Spouse ☐ GD - Guardian ☐ DC - Dependent Children	☐ DS - Dependent Sibling	s □ DP - Dependent Parents	□ PO - POA	
Gross Annual Income: Below 1 Lac 1-5 Lacs 5-10 Lacs 10-25 Lacs		>1 crore as on	D D M M Y Y Y	Y (Not older than 1 year)
	am Related to Politically E	xposed Person (RPEP)	☐ Not applicable	
POA Name : (If applicable)		PC	DA PAN :	
5b. THIRD APPLICANT'S DETAILS* (In case of Minor, there shall be no joint l	holders) [Please mentior	name as per PAN]		
Name* Mr / Ms.				
Date of Birth* D D M M Y Y Y PAN/PEKRN*		CKYC / KIN		
Status: NRI-Non Repatriation NRI-Non Repatriation	n			
(Mandatory, Please ✓)  Occuption:	t. Service Business	s Professional	Agriculturist Retired	☐ Housewife ☐ Student
<b>Mobile:</b> (Pls ✓) ☐ SE - Self ☐ SP - Spous	se 🗌 GD - Guardian 🔲 DC	: - Dependent Children	- Dependent Siblings	ependent Parents
Email:				
(Pls ✓) ☐ SE - Self ☐ SP - Spouse ☐ GD - Guardian ☐ DC - Dependent Children	☐ DS - Dependent Sibling	s ☐ DP - Dependent Parents	□ PO - POA	
Gross Annual Income: ☐ Below 1 Lac ☐ 1-5 Lacs ☐ 5-10 Lacs ☐ 10-25 Lacs (Mandatory, Please ✓)	s	☐ >1 crore as on	D D M M Y Y Y	Y (Not older than 1 year)
	am Related to Politically E	xposed Person (RPEP)	☐ Not applicable	
POA Name: (If applicable)		PC	DA PAN :	
6a. MAILING ADDRESS				
Local Address of 1st Applicant				
City			State	
Pin Code	Tel. Resi		Tel. Off.	
<b>6b. OVERSEAS CORRESPONDENCE ADDRESS</b> (Mandatory for NRI / FII Appli	icant)			
[Please provide Full Address. P. O. Box address is not sufficient]				
			Zip Cod	e:
				≫
Scheme Name	Plan / Option	Net Amount Paid (₹)	Payment Details Cheque/UTR No.	Dank and Danash
			(in case of NEFT/RTGS)	Bank and Branch
1.				
2.				
3.				
4.				



clientservice@whiteoakamc.com | WEBSITE: https://mf.whiteoakamc.com

EMAIL:

3060

**JOLL FREE NUMBER: 1800 266** 

### 7. INVESTMENT & PAYMENT DETAILS\* The name of the first/ sole applicant must be pre-printed on the cheque. (Please Refer instruction no. 7) Please read Instruction No. 7 for the Terms and Conditions of Multiple Scheme Investments and refer to Scheme Information Document, Statement of Additional Information, Key Information Memorandum and Addendums issued of the respective section for the applicability before filling this section. Name of the Schemes Plan Please (√) Option & Sub-Option Please (</) Investment Amount (₹) No ☐ Growth 1. □ Regular □ Direct □ IDCW Payout □ IDCW Re-investment ☐ Growth 2. □ Regular □ Direct □ IDCW Payout □ IDCW Re-investment ☐ Growth 3. □ Regular □ Direct □ IDCW Payout □ IDCW Re-investment □ Growth □ IDCW Payout □ IDCW Re-investment □ Regular □ Direct In case of Multiple Scheme, the Cheque to be drawn in favour of "WhiteOak Capital MF Multi Collection A/c" and in case of single **TOTAL AMOUNT** scheme, the Cheque to be drawn in favour of Scheme Name. For e.g. 'WhiteOak Capital Flexi Cap Fund' and the cheque amount should match with Total Investment amount mentioned here. Payment Type (Please √) Non-Third Party Third Party Payment (Pls fill third party declaration form) **Payment Details** Lumpsum ☐ SIP Top Up\* Flex SIP\* Goal SIP\* Amount (INR) Mode of Payment (Please √) Cheque No. / UTR No. Cheque / UTR No. ■ NEFT/RTGS Cheque Bank Name & Date Bank Name & Date Drawn on Bank & Date \*If you wish to register SIP Top Up / Flex SIP / Goal SIP, kindly fill the relevant SIP registration / Flex SIP Use Existing One Time Debit Mandate (If already registered in the Folio) (Please vif applicable and provide the existing bank details) Registration / Goal SIP Registration & OTM Debit Ma existing folio kindly fill the existing OTM details # 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. DEMAT MODE\* (Please Refer instruction no. 8) 8. UNIT HOLDING OPTION PHYSICAL MODE (Default) \*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 Beneficiary A/c No. Beneficiary A/c No. IN Enclosures - Please (🗸) 🔲 Client Masters List (CML) 🔲 Transaction cum Holding Statement 🖂 Delivery Instruction Slip (DIS) 9. FATCA AND CRS DETAILS FOR INDIVIDUALS (Including Sole Proprietor) [Mandatory] (Please Refer instruction no. 9) → Non-Individual investors will require to fill separate FATCA & Ultimate Beneficial Ownership (UBO) Form. Entities registered as Non-Profit Organizations (NPO's) / Trust / Societies, etc (Refer instructions of FATCA, UBO & NPO Form) will also be required to fill a separate NPO form available on our website mf.whiteoakamc.com . The below information is required for all applicants/guardian Place/City of Birth Country of Birth Country of Citizenship / Nationality Particulars First Applicant / Guardian ☐ Indian ☐ U.S. ☐ Others (Please specify) Second Applicant ☐ Indian ☐ U.S. ☐ Others (Please specify) ☐ Indian ☐ U.S. ☐ Others (Please specify) Third Applicant [Please tick (✓)] Are you a tax resident (i.e., are you assessed for Tax) in any other country outside India? $\square$ Yes $\square$ No 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 If TIN is not available please tick (</ Tax Identification Number or Identification Type **Particulars** Country of Tax Residency the reason A, B or C (as defined below) Functional Equivalent (Mandatory) (TIN or other please specify) First Applicant / Guardian Reason: A В□ сП Reason: A В Second Applicant С Third Applicant Reason: A В С ⇒ The country where the Account Holder is liable to pay tax does not issue Tax Identification Numbers to its residents.

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)

\*Address Type of 2nd Holder:

Residential

☐ Registered Office

Business

Business

□ Reason C ⇒ Others, please state the reason thereof:

\*Address Type of Sole/1st Holder:

Registered Office

□ Reason B

Residential

Business

\*Address Type of 3rd Holder:

Registered Office

Residential

<sup>\*</sup>If the address type is not ticked the default will be considered as residential



10. NOMINATION DETAILS* (To be fille	d in by individuals	singly or jointly	. Mandatory only for Investors wh	o opt to hold units in Non-Demat)	(Please Refer instruction no. 10)
□ I/We do hereby nominate the undermenti my/our credit in my/our folio in the event payment and settlements made to such N acknowledging receipt thereof, shall be a V (Please fill the nominee details in the tax	of my/our death. I/We lominee(s) and Signa alid discharge by the	e also understand ature of the Nomin	that all ee(s) //Trustees. OR units held in my/our of nominee(s) and fi our legal heirs would	m that I / We do not wish to appoint any mutual fund folio and understand the iss urther are aware that in case of death of d need to submit all the requisite docume hority, based on the value of assets held	ues involved in non-appointmen all the account holder(s), my / ents issued by Court or other
If you do not wish to nom	inate (Opt Out of Nomina	tion), it is mandatory	to sign as per the mode of holding in signatu	ure space provided below i.e. in Nomination Det	ails section
Name and Address of Nominee(s)	Relationship with Applicant	Date of Birth (to be fur	Name and Address of Guardia	Signature of Nominee (Uptional)/ Guardian of Nominee (Mandatory)	Proportion (%) in which the units will be shared by each Nominee (should aggregate to 100%)
Nominee 1					33 3 17
Nominee 2					
Nominee 3					
Signature(s) All Unit holders are requested to sig	gn here, irrespective of the	e mode of holding.		,	
Sign of 1st Applicant / Guardian  11. DECLARATION AND SIGNATURE  We hereby confirm and declare as under- I/We have read and defende thereto, issued from time to time and the instructions. Ind regulations of the relevant Scheme(s). I/We have neither received the commissions (in the form of trail commission or any other mor mis correct, complete and truly stated. In the event of my/our the applicable NAV as on the date of such redemption. I/We at ot recommended or advised me/us regarding the suitability or ggregate investments exceeding Rs. 50,000 in a year. Applicate rom funds in my/our Non-Resident External / Ordinary Account he above specified information is found to be false or untrue or m dittional information as may be required at your end. I/We here rund, its Sponsor, Asset Management Company, trustees, their uthorities and other investigation agencies without any obligation.	understood the contents of the We, hereby apply to the Trust eived nor been induced by an intravention or evasion of any, de), payable to him for the different fulfilling the KYC process to gree to notify WhiteOak Capital appropriateness of the product let to NRIs: I/We confirm that I / FCNR account (s) . FATCa disleading or misrepresenting, I by authorise you to disclose, semployees ('the Authorised Pan of advising me/us of the same	ee of WhiteOak Capital M yrebate or gifts, directly or Act, Regulation, Rule, Noi rent competing Schemes the satisfaction of the Al Asset Management Limi /scheme/plan. Applicable am/We are Non-Residen and CRS Declaration: I We shall be liable for it. I/ hare, remit in any form, n artries') or any Indian or fo e.	ulual Fund for allotment of units of the Scheme(s) of in indirectly in making this investment. I/We declare the liftication, Directions or any other applicable laws ena- of various Mutual Funds from amongst which the Sch MC/WhiteGak Capital Mutual Fund, I/We hereby auth ted immediately in the event the information in the se e to Micro Investors: I/We hereby declare that I/We (s) of Indian Nationality/Origin and I/We hereby confirm We also undertake to keep you informed in writing ab node or manner, all/any of the information provided b reign governmental or statutory or judicial authorities	WhiteOak Capital Mutual Fund, as indicated above and at I am/We are authorised to make this investment and the ted by the Government of India or any Statutory Authority neme(s) is/are being recommended to me/us. I/We declaror interest of the AMC/WhiteOak Capital Mutual Fund to redeem the AMC/WhiteOak Capital Mutual Fund to redeem the office of the Amount of the Capital Mutual Fund to redeem the office of the Amount of the Capital Mutual Fund to redeem the office of the Amount of the Capital Mutual Fund to redeem the office of the Capital Mutual Fund of th	(Please Refer instruction no. 11) morandum of the respective Scheme(s) a gree to abide by the terms, conditions, rul e amount invested in the Scheme is through a mount invested in the Scheme is through the Armonder of the Them. The Armonder has disclosed to me/us that the information given in this applicative ne units against the funds invested by me/ the Plan: I/We hereby agree that the AIMCh her with the current application will result abroad through n ormal banking channels my/our knowledge and belief. In case any mylour knowledge and belief in case any true and also undertake to provide any oth in as and when provided by me/us to Mutugence Unit-India (FIU-IND), the tax /reveni
Please ✓ if the EUIN space is left blank: I / We hereby confirm distributor or notwithstanding the advice of in-appropriateness,					es person of the above
12. CONFIRMATION CLAUSE  We hereby give consent to the Company or its Authorized Age he disclosure of the information contained herein to its affiliates/ gree that all personal or transactional related information collec 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	group companies or their Auth ted/provided by me can be sha	orized Agents or Third Pa ared/transferred and discl	rty Service Providers in order to provide information a	and updates to me on various financial and investment pro any regulatory, statutory or judicial authorities for complianc	ducts and offering of other services. I/We
Sign of 1st Applicant / Guardian / Authorised Signatory / POA			Sign of 2nd Applicant / Authorised Signatory / POA	Sign of 3rd Authorised Sign	



Scan and View Supporting documents required with this application form.

### **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 should be drawn in favor of Scheme name for e.g. "WhiteOak Capital Flexi Cap Fund". Incase of multiple schemes ,the Cheque should be drawn favouring "WhiteOak Capital MF Multi Collection A/c".
- If the Scheme name on the application form and on the payment instrument are different, the
  application may be processed and units allotted at applicable NAV of the scheme mentioned in the
  application / transaction slip duly signed by investor(s).
- f. Any over-writing / changes made while filling the form must be authenticated by canceling the original entry, re-entering correct details and ensuring that all applicants counter-sign against each correction.

- g. Investors must write the application form number / folio number /PAN number on the reverse of the cheque.
- h. FATCA Declaration: Individual investors, please fill in FATCA / CRS annexure and attach along with Application form. Non-Individual investors, please fill in UBO form along with FATCA / CRS annexure and attach along with Application form available on our website
- 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.
- I. Please strike off sections that are not applicable

### INSTRUCTIONS FOR COMMON APPLICATION FORM

### 1. DISTRIBUTOR INFORMATION

- a. Upfront commission (if any) shall be paid directly by the investor to the AMFI registered
  Distributors based onthe 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

No transaction charges shall be deducted from the investment amount given by the investor, for all transactions / applications (including SIP's) received through the distributors (i.e. in Regular Plan) and full investment amount (subject to deduction of statutory levies/charges, if any) will be invested in the Scheme.

### 3. EXISTING INVESTORS OF WHITEOAK CAPITAL MUTUAL FUND

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

### 4. SOLE/ FIRST APPLICANT'S DETAILS

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

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

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

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

- · The Minor shall be the first and sole holder in the account.
- No Joint holders are allowed. In case an investor provides joint holder details, these shall be ignored.
- Guardian should be either a natural guardian (i.e. father or mother) or a court appointed legal guardian.
- Guardian should mention the relationship with Minor and date of birth of the Minor on the application form.
- A document evidencing the relationship and date of birth of the Minor should be submitted
  along with the application form. Photo copy of any one of the following documents can be
  submitted a) Birth certificate of the minor or b) school leaving certificate/ mark sheet of
  Higher Secondary board of respective states, ICSE, CBSE etc. c) Passport of the minor d)
  Any other suitable proof evidencing the relationship.

- Where the guardian is not a natural guardian (father or mother) and is a court appointed legal guardian, suitable supporting documentary evidence should be provided.
- Payment for investment by means of Cheque or any other mode shall be accepted
  from the bank account of the minor, parent or legal guardian of the minor, or from a joint account
  of the minor with parent or legal guardian. Irrespective of the source of payment for subscription,
  all redemption proceeds shall be credited only in the verified bank account of the minor i.e. the
  account the minor may hold with the parent/ legal guardian after completing all KYC formalities.
- If the mandatory details and/or documents are not provided, the application is liable to be rejected without any information to the applicant.

### d. Politically Exposed Person (PEP)^

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

### PAI

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
- 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).

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.

### 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/IMD/DoF4/OW/P/2018/0000019378/1 dated July 9, 2018 and AMFI Best Practice Guidelines Circular No. 77 / 2018-19 the first/sole holder's own email address and mobile number should be provided for speed and ease of communication in a convenient and cost-effective manner, and to help prevent fraudulent transactions. Individual investors must declare whether the primary email address and mobile number being provided belongs to Self or a Family member and tick the relevant code in the application form.

The email id/ contact details mentioned on the application form should be the same as the ones provided in the KRA. If found different, the details mentioned on KRA records will be updated in the folio. Investor will need to update the email id / mobile number with the KRA incase of

- c. Please note that communications like Account Statement, Annual Report, Newsletters, other information, will be sent via e-mail or messages, where the email id/mobile number is provided. The Account statement will be encrypted with a password before sending the same to the registered contact details. Unitholders may call our Customer Service Helpline at 1800 266 3060 or write to us at "clientservice@whiteoakamc.com" for any gueries 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
- 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
- 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.

### MODE OF HOLDING

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

### INVESTMENT/PAYMENT DETAILS

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

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

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

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

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

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

- or re-investment. If any of the information is left blank, the default option will be applicable.
- IDCW re-investment is not available in WhiteOak Capital ELSS Tax Saver Fund.
- Please refer to Scheme Information Document, Statement of Aditional 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

- 1. Payment for investment by means of Cheque or any other mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian.
- 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.whiteoakamc.com
- Submit a cancelled cheque leaf or copy of bank statement / pass book page mentioning bank account number, account holders' name and address or such other document as the AMC may require for verifying the source of funds to ascertain that funds have been remitted from the drawer's account only

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

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/signat ure 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, 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
- (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 V 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 /  $\frac{1}{5}$  Registrars retains the Sole and absolute discretion to reject/not process such application and refund the  $\frac{1}{50}$ subscription money and shall not be liable for any such rejection

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

### e. Lumpsum Investment

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

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

### Repatriation basis

NRIs and PIOs may pay their subscription amounts by way of cheques drawn on Non-Resi

dent 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-Repartiation 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 Aditional 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

- 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

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

- a. Investors can hold units in demat / non-demat mode. In case demat account details are not provided or details of DP ID / BO ID, provided are incorrect or demat account is not activated or not in active status, the units would be allotted in non-demat mode.
- b. Statement of Accounts would be sent to Investors who are allotted units in non-demat mode
- c. Units held in dematerialiazed form are freely transferable with effect from October 01, 2011, except units held in Equity Link Savings Scheme during the lock-in period.
  9. FOREIGN ACCOUNT TAX COMPLIANCE (FATCA) FATCA & CRS TERMS & CONDITIONS:
  Details under FATCA & CRS: The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of

the Income- tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointed

agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any

information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with WhiteOak Capital Mutual Fund or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

FATCA & CRS INSTRUCTIONS: If you have any questions about your tax residency, please contact your

tax advisor. If you are a US citizen or resident or greencard holder, please include United States in the

foreign country information field along with your US Tax Identification Number. It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

SEBI issued its circular no. CIR/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> <li>Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes;</li> </ol>
·	2. Non-US passport or any non-US government issued document evidencing nationality or citizenship; AND
	3. 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	1. 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
	2. Documentary evidence
Telephone number in a country other than India	If no Indian telephone number is provided
	1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and
	Documentary evidence
	If Indian telephone number is provided along with a foreign country telephone number
	1. 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
T. I	1. 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
Telephone number in a country other than India	

### 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, f rom 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 infavour 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 i nvoking 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.

### 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 POAshould contain the signature of the investor (POA Donor) and the POA holder.
- In case of corporates or any non-individual investors, a list of authorised signatories should be submitted along with Application form or in case of any change in the authorised signatory list, the AMC / Registrar must be notified within 7 days.
- In case of application under POA or by a Non-Individual (i.e. Company, trust, society, partnership firm etc.) the relevant POA or the resolution should specifically provide for/ authorize the POA holder/ authorized signatory to make application/ invest moneys on behalf of the investor.

### 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.

### Instructions for Name of Unit Holder/ Joint Holder / Minor/ Guardian/ Non-Individuals and Date of Birth:

- As per revised guidelines received from Income Tax Department (ITD), it is mandatory to mention name of all holders including unitholder/ joint holders/ minor/ Guardian/ Non-Individuals as per PAN in application form.
- It is mandatory to provide a clear self-attested copy of PAN for each holder.
- It is mandatory to mention Date of Birth/ Incorporation (DOB/I) as per PAN Card/ POI (Proof of Identity) for all holders including unitholders/ joint holders/ Minor/ Guardian/ Non-Individuals.
- If either of Name validation or date of birth validation fails or Aadhaar seeding status is Inoperative, the application / transaction will be treated as Not in Good Order (NIGO).
- There may be possibilities of PAN-Aadhaar linking would have happened but still name can be returned as Mismatch. In such a scenario, the application / transaction will be treated as NIGO only.

## Application Form for SIP Registration with Top Up and One Time Debit Mandate

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Name & Broker Coo ARN / RIA / PMRN Co			ub Broker / nt ARN Code	Internal Code fo Sub Agent / Emplo		EUIN*	ISC Date Time Stamp Reference No.
** By mentioning RIA/PMRN code. I	/We authorize you to s	hare with the Inves	tment Adviser / Portfolio N	Manager the details of m	v/our tran	sactions in the scheme(s) of W	
Incase the EUIN box has been left bla registered distributor, based on the in	ank, please refer the po evestor's assessment o	oint related to EUIN f various factors, in	I in the Declaration & Sigr	atures section overleaf.	Upfront c	ommission "if any applicable" s	hall be paid directly by the investor to the AMFI
Please Note: All field marked with a 1. UNIT HOLDER INFORMA		•	ner PANI			Folio Number	
Applicant Name	ATTOM [Flease III	ention name as	s per PAN]			PAN	
2. SIP INVESTMENT DETA	II S	(SIP e	nd date cannot excee	d 40 years)			ion and Discontinuation in Instructions for SIP
Scheme Name	WhiteOak Capital	•	na dato carmot cxccc	a to yours,	White	Oak Capital	
Plan	Regular <b>OR</b>	Direct				gular <b>OR</b> Direct	
Option	Growth OR	IDCW: Re	einvest Payout		Gr	owth OR DCW:	Reinvest Payout
SIP Frequency	Monthly (Default) (	DR .			Month	ly (Default) OR	
	Weekly	(Specify Day)	Fortnightly	Quarterly	W	eekly (Specify Day)	Fortnightly Quarterly
SIP Date SIP Period	Default date (Monthly		th OR (Spec	ify Date)	1	t date (Monthly and Quarterly)	: 10th OR(Specify Date)
SIP Amount	From M M Y	Y To M	IVI Y Y		From	M M Y Y To	IVI IVI Y Y
	arly SIP Top up is th	ne Default optior	n for all Monthly and (	Quarterly SIPs. In ca	se you v	vish to modify please sele	ct from the options provided below
To avail Top up in an existing SIP please provide			(As given in	·		e Ref No:	(As given in SOA)
Percentage (min. 5% or	5% (default) OR	10% 15%	20%		5% (d	efault) OR 10% 15	5% 20%
in multiples of 5%)  Or Amount (min Rs. 500 or	OR Assessed De				00.4		_
in multiples of 500)	OR Amount Rs					mount Rs.	
Top- Up Frequency	Yearly (default) OR	Half Yearly			<u> </u>	(default) OR Half Year	,
Top Up Cap (if any) Opt Out of Top Up	Amount:	pt for SIP Top - Up	OR Month - Year	M M Y Y	Amoun	t:lo not wish to opt for SIP Top - L	OR Month - Year:   M   M   Y   Y   J
<u> </u>			requency SIP's. Only Fixed To	p Up option can be availed in	WhiteOak	Capital ELSS Tax Saver Fund. (Plea	se refer T & C of form)
4. SIP PAYMENT DETAILS	1st SIP Cheque	No	Chq Date		mt.		Mandatory Enclosures*
OR   Payment through Exist	ing OTM already F	Registered in th	e Folio including the	First Installment		_	Cancelled Cheque Leaf  Copy of Cheque ame of the 1st applicant must be pre-printed on the cheque.)
Bank Name If the OTM is not registered in folio or not pro	ovided then the helow OT	M Debit Mandate Forn		Bank A/c No or SIP instalment navments			ank Cancelled Cheque Leaf or Copy of Cheque Leaf of the new OTM bank account to be provided in case 1st instalment cheque is different from the OTM Mandate.
•			·	. ,	me order		joint, all Unit holders are required to sign.
I/We hereby authorise WhiteOak Capital N	Autual Fund and their auth	orised service provide	er to debit the above bank ac	count by NACH/ Auto Debit	Clearing fo	or collection of SIP payments. I/We	understand that the information provided by me/us may be rticulars given above are correct and complete and express
my/our willingness to make payments refe appointed service providers or represental	erred above through partic tives responsible. I/We wil	ipation in NACH/ Auto I also inform, about a	Debit. If the transaction is done on the control of	lelayed or not effected at al unt immediately. I/We under	for reasor take to kee	ns of incomplete or incorrect inform op sufficient funds in the funding ac	ation, I/We will not hold WhiteOak Capital AMC/MF or their count on the date of execution of standing instruction. I/We
Funds from amongst which the Scheme is	being recommended to n	ne/us.		•			o him for the different competing Schemes of various Mutual
they may suffer, incur or become subject t	o in connection therewith	or arising from sharing	g, disclosing and transferring	of the aforesaid information	."		sult in aggregate investments exceeding ₹ 50,000 in a year.
							■ <b>363</b> 300 3635500 2635500
Sign of 1st Applicant /		Sign of 2	2nd Applicant /	Si	gn of 3rd	Applicant /	Scan and view the video to avoid errors while filling the below
Authorised Signatory / PC	)A	Authorised	Signatory / POA	Auth	orised Sig	natory / POA	OTM Debit Mandate Form
5. OTM DEBIT MANDATE	FORM (Applicable for	or Lumpsum addi	tional purchases as well	as SIP Registrations			
WHITEOAK UMRN			Bank use				Date D D M M Y Y Y Y
THE ART AND SCIENCE OF INVESTING Sponso	or Bank Code		Bank use			✓ CREATE	X MODIFY X CANCEL
Utility Code			Bank use			/We hereby WhiteOak Ca	pital Mutual Fund
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With Bank		Name of cust	omers bank			IFSC / MICR	
An Amount Of Rupees							₹
DEBIT TYPE X Fixed Amou	nt 🔽 Maxii	mum Amount	FREQUENC	X Mthly	X Q	tly X H-Yrly	▼ Yrly
Reference 1	Fc	olio No.		Reference 2		S	cheme Name
am authorizing the user entity/Corporate t	to debit my account, base	ed on the instructions	s as agreed and signed by r	est schedule of charges of t me. 3. I have understood t	ne bank. 2 nat I am a	. This is to confirm that the declarate uthorized to cancel/amend this management	tion has been carefully read, understood & made by me/us. andate by appropriately communicating the cancellation /
mendment request to the user entily / corpor		nave authorized the	debit.				
From D D M M Y	Y Y Y						
To D D M M Y	Y Y Y	Sigr	nature Of Primary Acc	ount Holder	Signatur	re Of Joint Account Holder	Signature Of Joint Account Holder
Phone No.	ed 40 years)	1 Mar	me Of Primary Accou	int Holder 2	Name (	Of Joint Account Holder	3 Name Of Joint Account Holder

The Unitholders of the Scheme can benefit by investing specific amounts periodically, for a continuous period

At the time of registration, the SIP allows the investors to invest fixed equal amounts subject to minimum of ₹ 100/- and multiples of ₹ 1/- every week/fortnight/month or Rs. 500/- and in multiples of ₹ 1/- every quarter for purchasing additional Units of the Scheme at NAV based prices. Please note for WhiteOak Capital ELSS Tax Saver Fund and Debt Schemes the minimum instalment amount for monthly frequency is ₹ 500/- and in multiple of ₹ 500/-. For quarterly frequency ₹ 500/- (plus in multiple of ₹ 500/-) for WhiteOak Capital ELSS Tax Saver Fund and ₹ 500/- (plus in multiple of ₹ 1/-) for Debt Schemes.

Minimum number of instalments for weekly/fortnightly/monthly frequency will be 6 and for quarterly frequency will be 4. Investors can choose any date (from 1st to 28th of a month) of his/her preference to register – any frequency available under the SIP facility.

Investors can enrol themselves for SIP in the Scheme by marking appropriate box on the application form or by subsequently making a written request to that effect to the Registrar & Transfer Agent.

In case the date chosen for SIP falls on a Non-Business Day or on a date which is not available in a particular month, the SIP will be processed on the immediate next Business Day.

Investors can subscribe to SIP by using OTM. The cheques should be in favour of the scheme and crossed

"Account Payee Only", and the cheques must be payable at the centre where the applications are submitted to the Investor Service Centre.

In case of fresh/additional purchases, if the name of the Scheme on the application form/transaction slip differs from the name on the Cheque then the AMC will allot units under the Scheme mentioned on the application form/transaction slip.

### SIP Registration and Discontinuation

- Further, Investors/ unitholders subscribing for SIP are required to submit SIP request by filling SIP application form at least 30 days prior to the date of first debit date and SIP start date shall not be beyond 100 days from the date of submission of request for SIP's.
- Within 3 Business Days of SIP allotment, a fresh Account Statement / Transaction Confirmation will be mailed to the Unitholder, indicating the new balance to his/her credit in the Account.
- An investor will have the right to discontinue the SIP, subject to giving 10 days prior notice in writing or by filling SIP cancellation form, to the subsequent SIP date.
- If SIP end date is not mentioned, then the end date mentioned in the OTM Mandate form will be considered as SIP end date.
- If the SIP tenure specified in the form is beyond the OTM Mandate Tenure, then the SIP will be registered in the Folio as per the validity of the OTM Mandate.
- If the OTM end date is more than 40 years, then the OTM Mandate will be rejected.
- SIP will continue until minor attains majority. Thereafter fresh registrations will be required for all Minor Investors who have turned Major

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

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

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

- Investor can make purchases up to 2 schemes in this form, by making a single consolidated payment for the investments
- Application form carrying purchases in more than 2 schemes are liable to be rejected
- Application form carrying single scheme transaction shall be treated as Single scheme investment
- In case of investment in Multiple schemes, the Cheque should be drawn favouring "WhiteOak Capital MF Multi Collection A/c. In case the cheque is drawn in favour of any scheme name, the application is liable to be rejected
- Cheque should be drawn for Total Amount of investment in all schemes applied for
- If the total amount of investments mentioned on the application is different from the amount mentioned on the accompanying Cheque then the application is liable to be rejected
- Please mention all scheme/ plan/ option details in the table provided in Section 2 of the form. If the scheme details are provided in any other format, the application is liable to be rejected Please mention the names of the Schemes where you wish to make your investment and your preferred options. If you do
- not indicate your preferred options, your application would be processed based on the terms & conditions set out in the Scheme Information Document
- In case of multiple schemes investment, if different plan (i.e. Regular or Direct) are mentioned for different schemes, then all the schemes will be processed under the direct plan
- Investments will be accepted subject to minimum investment criteria applicable for the schemes opted for investment. Even if one of the schemes specified for investment does not satisfy the minimum investment criteria, the application will be liable
- If one of the schemes specified for investment does not satisfy any validation, the application will be liable to be rejected for
- Debits for SIP Purchases including the SIP Top up amount which is default 5% annually or any other amount opted for will be presented as per the OTM Mandate details provided in the Form or already registered Mandate under the Folio specified in the application form, subject to maximum amount limit for the registered Mandate. SIP Top up will be registered and will be aligned for the tenure up to the maximum amount given in the Mandate. Subscription under multiple schemes through this facility will be time stamped only once and such time stamping will be treated as valid time stamped for all schemes applied for. Where such applications are received at AMC Branches with Digital branch scanning facility, application will be scanned accordingly for the purpose of digital time stamping.
- Please note that for every transaction, a separate Statement of Account shall be sent to the investor

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

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

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

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

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

- 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.
- The SIP of the scheme will get auto terminated, after three consecutive failures in case of weekly, fortnightly, monthly SIP frequency and two consecutive failures in case of quarterly SIP frequency

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

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

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

- 1. Rs. 4,000 /-per month for Monthly frequency.
- 2. Rs. 12,000/- per guarter for Quarterly frequency

Accordingly, for considering the investments made by an investor up to Rs. 50,000/-, an aggregate of all investments including SIPs made by an investor in rolling 12 month period, shall be considered and such investors shall be exempted from the requirement of PAN. However, requirements of Know Your Customer (KYC) shall be mandatory and investors seeking the above exemption of PAN will need to submit the PAN Exempt KYC Reference No (PEKRN) / KYC Identification No. (KIN) acknowledgement issued by KRA / (Central KYC Registry) along with the application form. This exemption is applicable only for individuals including NRIs, minors acting through guardian, Sole proprietorship firms and joint holders\*. Other categories of investors e.g. PIOs, HUFs, QFIs, non - individuals, etc. are not eligible for such exemption

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

In case where a SIP mandate is submitted during the financial year and subsequently a fresh lumpsum investment is being made provided where the total investments for that financial year exceeds Rs. 50,000/-, such lump sum application will be rejected. Redemptions if any, in the Micro Investment folio, shall not be considered for calculating the exemption limit for such financial year. Consolidation of folio shall be allowed only if the PEKRN in all folios is same along with other investor details.

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

### SIP Top Up Facility:

- This facility will allow investors to opt for SIP Top-Up, submitted along with physical OTM. The facility is available on a Half Yearly and Yearly basis. Weekly & Fortnightly Frequency is not available.
- Investors are requested to note that the SIP Top-Up will be for a Default of 5% Variable Top-Up on an annual basis. Investors can, however, fill their preference other than the default option as per their choice. If the fixed SIP Top Up amount is not provided as specified i.e. in multiple of Rs. 500/- then the top up amount will be rounded off to the nearest amount. For e.g. In case SIP Top Up amount mentioned by investor is Rs. 555/- then the top up amount will be considered for Rs. 500/- and if SIP Top Up amount mentioned by investor is Rs. 955/- then the top up amount will be considered for Rs. 1,000/-. The Variable TOP-UP amount will be rounded off to the nearest highest multiple of Rs.10/-.
- Investors will be required to clearly indicate if they do not wish to avail the Top-Up.
- Further, Investors are requested to note that only Fixed Top Up option is available under the WhiteOak Capital ELSS Tax d.
- New/Fresh investors subscribing for SIP with Top Up are required to submit SIP request by filling SIP application form at least 30 days prior to the date of first debit date (for existing SIP it will be 15 Days) and SIP start date shall not be beyond 100 days from the date of submission of request for SIP's.
- Existing Investors with ongoing SIP who wish to avail the Top-Up facility will be required to specifically mention 'Unique Ref No' (available on the Statement of Account) for the ensuing SIP in which Top-Up is being applied. In absence of the information for Unique Ref No, Top-Up will be applied for the very first SIP registered in respective scheme

### Additional instructions for SIP Top Up:

- SIP Top Up start date will be considered from the processing of 1st instalment for respective frequencies. For e.g. if the Top Up opted is for half yearly frequency, the Top Up will start from 7th instalment. Similarly for yearly frequency, the Top Up will start from 13th instalment. Also note that the SIP Top Up end date will be considered up to the SIP tenure end date.
- $The Fixed Top Up \ amount \ shall \ be \ in \ multiples \ of \ Rs. \ 500/-. \ Variable \ Top \ Up \ would \ be \ available \ at 5\%, 10\%, 15\% \ and \ 20\% \ and \$ and such other denominations (over and above 5%, 10%, 15% and 20%) as opted by the investor in multiples of 5%
- The frequency is fixed i.e. either at Yearly and Half Yearly basis. In case the SIP Top Up facility is not opted by marking the appropriate box and frequency is not selected, the SIP Top Up may not be registered. In case of Quarterly SIP, only the Yearly frequency is available under SIP Top Up.

Please view below illustration for Fixed Top Up:

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

Instalment No (s)	From Date	To Date	Monthly SIP Instalment	Top Up Amount (Rs.)	SIP Amount with Top Up (Rs.)
1 to 12	07-Jan-20	07-Dec-20	2000	N.A	2000
13 to 24	07-Jan-21	07-Dec-21	2000	1000	3000
25 to 36	07-Jan-22	07-Dec-22	3000	1000	4000
37 to 48	07-Jan-23	07-Dec-23	4000	1000	5000
49 to 60	07-Jan-24	07-Dec-24	5000	1000	6000

Please view below illustration for Variable Top Up

- SIP Tenure: 07Jan 2020 to 07 Dec 2024;
- Monthly SIP Instalment: Rs. 2000/-;
- TopUp percentage: 10%;

•	TopUp Freq	luency: Yearly					
	Instalment No (s)	From Date	To Date	Monthly SIP Instalment Amount (Rs.)	Top Up Amount (10%) (Rs.)	Top Up round off Amount (Rs.)	SIP Amount with Top Up (Rs.)
	1 to 12	07-Jan-20	07-Dec-20	2000	N.A	N.A	2000
	13 to 24	07-Jan-21	07-Dec-21	2000	200	200	2200
	25 to 36	07-Jan-22	07-Dec-22	2200	220	220	2420
	37 to 48	07-Jan-23	07-Dec-23	2420	242	240	2660
	49 to 60	07-Jan-24	07-Dec-24	2660	266	270	2930

Top Up Cap Amount and Top Up Month-year:

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

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

## **Details of Ultimate Beneficial Owner including Additional FATCA & CRS Information**



(Only for Non Individuals)

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UBO / SMO KYC Validated? Please tick (✓)	☐ Yes / ☐ No.  If 'Yes,' please attach the KYC acknowledgement.  If 'No,' complete the KYC and confirm the status.	☐ Yes / ☐ No.  If 'Yes,' please attach the KYC acknowledgement.  If 'No,' complete the KYC and confirm the status.	☐ Yes / ☐ No.  If 'Yes,' please attach the KYC  acknowledgement.  If 'No,' complete the KYC and  confirm the status.
		inclosed as additional sheet(s) duly signed by Author rer required or if the given information is not clear / in	ized Signatory. complete / correct and you may provide the same as and

### **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.

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- 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 it's income attributale 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 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 outstand-

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

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

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

### (iii) Passive income

The term passive income includes income by way of:

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

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

### (iv) Instructions on Controlling Persons / Ultimate Beneficial Owner

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

### A. For Investors other than individuals or trusts:

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

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

### B. For Investors which is a trust:

The identity of the 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

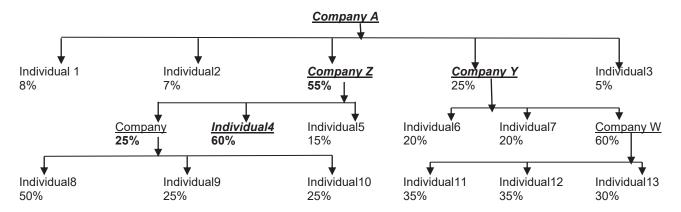
The client or the owner of the controlling interest is a company listed on a stock exchange or is a majority-owned subsidiary of such a company, there is no need for identification and verification of the identity of any shareholder or beneficial owner of such companies and hence exempted from UBO declaration 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 SEBI/HO/AFD-2/CIR/P/2022/175 dated December 19, 2022 and other circulars issued from time to time, for the purpose of identification of beneficial ownership of the client.

### D. KYC requirements

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

### Sample Illustrations for ascertaining beneficial ownership:

### Illustration No. 1 - Company A



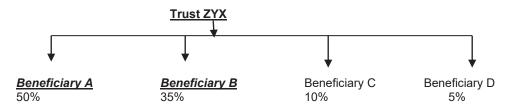
For Applicant A, Individual 4 is considered as UBO as it holds effective ownership of 33% in Company A. Hence details of Individual 4 must be provided with KYC proof, Shareholding pattern of Company A, Z & Y to be provided along with details of persons of Company Y who are senior managing officials and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

### Illustration No. 2 - Partner ABC



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

### Illustration No. 3 - Trustee ZYX



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

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# TOLL FREE NUMBER: 1800 266 3060 | EMAIL: clientservice@whiteoakamc.com | WEBSITE: https://mf.whiteoakamc.com

# Version: 26.06.2024

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

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Investor Name										
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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 rele	evant docume	ntary proo	f evidencir	ng the abov	ve definitio	n.				
We further confirm th	nat we have re	egistered v	vith DARP.	AN Portal	of NITI Aay	og as NP	O and regi	stration de	tails are a	s follows:
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I/We hereby above or in P			tated enitt	y / organiz	ation is NC	T falling u	nder Non-	profit orga	nization as	s defined
/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.										
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### FLEX SIP REGISTRATION & OTM DEBIT MANDATE FORM



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### Introduction of Flex SIP

Flex Systematic Investment Plan ("Flex SIP") is a facility whereby investors can invest at predetermined intervals in Growth Option of open ended equity oriented schemes (the eligible schemes) of the Fund, higher amount(s) determined by a formula linked to value of investments, to take advantage of market movements.

The eligible schemes for Flex SIP investments are subject to change from time to time. Investors are requested to contact nearest ISC of the Fund or email us at clientservice@whiteoakamc.com to know the updated list of eligible schemes.

### Terms and Conditions

- 1. The first Flex SIP instalment (not exceeding Rs. 1 Lakh) will be processed for the fixed amount specified by the Unitholder in the enrolment form. From the second instalment onwards, the investment amount shall be higher of:
  - · Fixed amount to be invested per instalment; or
  - The amount determined by the formula: (fixed amount to be invested per instalment X number of instalments including the current instalment) market value of the investments through Flex SIP 2 Business Days prior to
- 2. At any given point in time, the subsequent Flex SIP instalment amount determined by the above formula shall be capped at 2 times the first Flex SIP instalment amount or Rs. 1,99,999/- whichever is lower. The instalment amount shall be rounded off to nearest multiple of Re. 1/-
- 3. The total amount invested during the tenure of the Flex SIP shall not exceed the total enrolment amount i.e. fixed amount per instalment X total number of instalments under the Flex SIP registration. Thus, the last instalment amount shall be decided accordingly
- 4. Investors can choose any date (between 1 to 28) of his/her preference to register -any frequency available under the SIP facility. In case the date chosen for SIP falls on a Non-Business Day or on a date which is not available in a particular month, the SIP will be processed on the immediate next Business Day.
- 5. Investors/ unitholders subscribing for Flex SIP are required to submit Flex SIP request by filling this application form at least 30 days prior to the date of first debit date and SIP start date shall not be beyond 100 days from the date of submission of request for Flex SIP.
- 6. In case SIP date is not selected, then the Flex SIP will be registered on 10th (default date) of each Month/Quarter, as applicable
- 7. 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
- 8. The first SIP cheque/draft could be of any Business Day but subsequent Auto Debit mandate/cheques should be for any date from 1st to 28th of a month and there should be a minimum gap of at least 30 days between the 1st SIP transaction and the 2nd SIP. However, subsequent cheques/ Auto Debit transaction date should have a gap of 30 days. In case the criteria is not met, the SIP would start on the same date from the next month. Units shall be allotted as per the realisation date. Investors can also start a Flex SIP directly without any initial investment, however he has to submit the application for enrolment of Flex SIP on any working day but the subsequent installment date of
- Flex SIP shall be any date from 1st to 28th of a month with a minimum gap criteria of 30 days between the submission of application form and the 1st SIP.

  9. In case of existing folio where a One Time Mandate ("OTM") is already registered, Unit Holder(s) will have to fill section 1, 2 and 3 of the form. Please tick the relevant part of Section 1 and provide the bank details. The SIP first 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. 10. In case of any ambiguity in the form, it is liable to get rejected.
- 11. In case of any discrepancy, AMC reserves the right to process it as a normal SIP

### Flex SIP Enrolment Details:

Scheme Name	XXXX XXXX Fund
Investment Date & Frequency of flex SIP	15th of every month (T)
Fixed instalment amount	Rs. 5,000/-
Number of instalments	36
Total enrolment amount	Rs. 5000 * 36 = Rs. 1,80,000
Period	January 2022 to December 2024

- Q1. How would the Flex SIP instalment be calculated?
- A1. Calculation of Flex SIP instalment amount for instance on the date of the fourth instalment i.e. April 15, 2022. Total units allotted up to the date of previous instalment i.e. March 15, 2022 is assumed as 685.50. The NAV of the Scheme on April 13, 2022 (T-2) is assumed as Rs. 18/- per unit. Hence the market value of the investment in the Scheme on April 13, 2022 is Rs. 12,339 [685.50 X 18]. The instalment amount will be calculated as follows:

Fixed amount specified at the time of enrolment	:	Rs. 5,000/-		
	or			
As determined by the formula	:	{(5,000 x 4) - 12,339.00}= Rs. 7661.00		
whichever is higher				

Hence, the instalment amount on April 15, 2022 will be Rs. 7,661/-

Q2. How would maximum Flex SIP instalment be calculated?

Calculation of Flex SIP instalment amount for instance on the date of the 7th instalment i.e. July 15, 2022 (T):

Total units allotted up to the date of previous instalment i.e., June 15, 2022 is assumed as 1,558.675. NAV of the Scheme on July 13, 2022 (T-2) is assumed as Rs. 14/- per unit. Hence, the market value of the investment as on July 13, 2022 is Rs. 21,821 [1558.675 X 14].

The instalment amount will be calculated as follows:

Fixed amount specified at the time of enrolment	:	Rs. 5,000/-		
	or			
As determined by the formula	:	{(5,000 x 7) - 21,821.00}= Rs. 13,179.00		
whichever is higher, subject to 2 times the initial installment amount				

Hence, the instalment amount on July 15, 2022 will be Rs. 10,000/-

- Q3. How would the Flex SIP instalment be calculated vis-à-vis total enrolment amount?
  - In the above illustration, the total enrolment amount for Flex SIP is Rs 1,80,000 (5000 X 36 months). If the total amount invested in Flex SIP till the 34th month is Rs 1,77,000, then the 35th installment will be Rs. 3000 (Rs. 1.80.000 - Rs. 1.77.000) and the Flex SIP will cease
- An investor has an option to choose from 5 Flex SIP tenures viz. 3 years, 5 years, 10 years, 15 years and 20 years. If a tenure is not chosen, 5 years shall be the default Flex SIP tenure. The facility offers Monthly Flex Systematic Investment Plan (MFLEX) frequencies.
- The minimum amount per instalment shall be:
  - MFLEX: Rs. 500/- and in multiples of Rs. 100/- thereafter
- Investors can choose any preferred date of the month as SIP debit date (10th is the default date). In case the chosen date falls on a non-Business Day or on a date which is not available in a particular month, the SIP will be processed on the immediate next Business Day. If an investor chooses more than one date for SIP, separate SIPs shall be registered for each such date as per the frequency selected by the investor. Flex SIP shall be processed only through NACH mode.
- Exit Load, if any, prevailing on the date of Flex SIP enrolment shall govern the investments during the tenure.
- In the following circumstances, the Flex SIP facility may cease and SIP may be processed for the fixed instalment amount specified by the unitholder at the time of enrolment:
  - (a) If there is a reversal of any SIP instalment due to insufficient balance or technical reasons; or (b) If there is redemption/ switch-out of any units allotted under Flex SIP. (Units under a Scheme are redeemed on First In First Out (FIFO) basis, irrespective of the mode of allotment)
- Unitholders can discontinue the facility by giving 10 days written notice to any of the Fund's. Investor Service Centres (ISCs). An investor can place a request for cancellation for any one SIP debit date, in case multiple debit dates are chosen.
- 18. The SIP of the scheme will get auto terminated, after three consecutive failures
- 19. Top up feature is not available under Flex SIP facility.

/ersion : 26.06.2024

# Please read the Terms and Conditions and refer to SID, SAI, KIM and Addendums issued for the respective schemes

Phone No.

### **GOAL SIP REGISTRATION & OTM DEBIT MANDATE FORM**



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3. Name Of Joint Account Holder

- Do an SWP from the invested scheme at the end the pre-specified SIP Tenure/Period
   Switch out of all units allotted in the Source scheme to a pre-defined Target scheme at the end of SIP Tenure/Period and subsequently start a monthly SWP from the Target scheme For SIP(Source) and SWP(Target) Scheme names, please refer to point C in Terms and Condition section below.

- A SIP is to be registered into the below mentioned schemes for a fixed period of either 8 years, 10 years, 12 years, 15 years, 20 years, 25 years or 30 years. The following schemes are included for SIP under Goal SIP:

  1. WhiteOak Capital Balanced Advantage Fund. 2. WhiteOak Capital Large Cap Fund. 3. WhiteOak Capital Flexi Cap Fund. 4. WhiteOak Capital Mid Cap Fund. 5. WhiteOak Capital ELSS Tax Saver Fund. 6. WhiteOak Capital Multi Cap Fund

  7. WhiteOak Capital Multi Asset Allocation Fund. 8. WhiteOak Capital Balanced Hybrid Fund. 9. WhiteOak Capital Large & Mid Cap Fund. 10. WhiteOak Capital Balancial Services Fund. 11. WhiteOak Capital Pharma and Healthcare Fund. 12. WhiteOak Capital Special Opportunities Fund.

WhiteOak Capital AMC may modify the list of schemes participating in the GOAL SIP Feature. Please refer to Scheme Information Document and Addendum issued from time to time to find out the eligibility of the schemes for participation in this Special feature.

B. Goal SIP is allowed only for the SIP Eligible schemes with monthly frequency. SIP and SWP shall be registered only in the 'Growth' option of the Scheme.

C. Please refer to the below table for the Source Schemes (SIP) and Target Schemes (SWP) available for this facility.

Sr.No	SIP Scheme	SWP Scheme/Target Scheme
		WhiteOak Capital Large Cap Fund
		WhiteOak Capital Flexi Cap Fund
1	WhiteOak Capital Large Cap Fund	WhiteOak Capital Balanced Advantage Fund
		WhiteOak Capital Multi Asset Allocation Fund
		WhiteOak Capital Balanced Hybrid Fund
		WhiteOak Capital Flexi Cap Fund
		WhiteOak Capital Large Cap Fund
2	WhiteOak Capital Flexi Cap Fund	WhiteOak Capital Balanced Advantage Fund
	WhiteOak Capital Multi Asset Allocation Fund	
	WhiteOak Capital Balanced Hybrid Fund	
		WhiteOak Capital Mid Cap Fund
		WhiteOak Capital Large Cap Fund
3	WhiteOak Capital Mid Cap Fund	WhiteOak Capital Flexi Cap Fund
3	WilleOak Capital Wild Cap Fullu	WhiteOak Capital Balanced Advantage Fund
		WhiteOak Capital Multi Asset Allocation Fund
		WhiteOak Capital Balanced Hybrid Fund
		WhiteOak Capital Multi Cap Fund
		WhiteOak Capital Flexi Cap Fund
	Militar Only Construction of the state of th	WhiteOak Capital Large Cap Fund
4	WhiteOak Capital Multi Cap Fund	WhiteOak Capital Balanced Advantage Fund
		WhiteOak Capital Multi Asset Allocation Fund
		WhiteOak Capital Balanced Hybrid Fund
5	WhiteOak Capital ELSS Tax Saver Fund	WhiteOak Capital ELSS Tax Saver Fund
		WhiteOak Capital Balanced Advantage Fund
6	WhiteOak Capital Balanced Advantage Fund	WhiteOak Capital Multi Asset Allocation Fund
		WhiteOak Capital Balanced Hybrid Fund

Sr.No	SIP Scheme	SWP Scheme/Target Scheme
		WhiteOak Capital Banking & Financial Services Fund
		WhiteOak Capital Flexi Cap Fund
		WhiteOak Capital Large Cap Fund
7	WhiteOak Capital Banking & Financial Services Fund	WhiteOak Capital Balanced Advantage Fund
		WhiteOak Capital Multi Asset Allocation Fund
		WhiteOak Capital Balanced Hybrid Fund
		WhiteOak Capital Multi Asset Allocation Fund
8	WhiteOak Capital Multi Asset Allocation Fund	WhiteOak Capital Balanced Advantage Fund
		WhiteOak Capital Balanced Hybrid Fund
		WhiteOak Capital Balanced Hybrid Fund
9	WhiteOak Capital Balanced Hybrid Fund	WhiteOak Capital Multi Asset Allocation Fund
		WhiteOak Capital Balanced Advantage Fund
		WhiteOak Capital Large & Mid Cap Fund
		WhiteOak Capital Flexi Cap Fund
		WhiteOak Capital Large Cap Fund
10	WhiteOak Capital Large & Mid Cap Fund	WhiteOak Capital Balanced Advantage Fund
		WhiteOak Capital Multi Asset Allocation Fund
		WhiteOak Capital Balanced Hybrid Fund
		WhiteOak Capital Pharma and Healthcare Fund
		WhiteOak Capital Flexi Cap Fund
		WhiteOak Capital Large Cap Fund
11	WhiteOak Capital Pharma and Healthcare Fund	WhiteOak Capital Balanced Advantage Fund
		WhiteOak Capital Multi Asset Allocation Fund
		WhiteOak Capital Balanced Hybrid Fund
12	WhiteOak Capital Special Opportunities Fund	WhiteOak Capital Special Opportunities Fund WhiteOak Capital Flexi Cap Fund WhiteOak Capital Large Cap Fund WhiteOak Capital Large Cap Fund WhiteOak Capital Balanced Advantage Fund WhiteOak Capital Built Asset Allocation Fund WhiteOak Capital Balanced Hybrid Fund

- At the time of registration of Goal SIP, in case if the investor does not mention any Target Scheme for SWP, AMC will register such applications under Goal SIP instead of Normal SIP and the Source Scheme (SIP) mentioned in the application form will be considered as Default Target Scheme (SWP) for Goal SIP. The plan chosen (Direct or Regular) at the time of selecting the Source (SIP) scheme shall also be considered for the Target (SWP) scheme. For example, if the investor selects "Direct plan" for the SIP scheme, the Target scheme shall also be 'Direct plan' and so on. SWP amount will be as per the amount mentioned by the investor in the mandate form. The SWP Amount is subject to the minimum SWP amount for the respective scheme(s)
- On completion of the SIP period, the entire accumulated clear units via the respective Goal SIP will be transferred into a pre-defined SWP scheme, as opted by the investor, on T+15 days (T is the last SIP transaction date of the Goal SIP)
- During Goal SIP registration itself, the SWP scheme ticked shall be the target scheme and the SWP will be registered for Monthly frequency. The Start date of SWP will be the month following the trigger date(last SIP Date + 15 days) and the End date will be 31st December 2099. However, the SWP under Goal SIP shall be processed till units are available. In case, the trigger date is a non-business day, the next business day will be taken. SWP Date will be same as the SIP date
- G. Post the transfer, SWP is to be activated for the amount specified by the investor in the mandate form. In case, the investor does not fill in any SWP amount, default shall be considered as an Initial SIP amount registered.
- In case, the investor does not fill in any SIP tenure, the default tenure shall be 12 years. In case any other tenure is mentioned, apart from the ones mentioned in point A, the application shall be rejected. Purchase and Switch in (SI) is allowed under the SWP Scheme and SWP amount being triggered would be on units basis first in first out (FIFO) basis.
- Investors can choose any date (between 1 to 28) of his/her preference to register -any frequency available under the SIP facility. In case the date chosen for SIP falls on a Non-Business Day or on a date which is not available in a particular month, the SIP will be processed on the immediate next Business Day.
- Investors/ unitholders subscribing for Goal SIP are required to submit Goal SIP request by filling this application form at least 30 days prior to the date of first debit date and SIP start date shall not be beyond 100 days from the date of submission of request for Goal SIP
- In case SIP date is not selected, then the Goal SIP will be registered on 10th (default date) of each Month, as applicable.
- If the investor has not mentioned the SIP start Month, SIP will start from the next applicable month, subject to completion of 30 days lead time from the receipt date of SIP.
- The first SIP cheque/draft could be of any Business Day but subsequent Auto Debit mandate/cheques should be for any date from 1st to 28th of a month and there should be a minimum gap of at least 21 working days between the 1st SIP transaction and the 2nd SIP. However, subsequent cheques/ Auto Debit transaction date should have a gap of 30 days. In case the criteria is not met, the SIP would start on the same date from the next month. Units shall be allotted as per the realisation date. Investors can also start a Goal SIP directly without any initial investment, however he has to submit the application for enrolment of Goal SIP on any working day but the subsequent installment date of Goal SIP shall be any date from 1st to 28th of a month with a minimum gap criteria of 30 days between the submission of application form and the 1st SIP.
- N. In case of any ambiguity in the form, it is liable to get rejected.
- O. Goal SIP shall get discontinued in the following cases:
  - On cancellation of SIP before the end of tenure, the underlying trigger and SWP will cease
  - In case , redemption / Switch Out (SO) is processed in SIP Scheme during the SIP tenure, the trigger and the SWP will cease but SIP shall continue
  - Redemption and SO is also allowed under the Target Scheme. In case redemption / SO processed in Source Scheme after the SIP tenure till the execution of trigger switch, the trigger and the SWP will cease
- In case investor's demise intimation is received during the SIP tenure, the switch and the SWP shall cease. In case investor's demise intimation is received post SIP tenure but upto December 2099 (or till units are available), the SWP shall cease The Goal SIP of the scheme will get auto terminated, after three consecutive failures in case of weekly, fortnightly, monthly SIP frequency and two consecutive failures in case of quarterly SIP frequency.
- SIP Top Up & SIP Pause is allowed under this feature. However, the SWP would get registered only based on the initial SIP amount where investor has not specified the same in the application form.
- Q. SIP Top Up start date will be considered from the processing of 1st instalment for respective frequencies. For e.g. if the Top Up opted is for half yearly frequency, the Top Up will start from 7th instalment. Similarly for yearly frequency, the Top Up will start from 13th instalment. Also note that the SIP Top Up end date will be considered up to the SIP tenure end date Investors can opt for SIP Top Up facility with Fixed Top Up option or Variable Top Up option, wherein the amount of the SIP can be increased at fixed intervals. In case the investor opts for both options, the Variable Top Up option shall
  - be triggered. And the default Variable Top Up percentage shall be 5%. Please note Variable Top Up Option is not available in WhiteOak Capital ELSS Tax Saver Fund
  - The Fixed Top Up amount shall be in multiples of ₹500/-. Variable Top Up would be available at 5%, 10%, 15% and 20% and such other denominations (over and above 5%, 10%, 15% and 20%) as opted by the investor in multiples of 5% The frequency is fixed i.e. either at Yearly and Half Yearly basis. In case the SIP Top Up facility is not opted by ticking the appropriate box and frequency is not selected, the SIP Top Up may not be registered. In case of Quarterly SIP,
  - only the Yearly frequency is available under SIP Top Up
  - SIP Top Up facility shall also be available only for the existing investors who have already registered for SIP facility without Top Up option. For such existing investors, who wish to avail the Top Up facility, the application needs to be submitted 15 days prior to the next SIP 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
- Minor Tax status will not be allowed for Goal SIP registration.
- The SIP of the scheme will get auto terminated, after three consecutive failures.
- Unitholders can discontinue the facility by giving 10 days written notice to any of the Investor Service Centres (ISCs).
- The minimum installment amount under Goal SIP/ SWP shall be as minimum amount prescribed for SIP/SWP under Monthly frequencies in the respective schemes.
- Goal SIP is not available under DEMAT mode.
- W
- Incase if the investor does not fulfill any criteria, the Goal SIP application may be rejected. WhiteOak Capital Mutual Fund reserves the right to reject any application.

  To enroll for this facility, New investors needs to fill Common Application form along with the Goal SIP Registration & OTM Debit Mandate Form. Investors willing to invest in the existing folio need to only fill the Goal SIP Registration & OTM Debit Mandate Form. Where a One Time Mandate is already registered in a folio for a bank account, the Unit Holder(s) will have to fill only the SIP Registration Form and there is no need of a separate cheque to be given along with χ the SIP Registration Form.
- In case of any discrepancy, AMC reserves the right to process it as a normal SIP.
- Investors can enrol for this facility by visiting our website mf.whiteoakamc.com. Online enrolment is also offered on Exchange Platforms, i.e BSE STAR / NSE "MFSS".

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 Flexi Cap Fund  An Open Ended Dynamic Equity Scheme Investing Across Large Cap, Mid Cap and Small Cap Stocks	<ul> <li>Long term capital appreciation</li> <li>Investment in a diversified portfolio of equity and equity-related securities of companies across the spectrum of various market capitalization.</li> </ul>	WhiteOak Capital Flexi Cap Fund  Woderate Moderate Modera	BSE 500 TRI  Moderate  Agenerate  Agenerate  Agenerate  Agenerate  Riskometer
* Investors should consult their financi	al advisers if in doubt about whether the product is	suitable for them	