

TABLE OF CONTENTS

HIGHLIGHTS / SUMMARY OF THE SCHEME.....	2-6
I. INTRODUCTION.....	7-22
A. RISK FACTORS	7-15
B. REQUIREMENT OF MINIMUM UNITHOLDERS IN THE SCHEME	16
C. SPECIAL CONSIDERATIONS, IF ANY.....	16-17
D. DEFINITIONS.....	18-21
E. DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY.....	22
II. INFORMATION ABOUT THE SCHEME.....	23-47
A. TYPE OF THE SCHEME.....	23
B. WHAT IS THE INVESTMENT OBJECTIVE OF THE SCHEME?.....	23
C. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?.....	23-25
D. WHERE WILL THE SCHEME INVEST?.....	25-29
E. WHAT ARE THE INVESTMENT STRATEGIES?.....	29-37
F. FUNDAMENTAL ATTRIBUTES.....	37
G. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?.....	37
H. WHO MANAGES THE SCHEME?.....	38-39
I. WHAT ARE THE INVESTMENT RESTRICTIONS?.....	39-45
J. HOW HAS THE SCHEME PERFORMED?.....	45
K. PRODUCT DIFFERENTIATION WITH THE EXISTING	45-46
OPEN ENDED EQUITY SCHEMES	
L. ADDITIONAL SCHEME RELATED DISCLOSURES.....	46-47
III. UNITS AND OFFER.....	48-98
A. NEW FUND OFFER (NFO).....	48-66
B. ONGOING OFFER DETAILS.....	67-91
C. PERIODIC DISCLOSURES.....	92-97
D. COMPUTATION OF NAV.....	97-98
IV. FEES AND EXPENSES.....	98-103
A. NEW FUND OFFER (NFO) EXPENSES.....	98
B. ANNUAL SCHEME RECURRING EXPENSES.....	98-101
C. LOAD STRUCTURE.....	101-102
D. WAIVER OF LOAD FOR DIRECT TRANSACTIONS.....	102
E. TRANSACTION CHARGES.....	102-103
V. RIGHTS OF UNITHOLDERS.....	103
VI. PENALTIES, PENDING LITIGATION OR PROCEEDINGS; FINDINGS OF INSPECTIONS OR INVESTIGATIONS FOR WHICH ACTION MAY HAVE BEEN TAKEN OR IS IN THE PROCESS OF BEING TAKEN BY ANY REGULATORY AUTHORITY.....	103-104

HIGHLIGHTS / SUMMARY OF THE SCHEME	
Name of the Scheme	WhiteOak Capital Tax Saver Fund
Nature of the Scheme	An open ended Equity Linked Savings Scheme with a statutory lock in of 3 years and tax benefit
Investment Objective	To generate capital appreciation / income from a portfolio, comprising predominantly of equity & equity related instruments. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.
Category of the Scheme	Equity Linked Savings Scheme ("ELSS")
Liquidity	<p>Units of the Scheme will be available for Subscription and/or Redemption at NAV related prices on every Business Day commencing not later than 5 Business Days from the date of allotment of Units post the NFO Period. The AMC shall dispatch the redemption proceeds within 10 Business Days from date of receipt of request from the Unit holder.</p> <p>Lock-in period - Redemption of Units can be made only after a period of three years (lock-in period) from the date of allotment of Units proposed to be redeemed as prescribed in the ELSS regulations. As per SEBI guidelines, the NAV will be disclosed at the close of every business day.</p> <p>The Trustee reserves the right to change the lock-in period prospectively from time to time, in the event of amendment(s) to the ELSS regulations with respect to the lock-in period.</p>
Benchmark	S&P BSE 500 TRI
Transparency/ NAV Disclosure	<p>The AMC will calculate and disclose the first NAV of the Scheme within 5 Business Days from the date of allotment. Subsequently, the AMC will calculate and disclose the NAVs on all the Business Days. The AMC shall update the NAVs on its website (http://mf.whiteoakamc.com) and of the Association of Mutual Funds in India - AMFI (www.amfiindia.com) before 11.00 p.m. on every Business Day. Further, AMC shall extend facility of sending latest available NAVs to unitholders through SMS, upon receiving a specific request in this regard.</p> <p>In case of any delay, the reasons for such delay would be explained to AMFI in writing. If the NAVs are not available before the commencement of Business Hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAV.</p> <p>The NAV will be calculated in the manner as provided in this SID or as may be prescribed by the SEBI Regulations from time to time. The NAV will be computed up to two decimal places. However, the AMC reserves the right to declare the NAVs up to additional decimal places as it deems appropriate</p> <p>The AMC shall disclose portfolio (along with ISIN) of the Scheme on the website http://mf.whiteoakamc.com and on the website of AMFI www.amfiindia.com within 10 days from the close of each month / half years.</p> <p>In case of unitholders whose email addresses are registered, the AMC will send via email both the monthly and half yearly statement of scheme portfolio within 10 days from the close of each month/half year respectively.</p> <p>Since the Scheme is a new Scheme, Top 10 Holdings and Sector wise holdings are not available.</p>

	The AMC will make available the Annual Report of the Scheme within four months of the end of the financial year in the manner specified by the SEBI.																																				
Loads	<p>Entry Load: Not applicable SEBI vide its circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 has decided that there shall be no entry Load for all Mutual Fund Schemes.</p> <p>Exit Load: Nil</p> <p>The AMC/Trustee reserves the right to change / modify the Load structure of the Scheme, subject to maximum limits as prescribed under the Regulations.</p>																																				
Plans and options	<p>The Scheme will have 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.</p> <p>Both the Plans offer following options</p> <ul style="list-style-type: none"> (i) Growth option (ii) Payout of Income Distribution cum capital withdrawal option (IDCW Payout option) <p>Default Option–Growth Option</p> <p>Investors subscribing Units under Direct Plan of a Scheme should indicate “Direct Plan” against the scheme name in the application form. Investors should also mention “Direct” in the ARN column of the application form. The table showing various scenarios for treatment of application under “Direct/Regular” Plan is as follows:</p> <table border="1"> <thead> <tr> <th>Scenario</th> <th>Broker code mentioned by the investor</th> <th>Plan mentioned by the investor</th> <th>Default plan to be captured</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Not mentioned</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>2</td> <td>Not mentioned</td> <td>Direct Plan</td> <td>Direct Plan</td> </tr> <tr> <td>3</td> <td>Not mentioned</td> <td>Regular Plan</td> <td>Direct Plan</td> </tr> <tr> <td>4</td> <td>Mentioned</td> <td>Direct Plan</td> <td>Direct Plan</td> </tr> <tr> <td>5</td> <td>Direct</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>6</td> <td>Direct</td> <td>Regular Plan</td> <td>Direct Plan</td> </tr> <tr> <td>7</td> <td>Mentioned</td> <td>Regular Plan</td> <td>Regular Plan</td> </tr> <tr> <td>8</td> <td>Mentioned</td> <td>Not mentioned</td> <td>Regular Plan</td> </tr> </tbody> </table> <p>In cases of wrong/ invalid/ incomplete ARN code mentioned on the application form, the application will be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load, if applicable.</p> <p>TREATMENT OF FINANCIAL TRANSACTIONS RECEIVED THROUGH SUSPENDED DISTRIBUTORS:</p> <p>The financial transactions of an investor where his distributor’s AMFI Registered Number (ARN) has been suspended temporarily or terminated permanently by Association of Mutual Fund in India (AMFI) shall be processed as follows.</p> <ol style="list-style-type: none"> 1. During the period of suspension, no commission shall be accrued or payable to the distributor whose ARN is suspended. Accordingly, during the period of suspension, commission on the business canvassed prior to the date of 	Scenario	Broker code mentioned by the investor	Plan mentioned by the investor	Default plan to be captured	1	Not mentioned	Not mentioned	Direct Plan	2	Not mentioned	Direct Plan	Direct Plan	3	Not mentioned	Regular Plan	Direct Plan	4	Mentioned	Direct Plan	Direct Plan	5	Direct	Not mentioned	Direct Plan	6	Direct	Regular Plan	Direct Plan	7	Mentioned	Regular Plan	Regular Plan	8	Mentioned	Not mentioned	Regular Plan
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	<p>suspension shall stand forfeited, irrespective of whether the suspended distributor is the main ARN holder or a sub-distributor.</p> <p>2. All Purchase / Switch requests (including under fresh registrations of Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) or under SIPs / STPs registered prior to the suspension period) received during the suspension period shall be processed under Direct Plan and continue to be processed under Direct Plan perpetually*. (*Note: If WhiteOak Capital Asset Management Limited (“WhiteOak Capital AMC”) receives a written request / instruction from the unit holder to shift back to Regular Plan under the ARN of the distributor post the revocation of suspension of ARN, the same shall be honored. Further, WhiteOak Capital AMC shall also suitably inform the concerned unitholders about suspension of the distributor from doing mutual fund distribution business).</p> <p>3. All Purchase / Switch transactions including SIP / STP transactions received through the stock exchange platform, through distributor whose ARN has been suspended, shall be rejected.</p> <p>4. In cases where the ARN of the distributor is permanently terminated, the unitholders have the following options:</p> <ul style="list-style-type: none"> • Switch their existing investments under the Regular Plan to Direct Plan (with capital gains taxes implication); or • Continue their existing investments under the Regular Plan under ARN of another distributor of their choice.
Minimum Application Amount	<p><u>During New Fund Offer Period:</u> Minimum of Rs. 500/- and in multiples of Re. 500/- thereafter during the New Fund Offer period. Weekly SIP: Rs. 500/- (plus in multiple of Re. 500/-) Minimum installments: 6 Fortnightly SIP: Rs. 500/- (plus in multiple of Re. 500/-) Minimum installments: 6 Monthly SIP: Rs. 500/- (plus in multiple of Re. 500/-) Minimum installments: 6 Quarterly SIP: Rs. 1,500/- (plus in multiple of Re. 500/-) Minimum installments - 4</p> <p>The applicability of the minimum amount of installment mentioned is at the time of registration only.</p> <p><u>During Ongoing Offer period:</u> Fresh Purchase (Incl. Switch-in): Minimum of Rs. 500/- and in multiples of Re. 500/- thereafter Additional Purchase (Incl. Switch-in): Minimum of Rs. 500/- and in multiples of Re. 500/- thereafter Weekly SIP: Rs. 500/- (plus in multiple of Re. 500/-) Minimum installments: 6 Fortnightly SIP: Rs. 500/- (plus in multiple of Re. 500/-) Minimum installments: 6 Monthly SIP: Rs.500/- (plus in multiple of Re. 500/-) Minimum installments: 6 Quarterly SIP: Rs.1,500/- (plus in multiple of Re. 500/-) Minimum installments - 4</p>

	The applicability of the minimum amount of installment mentioned is at the time of registration only.
Minimum Redemption Amount	Rs. 500/- and in multiples of Re 0.01/- or account balance, whichever is lower.
Non applicability of Minimum Application Amount	SEBI vide its circular SEBI/HO/IMD/IMD-I/DOF5/P/CIR/2021/553 dated April 28, 2021 read along with Minimum Application SEBI/HO/IMD/IMD-IDOF5/P/CIR/2021/624 dated September 20, 2021 (Alignment of interest of Amount: Designated Employees of Asset Management Companies (AMCs) with the Unitholders of the Mutual Fund Schemes) has, inter alia mandated that a minimum of 20% of gross annual CTC net of income tax and any statutory contributions of the Designated Employees of the AMCs shall be invested in units of the scheme(s) of the Fund in which they have a role/oversight The said guidelines came into effect from the October 1, 2021. In accordance with the regulatory requirement, the minimum application amount and in multiples of Rs. 1/- thereafter wherever specified in the concerned SID / KIM will not be applicable for investment made in schemes of WhiteOak Capital Mutual Fund in compliance with the aforesaid circular(s).
IDCW Policy	The Trustee reserves the right to declare IDCW under the option of the Scheme depending on the net distributable surplus available under the Scheme. IDCW Amounts can be distributed out of investors' capital (Equalization Reserve), which is part of sale price that represents realized gains.
Dematerialization (Demat)	<p>Unit holders will have an Option to hold the units by way of an Account Statement or in Dematerialized ('Demat') form. Unit holders opting to hold the units in Demat form must provide their Demat Account details in the specified section of the application form. However, this facility is not available for investment under Daily IDCW. The Applicant intending to hold the units in Demat form are required to have a beneficiary account with a Depository Participant (DP) registered with NSDL / CDSL and will be required to indicate in the application the DP's name, DP ID Number and the Beneficiary Account Number of the applicant held with the DP at the time of purchasing Units. Unitholders are requested to note that request for conversion of units held in Account Statement (non-demat) form into Demat (electronic) form or vice versa should be submitted to their Depository Participants.</p> <p>In case Unit holders do not provide their Demat account details or the Demat details provided in the application form are incomplete / incorrect or do not match with the details with the Depository records, the Units will be allotted in account statement mode provided the application is otherwise complete in all respect and accordingly an account statement shall be sent to them.</p>
Transaction Charges	In accordance with SEBI circular no. Cir/IMD/DF/13/2011 dated August 22, 2011, the AMC will deduct Transaction Charges on purchase/subscription of Rs.10,000/- and above made through a valid ARN Holder i.e. AMFI registered distributors/ intermediaries, provided such distributor has opted to receive the Transaction Charges. Further, in accordance with SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012, distributors have an option either to opt in or opt out of levying transaction charge based on type of the product. Such Transaction Charges collected by the AMC will be paid to the ARN Holder through whom the investment has been made. However, no Transaction Charges will be imposed for investments made directly with the Fund.

	For more details on Transaction Charges, please refer the Section on “ Transaction Charges ” in this Document.
Applicability of Stamp Duty on Mutual Fund Transactions	Unit holders are requested to note that, pursuant to Notification No. S.O. 1226(E) and G.S.R. 226(E) dated March 30, 2020, issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I Transactions of Chapter IV of Notification dated February 21, 2019, issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019, a stamp duty @0.005% of the transaction value would be levied on applicable mutual fund transactions, with effect from July 1, 2020. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase/switch in transactions to the Unit holders would be reduced to that extent.
Disclosure of Risk-o-Meter	The product labelling assigned during the NFO is based on internal assessment of the Scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made. The AMC will evaluate the Risk-o-Meter on a monthly basis and shall disclose the same along with the portfolio disclosure.
Lock-in period	Redemption of Units can be made only after a period of three years (lock-in period) from the date of allotment of Units proposed to be redeemed as prescribed in the ELSS regulations. The Trustee reserves the right to change the lock-in period prospectively from time to time, in the event of amendment(s) to the ELSS regulations with respect to the lock-in period.

I. INTRODUCTION

A. RISK FACTORS

STANDARD RISK FACTORS

- Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
- As the price / value / interest rates of the securities in which the Scheme invests fluctuates, the value of your investment in the Scheme may go up or down depending on the various factors and forces affecting the capital markets and money markets.
- Past performance of the Sponsor/AMC/Mutual Fund does not guarantee future performance of the Scheme.
- The name of the Scheme does not in any manner indicate either the quality of the Scheme or its future prospects and returns.
- The sponsor is not responsible or liable for any loss resulting from the operation of the Scheme beyond the initial contribution of Rs. 1 lakh made by it towards setting up the Fund.
- The present scheme is not a guaranteed or assured return scheme.

SCHEME SPECIFIC RISK FACTORS

As per the provision of lock-in under the ELSS Guidelines, the ability of Unitholders to realize returns in the Scheme is restricted for the first three years from the date of their allotment.

Investments in equity shares and equity related instruments involve various risks and investors should not invest in the scheme unless they can afford to take these risks. Some of the specific risk factors related to the Scheme include, but are not limited to the following:

- **Market Risk:** Equity shares and equity related instruments are volatile and prone to price fluctuations on a daily basis. Hence, the value of the Equity and Equity Related investments may go down and an investor may not get back the amount invested.
- **Liquidity Risk:** The liquidity of investments made in the Scheme may be restricted by trading volumes and settlement periods. Settlement periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended securities purchases, due to settlement problems, could cause the Scheme to miss certain investment opportunities. Similarly, the inability to sell securities held in the Scheme portfolio would result at times, in potential losses to the Scheme, should there be a subsequent decline in the value of securities held in the Scheme portfolio.

The Company may invest in Securities proposed to be listed in due course within the statutory time limit. However, this may temporarily increase the illiquidity risk of the portfolio. Further, in case the unquoted securities fail to get listed it may make it difficult for the Company to sell these when the need arises; and may result in the Company realizing significantly less than the value at which it had previously recorded such investments. Investments in unquoted securities can also be more difficult to value than quoted securities and there is no guarantee that the basis of calculation used in the valuation process will reflect the actual value achievable on realization of those investments.

In addition, Indian companies that go public are typically subject to a regulatory lock-in period preventing shareholders from disposing of the pre-IPO as well as the Anchor share capital for a certain period of time from the date of the IPO. The Company may become subject to such lock-in arrangements if any of its unquoted holdings go public, which would restrict the Company's ability to dispose of such

investments during the regulatory lock-in period and further increase the illiquidity of the Company's portfolio.

- **Foreign Exchange Risk** – The businesses that we might invest in might have significant reliance on imports and/or exports, which can increase their vulnerability to sharp fluctuations in Foreign Exchange rates.
- **Corporate Governance Risk:** We generally avoid investing in companies with inferior corporate governance. However, post our investment if poor corporate governance were to manifest in any way such as siphoning of cash, unethical business practices, manipulation of share price, etc then it can impact the value of our investment.
- **Legislative Risk:** The value and marketability of the Company's investments may be affected by changes or developments in the legal and regulatory climate in India. Changes in law/government policies, taxation, etc. can have an adverse or a favorable impact on the underlying investments.
- **Geopolitical Risks** - Geopolitical tensions between India and any of its neighbouring countries can disrupt the economics growth. Subsequently, this might have a non-linear impact on the business that the Scheme has invested in and their valuations.

Also, the value of investments done under the Scheme, may be adversely affected by change in interest rates, socio-political, economic and other circumstances.

Risk Factors related to midcap and small cap stocks – The above mentioned risks are heightened in case of the midcap and small cap stocks as they have lower floats and are relatively less researched. Through position sizing and balanced portfolio construction, the fund manager shall contain and manage these risks.

Risks associated with investments in Fixed Income Securities

- **Interest-Rate Risk:** Fixed income securities such as government bonds, corporate bonds, and money market instruments and derivatives run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing fixed income securities fall and when interest rates drop, such prices increase. The extent of fall or rise in prices depends upon the coupon and maturity of the security, yield at which the security is being traded, put and call options on the security etc.
- **Re-investment Risk:** Investments in fixed income securities carry re-investment risk as interest rates prevailing on the coupon payment or maturity dates may differ from the original coupon of the bond.
- **Basis Risk:** Basis risk arises due to a difference in the price movement of the derivative vis-à-vis that of the security being hedged.
- **Spread Risk:** In a floating rate security the coupon is expressed in terms of a spread or mark up over the benchmark rate. In the life of the security, the yield of the underlying benchmark may or may not change, but the spread of the security over the underlying benchmark might increase leading to loss in value of the security.
- **Liquidity Risk:** The liquidity of a bond may change, depending on market conditions leading to changes in the liquidity premium attached to the price of the bond. At the time of selling the security, the security can become illiquid, leading to loss in value of the portfolio.
- **Credit Risk:** This is the risk associated with the issuer of a debenture/bond or a money market instrument defaulting on coupon payments or in paying back the principal amount on maturity. Even when there is no default, the price of a security may change with expected changes in the credit rating of the issuer. It is to be noted here that a Government Security is a sovereign security and is the safest. Corporate bonds carry a higher amount of credit risk than Government securities. Within corporate bonds also there are

different levels of safety and a bond rated higher by a particular rating agency is considered safer than a bond rated lower by the same rating agency.

Liquidity Risk on account of unlisted securities: The liquidity and valuation of the Scheme investments due to their holdings of unlisted securities may be affected if they have to be sold prior to their target date of divestment. The unlisted security can go down in value before the divestment date and selling of these securities before the divestment date can lead to losses in the portfolio.

- **Counterparty Risk:** - This is the risk of failure of counterparty to a transaction to deliver securities against consideration received or to pay consideration against securities delivered, in full or in part or as per the agreed specification. There could be losses to the Scheme in case of a counterparty default.
- **Settlement Risk:** Fixed income securities run the risk of settlement which can adversely affect the ability of the fund house to swiftly execute trading strategies which can lead to adverse movements in NAV.
- **Risks associated with unrated instruments:** - Investments in unrated instruments are subject to the risk associated with investments in any other fixed income securities, as referred above. However, investments in unrated instruments are considered to be subject to greater risk of loss of principal and interest than rated instruments.
- **Duration Risk:** - Duration risk refers to the movement in price of the underlying invested money market / debt instruments due to movement/change in interest rates over different durations of maturity of instruments. In a portfolio of debt assets, the duration risk is measured by the average duration of the portfolio. Duration is used as a measure of the sensitivity of the fixed income instrument to a change in interest rates. Usually, Individual duration of the fixed income instruments in the portfolio is calculated and the portfolio duration is the weighted average of such individual instrument duration. A longer portfolio duration is associated with greater price fluctuations. A rise in interest rates could normally lead to decrease in prices and generally negatively affects portfolios having longer duration vis-a-vis portfolios having shorter duration. A fall in interest rate generally benefits portfolio having longer duration. A longer duration portfolio is also generally associated with greater volatility vis-a-vis a shorter duration portfolio.

Risk Factor associated with investing in Securities Segment and Tri-party Repo trade settlement:

The Mutual Fund is a member of securities segment and Triparty Repo trade settlement of the Clearing Corporation of India (CCIL). All transactions of the mutual fund in government securities and in Tri-party Repo trades are settled centrally through the infrastructure and settlement systems provided by CCIL; thus, reducing the settlement and counterparty risks considerably for transactions in the said segments. The members are required to contribute an amount as communicated by CCIL from time to time to the default fund maintained by CCIL as a part of the default waterfall (a loss mitigating measure of CCIL in case of default by any member in settling transactions routed through CCIL).

As per the waterfall mechanism, after the defaulter's margins and the defaulter's contribution to the default fund have been appropriated, CCIL's contribution is used to meet the losses. Post utilization of CCIL's contribution if there is a residual loss, it is appropriated from the default fund contributions of the non-defaulting members. Thus, the Scheme is subject to risk of the initial margin and default fund contribution being invoked in the event of failure of any settlement obligations.

In addition, the fund contribution is allowed to be used to meet the residual loss in case of default by the other clearing member (the defaulting member).

CCIL shall maintain two separate Default Funds in respect of its Securities Segment, one with a view to meet losses arising out of any default by its members from outright and repo trades and the other for meeting losses arising out of any default by its members from Triparty Repo trades. The mutual fund is exposed to the extent of its contribution to the default fund of CCIL, in the event that the contribution of the mutual fund is called upon to absorb settlement/ default losses of another member by CCIL, as a result the Scheme may lose an amount equivalent to its contribution to the default fund.

Risks associated with Derivatives

- The Scheme may invest in derivative products in accordance with and to the extent permitted under the Regulations and by RBI. Derivative products are specialized instruments that require investment techniques and risk analysis different from those associated with stocks and bonds. The use of a derivative requires an understanding not only of the underlying instrument but of the derivative itself. Trading in derivatives carries a high degree of risk although they are traded at a relatively small amount of margin which provides the possibility of great profit or loss in comparison with the principal investment amount. Thus, derivatives are highly leveraged instruments. Even a small price movement in the underlying security could have an impact on their value and consequently, on the NAV of the Units of the Scheme.
- The derivatives market in India is nascent and does not have the volumes that may be seen in other developed markets, which may result in volatility to the values.
- Investment in derivatives also requires the maintenance of adequate controls to monitor the transactions entered into, the ability to assess the risk that a derivative adds to the portfolio and the ability to forecast price or interest rate movements correctly. Even a small price movement in the underlying security could have an impact on their value and consequently, on the NAV of the Units of the Scheme.
- The Scheme may face execution risk, whereby the rates seen on the screen may not be the rate at which the ultimate execution of the derivative transaction takes place.
- The Scheme may find it difficult or impossible to execute derivative transactions in certain circumstances. For example, when there are insufficient bids or suspension of trading due to price limit or circuit breakers, the Scheme may face a liquidity issue.
- The options buyer's risk is limited to the premium paid, while the risk of an options writer is unlimited. However, the gains of an options writer are limited to the premiums earned.
- The exchange may impose restrictions on exercise of options and may also restrict the exercise of options at certain times in specified circumstances and this could impact the value of the portfolio.
- The writer of a call option bears a risk of loss if the value of the underlying asset increases above the exercise price.
- Investments in index futures face the same risk as the investments in a portfolio of shares representing an index. The extent of loss is the same as in the underlying stocks.
- The Scheme bears a risk that it may not be able to correctly forecast future market trends or the value of assets, indices or other financial or economic factors in establishing derivative positions for the Scheme.
- The risk of loss in trading futures contracts can be substantial, because of the low margin deposits required, the extremely high degree of leverage involved in futures pricing and the potential high volatility of the futures markets.
- There is the possibility that a loss may be sustained by the portfolio as a result of the failure of another party (usually referred to as the "counter party") to comply with the terms of the derivatives contract. The counter party may default on a transaction before settlement and therefore, the Scheme is compelled to negotiate with another counterparty at the then prevailing (possibly unfavourable) market price.
- Derivatives also carry a market liquidity risk where the derivatives cannot be sold (unwound) at prices that reflect the underlying assets, rates and indices.
- Where derivatives are used for hedging, such use may involve a basis risk where the instrument used as a hedge does not match the movement in the instrument/underlying asset being hedged. The risk may be inter-related also e.g. interest rate movements can affect equity prices, which could influence specific issuer/industry assets.

- Other risks in using derivatives include the risk of mispricing or improper valuation of derivatives and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.
- Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor / unitholder. Execution of investment strategies depends upon the ability of the fund manager(s) to identify such opportunities which may not be available at all times. Identification and execution of the strategies to be pursued by the fund manager(s) involve uncertainty and decision of fund manager(s) may not always be profitable. No assurance can be given that the fund manager(s) will be able to identify or execute such strategies.
- The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

The following are certain additional risks involved with use of fixed income derivatives:

Interest rate risk: Derivatives carry the risk of adverse changes in the price due to change in interest rates.

Liquidity risk: During the life of the derivative, the benchmark might become illiquid and might not be fully capturing the interest rate changes in the market, or the selling, unwinding prices might not reflect the underlying assets, rates and indices, leading to loss of value of the portfolio.

Risks associated with Covered Call Strategy

The risk associated with covered calls is the loss of upside, i.e. if the shares are assigned (called away), the option seller forgoes any share price appreciation above the option strike price.

The Scheme may write covered call option only in case it has adequate number of underlying equity shares as per regulatory requirement. This would lead to setting aside a portion of investment in underlying equity shares. If covered call options are sold to the maximum extent allowed by regulatory authority, the scheme may not be able to sell the underlying equity shares immediately if the view changes to sell and exit the stock. The covered call options need to be unwound before the stock positions can be liquidated. This may lead to a loss of opportunity or can cause exit issues if the strike price at which the call option contracts have been written become illiquid. Hence, the scheme may not be able to sell the underlying equity shares, which can lead to temporary illiquidity of the underlying equity shares and result in loss of opportunity.

The writing of covered call option would lead to loss of opportunity due to appreciation in value of the underlying equity shares. Hence, when the appreciation in equity share price is more than the option premium received the scheme would be at a loss.

Risk associated with Imperfect Hedging using Interest Rate Futures

Basis Risk

Each security could be hedged with an Interest Rate Future. Hypothetically creating an imperfect hedge, IGB 7.17% 2028 on which AMC are long, and short on an (interest rate future) IRF 6.79% 2027 for which the underlying is 10 year bond, if the spot yield are 7% and future yield is 7.3% the basis would be of 0.3%. There is an inherent risk of this basis (spread) narrowing, widening or remaining stable/flat.

Spread widening means that the spot becomes 6.9% and future becomes 7.25% - the basis increases in total by 0.05% and new basis is 0.35%. Due to this there would be a profit of 5bps on the IGB 8.15% 2026 long bond and there would be a loss of 5bps on IRF short future position. This would result in an overall profit as the price of a bond would increase more compared to the increase in the price of IRF due to the duration and convexity effect.

Spread narrowing means that the spot becomes 7.2% and future becomes 7.35% - the basis decreases in total by 0.15% and the new basis is 0.15%. This would result in a loss as the price of IGB 8.15% 2026 bond would decrease more compared to the decrease in the price of IRF due to the duration and convexity effect.

Spread remaining flat or stable means that the spread does not move or is a negligible change in the basis i.e. in our example is of 0.3%.

Mispricing Risk, or improper valuation

Market circumstances may necessitate unwinding the derivative positions at sub-optimal prices during periods of market dislocation triggered by contagion or turmoil e.g. if the expected upward trajectory of yields reverses course and begins to spiral downward, most participants with short Interest Rate Futures positions are likely to seek an unwinding, leading to a potential amplification in the adverse price movement, and impact there from.

Liquidity Risk

This refers to the ease at which a security can be sold at or near its true value. The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is characteristic of the Indian fixed income market.

Correlation weakening, and consequent risk of regulatory breach

SEBI regulation mandates minimum correlation criteria of 0.9 (calculated on a 90 day basis) between the portfolio being hedged and the derivative serving as the hedge; in cases where this limit is breached (i.e. when the 90-day correlation falls below 0.9), a rebalancing period of 5 working days has been permitted. Inability to satisfy this requirement within the stipulated period due to difficulties in re-balancing would lead to a lapse of the exemption in gross exposure computation. The entire derivative exposure would then need to be included in gross exposure, which may result in gross exposure in excess of 100% of net asset value; leverage is not permitted as per SEBI guidelines.

Risks associated with investing in foreign securities/ overseas investments/ offshore securities

Subject to necessary approvals, if any and within the investment objectives of the Scheme, the Scheme may invest in overseas markets which carry risks related to fluctuations in the foreign exchange rates, the nature of the securities market of the country, repatriation of capital due to exchange controls and political circumstances.

Since the Scheme would invest only partially in foreign securities, there may not be readily available and widely accepted benchmarks to measure performance of such Scheme. To manage risks associated with foreign currency and interest rate exposure, the Fund may use derivatives for efficient portfolio management and hedging and portfolio rebalancing and in accordance with conditions as may be stipulated under the Regulations and by RBI from time to time.

Investment in Foreign Securities involves a currency risk. To the extent that the assets of the Scheme will be invested in securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by changes in the value of certain foreign currencies relative to the Indian Rupee. The repatriation of capital to India may also be hampered by changes in regulations concerning exchange controls or political circumstances as well as the application to it of other restrictions on investment.

Risk factors associated with repo transactions in corporate bonds

The market for the aforesaid product is over the counter (OTC) and illiquid. Hence, repo obligations cannot be easily sold to other parties. If a counterparty fails, the scheme would have to take recourse to the collateral provided. If a counterparty fails to repay and the value of the collateral falls beyond the haircut, then the Scheme would be exposed to a loss of interest or principal.

Further, if the Scheme needs to take recourse to the debt securities provided as collateral, and the issuer of the debt securities makes a default, the scheme may lose the whole, or substantial portion of the amount. This risk

is somewhat mitigated by the fact that only bonds which have credit rating of AA and above can be accepted as collateral for repo transactions.

Risks associated with Short Selling

The Scheme may enter into short selling transactions, subject to SEBI and RBI Regulations.

Short positions carry the risk of losing money and these losses may grow unlimited theoretically if the price of the stock increases without any limit. This may result in major loss to the Scheme.

At times, the participants may not be able to cover their short positions, if the price increases substantially. If numbers of short sellers try to cover their position simultaneously, it may lead to disorderly trading in the stock and thereby can briskly escalate the price even further making it difficult or impossible to liquidate short position quickly at reasonable prices. In addition, short selling also carries the risk of inability to borrow the security by the participants thereby requiring the participants to purchase the securities sold short to cover the position even at unreasonable prices.

Risks associated with Securities Lending

For Equity Instruments:

As with other modes of extensions of credit, there are risks inherent to securities lending. During the period the security is lent, the Scheme may not be able to sell such security and in turn cannot protect from the falling market price of the said security. Under the current securities lending and borrowing mechanism, the Scheme can call back the securities lent any time before the maturity date of securities lending contract. However, this will be again the function of liquidity in the market and if there are no lenders in the specified security, the Scheme may not be able to call back the security and in the process, the Scheme will be exposed to price volatility. Moreover, the fees paid for calling back the security may be more than the lending fees earned by Scheme at the time of lending the said security and this could result in loss to the Scheme. Also, during the period the security is lent, the Fund will not be able to exercise the voting rights attached to the security as the security will not be registered in the name of the Scheme in the records of the Depository/issuer.

For Debt Instruments:

As with other modes of extensions of credit, there are risks inherent to securities lending, including the risk of failure of the other party, in this case the approved intermediary, to comply with the terms of the agreement entered into between the lender of securities i.e. the Scheme and the approved intermediary. Such failure can result in the possible loss of rights to the collateral put up by the borrower of the securities, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing to the lender from the securities deposited with the approved intermediary. The Fund may not be able to sell such lent securities and this can lead to temporary illiquidity.

Risks associated with Segregated portfolio

- a) Investor holding units of segregated portfolio may not be able to liquidate their holding till the time recovery of money from the issuer.
- b) Security(ies) held in segregated portfolio may not realize any value.
- c) Listing of units of segregated portfolio in recognized stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further trading price of units on the stock market may be significantly lower than the prevailing NAV.

Risks associated with Investing in Credit Enhancement (CE) rated securities:

The risks factors stated below for the Credit Enhancement are in addition to the risk factors associated with debt instruments.

Credit rating agencies assign CE rating to an instrument based on any identifiable credit enhancement for the debt instrument issued by an issuer. The credit enhancement could be in various forms and could include guarantee, shortfall undertaking, letter of comfort, etc. from another entity. This entity could be either related or non-related to the issuer like a bank, financial institution, etc. Credit enhancement could include additional security in form of pledge of shares listed on stock exchanges, etc. Hence, for CE rated instruments evaluation of the credit enhancement provider, as well as the issuer is undertaken to determine the issuer rating.

Liquidity Risk: Debt securities lack a well-developed secondary market in India, and due to the credit enhanced nature of CE securities, the liquidity in the market for these instruments is adversely affected compared to similar rated debt instruments. Hence, lower liquidity of such instruments, could lead to inability of the scheme to sell such debt instruments and generate liquidity for the scheme or higher impact cost when such instruments are sold.

Credit Risk: The credit risk of debt instruments which are CE rated is based on the combined strength of the issuer as well as the structure. Hence, any weakness in either the issuer or the structure could have an adverse credit impact on the debt instrument. The weakness in structure could arise due to inability of the investors to enforce the structure due to issues such as legal risk, inability to sell the underlying collateral or enforce guarantee, etc.

Therefore, apart from issuer level credit risk such debt instruments are also susceptible to structure related credit risk.

Bankruptcy of the Swap Bank

If the Swap Bank, becomes subject to bankruptcy proceedings then an Investor could experience losses or delays in the payments due under the Interest Rate Swap Agreement.

Risks Factors associated with transaction in Units through stock exchange(s)

In respect of transaction in Units of the Scheme through BSE and / or NSE, allotment and redemption of Units on any Business Day will depend upon the order processing / settlement by BSE and / or NSE and their respective clearing corporations on which the Fund has no control.

Nature of Risk Mitigation Measures by AMC

Nature of Risk	Risk Mitigation by AMC
By virtue of requirements under the ELSS, Units issued under the Scheme cannot be assigned/transferred/pledged/switched-out /redeemed until the completion of three years from the date of their allotment. The ability of an investor to realise returns on investments in the Scheme is consequently restricted for the first three years. Redemption will be made prior to the expiry of the aforesaid three year period only in the event of the death of a Unit holder, subject to the Units having been held for a period of one year from the date of their allotment.	In the long term, equities typically tend to outperform other asset classes and the said lock in period of 3 years is useful to realize the potential of equities.
For making investments in Equity and Equity Related Instruments	

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

B. REQUIREMENT OF MINIMUM UNITHOLDERS IN THE SCHEME

The Scheme shall have a minimum of 20 Unitholders and no single Unitholder shall account for more than 25% of the corpus of the Scheme. However, if such limit is breached during the NFO of the Scheme, the Fund will endeavor to ensure that within a period of three months or the end of the succeeding calendar quarter from the close of the NFO of the Scheme, whichever is earlier, the Scheme complies with these two conditions. In case the Scheme does not have a minimum of 20 Unitholders in the stipulated period, the provisions of Regulation 39(2)(c) of the SEBI (MF) Regulations would become applicable automatically without any reference from SEBI and accordingly the Scheme shall be wound up and the units would be redeemed at Applicable NAV. The aforesaid conditions should be complied with in each subsequent calendar quarter on an average basis. In case the Scheme does not have a minimum of 20 Unitholders on an ongoing basis for each calendar quarter, the provisions of Regulation 39(2)(c) of the SEBI (MF) Regulations would become applicable automatically without any reference from SEBI and accordingly the Scheme shall be wound up and the units would be redeemed at Applicable NAV. If there is a breach of the 25% limit by any Unitholder over the quarter, a rebalancing period of one month would be allowed and thereafter the Unitholder who is in breach of the rule shall be given 15 days notice to redeem his exposure over the 25 % limit. Failure on the part of the said Unitholder to redeem his exposure over the 25 % limit within the aforesaid 15 days would lead to automatic Redemption by the Mutual Fund on the Applicable NAV on the 15th day of the notice period. The Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.

C. SPECIAL CONSIDERATIONS, IF ANY

- The Sponsor is not responsible for any loss resulting from the operation of the Scheme beyond the initial contribution of an amount of Rs.1,00,000 (Rupees One Lakh) collectively made by them towards setting up the Mutual Fund or such other accretions and additions to the initial corpus set up by the Sponsor.
- Prospective investors should study this Scheme Information Document ("SID) and Statement of Additional Information ("SAI") carefully in its entirety and should not construe the contents hereof as advise relating to legal, taxation, financial, investment or any other matters and are advised to consult their legal, tax, financial and other professional advisors to determine possible legal, tax, financial or other considerations of subscribing to or redeeming units, before making a decision to invest / redeem / hold Units.
- The AMC, Trustee or the Mutual Fund have not authorized any person to issue any advertisement or to give any information or to make any representations, either oral or written, other than that contained in this Scheme Information Document or the Statement of Additional Information or as provided by the AMC in connection with this offering. Prospective Investors are advised not to rely upon any information or representation not incorporated in the Scheme Information Document or Statement of Additional Information or as provided by the AMC as having been authorized by the Mutual Fund, the AMC or the Trustee.
- Neither this SID or SAI nor the Mutual Fund has been registered in any jurisdiction outside India. The distribution of this SID in certain jurisdictions may be restricted or totally prohibited and accordingly, persons who come into possession of this SID are required to inform themselves about, and to observe, any such restrictions and or legal compliance requirements. No persons receiving a copy of this SID or Key Information Memorandum and any accompanying application form in such jurisdiction may treat this SID or such application form as constituting an invitation to them to subscribe for Units, nor should they in any event use any such application form, unless such an invitation could lawfully be made to them in the relevant jurisdiction and such application form could lawfully be used without compliance of any registration or other legal requirements.
- Redemption due to change in the fundamental attributes of the Scheme or due to any other reasons may entail tax consequences. The Trustee, AMC, Mutual Fund, their directors or their employees shall not be liable for any such tax consequences that may arise due to such Redemptions.

- The tax benefits described in this Scheme Information Document and Statement of Additional Information are as available under the present taxation laws and are available subject to relevant conditions. The Unitholders/ investors should be aware that the relevant fiscal rules or their interpretation may change. As is the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of an investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each Unitholder / investor is advised to consult his / her own professional tax advisor.
- In the event of substantial investments made by the AMC or the Sponsor or its Shareholders or their affiliates/associates or group companies, either directly or indirectly in the Scheme, Redemption of units by these entities may have an adverse impact on the performance of the Scheme. This may also affect the ability of the other Unitholders/ investors to redeem their units.
- Subject to the approval of Board of Directors of the AMC and Trustee Company and immediate intimation to SEBI, a restriction on redemptions may be imposed by the Scheme under certain exceptional circumstances, which the AMC / Trustee believe that may lead to a systemic crisis or event that constrict liquidity of most securities or the efficient functioning of markets. Please refer to the paragraph “**Right to Limit Redemptions**” for further details.
- Pursuant to the provisions of Prevention of Money Laundering Act, 2002, if after due diligence, the AMC believes that any transaction is suspicious in nature as regards money laundering, on failure to provide required documentation, information, etc. by the Unitholder/ investor, the AMC shall have absolute discretion to report such suspicious transactions to FIU-IND and / or to freeze the folios of the Unitholder/ investor(s), reject any application(s) / redemptions / allotment of units and effect mandatory redemption of unit holdings of the investor(s) at the applicable NAV subject to payment of exit load, if any.
- The Mutual Fund may disclose details of the investor’s/ Unitholder’s account and transactions there under to those intermediaries whose stamp appears on the application form or who have been designated as such by the investor. In addition, the Mutual Fund may disclose such details to the bankers, as may be necessary for the purpose of effecting payments to the Unitholder. The Fund may also disclose such details to regulatory and statutory authorities/bodies as may be required or necessary.
- Any dispute arising out of the Scheme shall be subject to the non-exclusive jurisdiction of the Courts in Mumbai, India. Statements in this SID are, except where otherwise stated, based on the law practiced currently in India, and are subject to changes therein.

D. DEFINITIONS

"ADRs and GDRs"	American Depository Receipts (ADR) is negotiable certificates issued to represent a specified number of shares (or one share) in a foreign stock that is traded on a U.S. exchange. ADRs are denominated in U.S. dollars. Global Depository Receipts (GDR) is negotiable certificates held in the bank of one country representing a specific number of shares of a stock traded on an exchange of another country.
"AMC" or "Asset Management Company" or "Investment Manager"	WhiteOak Capital Asset Management Limited (formerly known as YES Asset Management (India) Limited), incorporated under the provisions of the Companies Act, 2013 and approved by the Securities and Exchange Board of India to act as the Asset Management Company for the scheme(s) of WhiteOak Capital Mutual Fund.
"Applicable NAV"	The NAV applicable for purchase or redemption or Switching of Units based on the time of the Business Day on which the application is time stamped.
"Book Closure"	The time during which the Asset Management Company would temporarily suspend Sale, redemption and Switching of Units.
"Business Day"	A day other than: <ul style="list-style-type: none"> • Saturday and Sunday; • A day on which the banks in Mumbai and /or RBI are closed for business /clearing; • A day on which the National Stock Exchange of India Limited and/or the Stock Exchange, Mumbai are closed, • A day which is a public and /or bank Holiday at an Investor Service Centre/Official Point of Acceptance where the application is received, • A day on which Sale / Redemption / Switching of Units is suspended by the AMC, • A day on which the money markets and/or debt markets are closed / not accessible, • A day on which normal business cannot be transacted due to storms, floods, bandhs, strikes or such other events as the AMC may specify from time to time, The AMC reserves the right to declare any day as a Business Day or otherwise at any or all Investor Service Centres / Official Points of Acceptance.
"Business Hours"	Presently 9.30 a.m. to 5.30 p.m. on any Business Day or such other time as may be applicable from time to time.
"Custodian"	A person who has been granted a certificate of registration to carry on the business of custodian of securities under the Securities and Exchange Board of India (Custodian of Securities) Regulations 1996, which for the time being is Deutsche Bank A.G.
"Depository"	Depository as defined in the Depositories Act, 1996 (22 of 1996) and includes National Securities Depository Limited and Central Depository Services Limited.

"Depository Participant"	'Depository Participant' means a person registered as such under subsection (1A) of section 12 of the Securities and Exchange Board of India Act, 1992.
"Derivative"	Derivative includes (i) a security derived from a debt instrument, share, loan whether secured or unsecured, risk instrument or contract for differences or any other form of security; (ii) a contract which derives its value from the prices, or index of prices, or underlying securities.
"Exit Load"	Load on Redemption / Switch out of Units.
"ELSS"	Equity Linked Savings Scheme, 2005 as notified by Ministry of Finance (Department of Economic Affairs) vide notification dated November 03, 2005 and amended vide notification dated December 13, 2005.
"Floating Rate Debt Instrument"	Floating rate debt instruments are debt instruments issued by Central and/ or State Government, corporates or PSUs with interest rates that are reset periodically. The periodicity of the interest reset could be daily, monthly, quarterly, half-yearly, annually or any other periodicity that may be mutually agreed with the issuer and the Fund. The interest on the instruments could also be in the nature of fixed basis points over the benchmark gilt yields.
"Foreign Portfolio Investor" or "FPI"	FPI means a person who satisfies the eligibility criteria prescribed under Regulation 4 and has been registered under Chapter II of Securities and Exchange Board of India (Foreign Portfolio Investor) Regulations, 2014 as amended from time to time.
"Gilts" or Government Securities"	Securities created and issued by the Central Government and/ or a State Government (including Treasury Bills) or Government Securities as defined in the Public Debt Act, 1944, as amended or re-enacted from time to time.
"Holiday"	The day(s) on which the banks (including the Reserve Bank of India) are closed for business or clearing in Mumbai or their functioning is affected due to a strike/ bandh call made at any part of the country or due to any other reason.
"Investment Management Agreement"	The agreement dated October 27, 2017 entered into between WhiteOak Capital Trustee Limited (Formerly known as YES Trustee Limited) and WhiteOak Capital Asset Management Limited (Formerly known as YES Asset Management (India) Limited), as amended from time to time by which WhiteOak Capital Asset Management Limited has been appointed the Investment Manager for managing the funds raised by WhiteOak Capital Mutual Fund under the various Schemes and all amendments thereof.
"Investor Service Centers" or "ISCs"	Designated Offices of WhiteOak Capital Asset Management Limited (formerly known as YES Asset Management (India) Limited) or such other centres / offices as may be designated by the AMC from time to time, where investors can tender the request for subscription, redemption or switching of units, etc.
"Load"	A charge that may be levied as a percentage of NAV at the time of entry into the scheme/ plans or at the time of exiting from the scheme/ plans.

"Money Market Instruments"	Includes commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, usance bills and any other like instruments as specified by the Reserve Bank of India from time to time.
"Mutual Fund" or "the Fund"	WhiteOak Capital Mutual Fund, a trust set up under the provisions of the Indian Trusts Act, 1882.
"Net Asset Value" or "NAV"	Net Asset Value per Unit of the Scheme, calculated in the manner described in this Scheme Information Document or as may be prescribed by the SEBI (MF) Regulations from time to time.
"Non-Resident Indian" or "NRI"	A person resident outside India who is either a citizen of India or a person of Indian origin.
"Official Points of Acceptance" or "OPA"	Places, as specified by AMC from time to time where application for subscription / redemption / switch will be accepted on ongoing basis.
"Rating"	An opinion regarding securities, expressed in the form of standard symbols or in any other standardised manner, assigned by a credit rating agency and used by the issuer of such securities, to comply with any requirement of the SEBI (Credit Rating Agencies) Regulations, 1999
"Registrar and Transfer Agent" or "RTA"	Computer Age Management Services Limited (CAMS) Chennai, currently acting as registrar to the Scheme(s), or any other registrar appointed by the AMC from time to time.
"Redemption / Repurchase"	Redemption of Units of the Scheme as permitted.
"Regulatory Agency"	Government of India, SEBI, RBI or any other authority or agency entitled to issue or give any directions, instructions or guidelines to the Mutual Fund.
"Repo"	Sale/Repurchase of Securities with simultaneous agreement to repurchase / resell them at a later date
"Reverse Repo"	Purchase of Securities with a simultaneous agreement to sell them at a later date.
"Sale / Subscription"	Sale or allotment of Units to the Unit holder upon subscription by the investor / applicant under the Scheme.
"Scheme"	WhiteOak Capital Tax Saver Fund
"Segregated Portfolio"	Segregated Portfolio means portfolio (both principle and interest), comprising of debt or money market instrument affected by a credit event or actual default of either the interest or principal amount (in case of unrated debt or money market instruments) by the issuer of such instruments, that has been segregated in a mutual fund scheme.
"Scheme Information Document"	This document issued by WhiteOak Capital Mutual Fund, offering for Subscription Units of WhiteOak Capital Tax Saver Fund.
"SEBI"	Securities and Exchange Board of India, established under the Securities and Exchange Board of India Act, 1992.
"SEBI (MF) Regulations" or "Regulations"	Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended from time to time

"Sponsor"	GPL Finance and Investments Limited ("GPL")
"Statement of Additional Information" or "SAI"	The document issued by WhiteOak Capital Mutual Fund containing details of WhiteOak Capital Mutual Fund, its constitution, and certain tax, legal and general information. SAI is legally a part of the Scheme Information Document.
"Switch"	Redemption of a unit in any scheme (including the plans / options therein) of the Mutual Fund against purchase of a unit in another scheme (including the plans/options therein) of the Mutual Fund, subject to completion of Lock-in Period, if any.
"Trust Deed"	The amended and restated trust deed of WhiteOak Capital Mutual Fund (formerly known as YES Mutual Fund) dated 2 November 2021 entered into between YES Bank Limited, WhiteOak Capital Trustee Limited (formerly known as YES Trustee Limited) and GPL Finance and Investments Limited.
"Trustee" or "Trustee Company"	WhiteOak Capital Trustee Limited (formerly known as YES Trustee Limited) incorporated under the provisions of the Companies Act, 2013 and will act as the Trustee to the Schemes of the Mutual Fund.
"Unit"	The interest of the Unitholder which consists of each Unit representing one undivided share in the assets of the Scheme.
"Unitholder"	A person holding Unit in the Scheme of WhiteOak Capital Mutual Fund offered under this Scheme Information Document.
Words and Expressions used in this Scheme Information Document and not defined	Same meaning as in Regulations

INTERPRETATION

For all purposes of this Scheme Information Document, except as otherwise expressly provided or unless the context otherwise requires:

- All references to the masculine shall include the feminine and all references, to the singular shall include the plural and vice-versa.
- All references to "dollars" or "\$" refer to United States Dollars and "Rs" refer to Indian Rupees. A "crore" means "ten million" and a "lakh" means a "hundred thousand".
- All references to timings relate to Indian Standard Time (IST).
- References to a day are to a calendar day including a non-Business Day.

E. DUE DILEGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

1. The Scheme Information Document of WhiteOak Capital Tax Saver Fund, forwarded to SEBI, is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time and in accordance with Equity Linked Savings Scheme, 2005 (vide notification No. 226/2005, dated 3-11-2005 as amended) issued by Department of Economic Affairs, Ministry of Finance, Government of India.
2. All legal requirements connected with the launching of the Scheme as also the guidelines, instructions etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
3. The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the proposed Scheme.
4. All the intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registrations are valid, as on date.

Sd/-

Prannav Shah
Head- Compliance, Legal & Secretarial

II. INFORMATION ABOUT THE SCHEME

A. TYPE OF THE SCHEME

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

B. WHAT IS THE INVESTMENT OBJECTIVE OF THE SCHEME?

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

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

C. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

Under normal circumstances the asset allocation pattern will be:

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

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

Investment in Foreign Securities would be made only if permitted under ELSS Rules. The Scheme may seek investment opportunities in foreign securities including ADRs / GDRs / Foreign equity subject to SEBI (MF) Regulations. Such Investment shall not exceed 20% of the net assets of the Scheme. (Subject to necessary approvals under ELSS Guidelines.)

Details of securities are follows:

- Equity and equity related instruments: Investments in these securities will be as per the limits specified in the asset allocation table of Scheme, subject to permissible limits laid under SEBI (MF) Regulations.
- Debt securities: The Scheme will retain the flexibility to invest in a wide range of debt instruments and money market instruments. These instruments are more specifically highlighted below:
 - Debt instruments (in the form of non-convertible debentures, bonds, zero interest bonds, deep discount bonds, floating rate bond / notes and any other domestic fixed income securities including, but not limited to:
 1. Debt issuances of the Government of India, State and local Governments, Government Agencies and statutory bodies (which may or may not carry a state / central government guarantee),
 2. Debt Instruments that have been guaranteed by Government of India and State Governments,
 3. Debt Instruments issued by Corporate Entities (Public / Private sector undertakings),

4. Debt Instruments issued by Public / Private sector banks and development financial institutions.
 5. Credit enhanced Debt
- Money Market Instruments include:
 1. Commercial papers
 2. Commercial bills
 3. Treasury bills
 4. Government securities having an unexpired maturity upto one year
 5. Tri-party Repos on Government securities or treasury bills (TREPS)
 6. Certificate of deposit
 7. Usance bills
 8. Permitted securities under a repo / reverse repo agreement
 9. Any other like instruments as may be permitted by RBI / SEBI from time to time & subject to regulatory approval.

Investment in debt will be in instruments, which have been assessed as "investment grade" by at least one credit rating agency authorized to carry out such activity under the applicable regulations.

Further, investment in unrated debt and money market instruments, other than government securities, treasury bills, derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. by mutual fund scheme shall be subject to the following:

- a. Investments should only be made in such instruments, including bills re-discounting, usance bills, etc., that are generally not rated and for which separate investment norms or limits are not provided in SEBI (Mutual Fund) Regulations, 1996 and various circulars issued thereunder.
- b. Exposure of mutual fund schemes in such instruments, shall not exceed 5% of the net assets of the schemes.
- c. All such investments shall be made with the prior approval of the Board of AMC and the Board of trustees.

Mutual fund scheme will not invest in unlisted debt instruments including commercial papers (CPs), other than (a) government securities, (b) other money market instruments and (c) derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. which are used by mutual funds for hedging.

Provided that the Scheme may invest in unlisted non-convertible debentures up to a maximum of 10% of the debt portfolio of the Scheme subject to such conditions as may be specified by the SEBI from time to time.

The Scheme will not invest in, Instruments having Special Features and securitized debt.

Pursuant to SEBI Circular No. MFD/CIR/9/120/2000 dated November 24, 2000, the AMC may constitute committee(s) to approve proposals for investments in unrated debt instruments. The AMC Board and the Trustee shall approve the detailed parameters for such investments. The details of such investments would be communicated by the AMC to the Trustee in their periodical reports. It would also be clearly mentioned in the reports, how the parameters have been complied with. However, in case any unrated debt security does not fall under the parameters, the prior approval of Board of AMC and Trustee shall be sought. The maturity profile of debt instruments will be selected in accordance with the AMC's view regarding current market conditions, interest rate outlook and the stability of ratings. Investments in Debt and Money Market Instruments will be as per the limits specified in the asset allocation table(s) of the Scheme, subject to permissible limits laid under SEBI (MF) Regulations.

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 as per SEBI Circular No. SEBI/ IMD/CIR No. 1/91171/07 dated April 16, 2007, as may be amended from time to time.

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

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

Subject to the SEBI (MF) Regulations and in accordance with Securities Lending Scheme, 1997, SEBI Circular No MFD/CIR/ 01/ 047/99 dated February 10, 1999, SEBI Circular no. SEBI/IMD/CIR No 14/187175/2009 dated December 15, 2009 and framework for short selling and borrowing and lending of securities notified by SEBI vide circular No MRD/DoP/SE/Dep/Cir-14/2007 dated December 20, 2007, as may be amended from time to time, the Scheme seeks to engage in Securities Lending.

The AMC shall adhere to the following limits should it engage in Stock Lending.

1. Not more than 20% of the net assets of the Scheme can generally be deployed in Securities lending.
2. Not more than 5% of the net assets of the Scheme can generally be deployed in Securities Lending to any single approved intermediary.
3. The Mutual Fund may not be able to sell such lent out securities and this can lead to temporary illiquidity.

The Scheme may use derivatives for purposes as may be permitted from time to time. The maximum derivative position will be restricted to 50% of the net assets of Equity & Debt respectively. The cumulative gross exposure through equity, debt, derivative positions, other permitted securities/assets and such other securities/assets as may be permitted by the SEBI from time to time, subject to regulatory approvals, if any, shall not exceed 100% of the net assets of the Scheme.

Subject to the Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. Such changes in the investment pattern will be for short term and defensive considerations as per SEBI Circular no. SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 4, 2021.

Further, in line with SEBI circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2022/39 dated March 30, 2022 & SEBI guidelines issued from time to time in this regard, in case of deviation from the above stated allocation table due to passive breaches (occurrence of instances not arising out of commission and omission of the AMC), the rebalancing will be done within 30 Business Days. If the rebalancing is not done within 30 Business Days, then justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the investment review committee. The investment review committee can extend the timeline up to 60 Business Days from the date of completion of mandated 30 days rebalancing period.

D. WHERE WILL THE SCHEME INVEST?

Subject to the Regulations, the corpus of the Scheme can be invested in any (but not exclusively) of the following securities as permitted by SEBI/ RBI from time to time:

Equity and Equity Related Instruments: The Scheme will invest in Equity and Equity related instruments inclusive of convertible debentures, equity warrants, convertible preference shares, equity derivatives etc

Equity Derivatives – are financial instruments, generally traded on an exchange, the price of which is directly dependent upon (i.e., “derived from”) the value of equity shares or equity indices. The equity derivatives may take the following forms:-

Futures:

Futures are exchange-traded contracts to sell or buy financial instruments for future delivery at a date and at an agreed price. SEBI has permitted futures contracts on indices and individual stocks with maturity of 1 month, 2 months and 3 months on a rolling basis. The futures contracts are settled on last Thursday (or immediately preceding trading day if Thursday is a trading holiday) of each month. The final settlement price is the closing price of the underlying stock(s)/index.

Options:

Option is a contract which provides the buyer of the option the right, without the obligation, to buy or sell a specified asset at the agreed price on or up to a particular date. Option contracts are of two types viz:

- (a) **Call Option** - The option that gives the buyer the right but not the obligation to buy specified quantity of the underlying asset at the strike price is a call option.
- (b) **Put Option** - The option that gives the buyer the right but not the obligation to sell is called put option.

Debt & Money Market Instruments:

Certificate of Deposits (CD) – CD is a negotiable money market instrument issued by scheduled commercial banks and select all-India Financial Institutions that have been permitted by the RBI to raise short term resources. The maturity period of CDs issued by the Banks is between 7 days to one year, whereas, in case of FIs, maturity is between one year to 3 years from the date of issue. CDs may be issued at a discount to face value.

Commercial Paper (CP) - CP is an unsecured negotiable money market instrument issued in the form of a promissory note, generally issued by the corporates, primary dealers and all India Financial Institutions as an alternative source of short-term borrowings. They are issued at a discount to the face value as may be determined by the issuer. CP is traded in secondary market and can be freely bought and sold before maturity.

Bills Rediscounting (BRD) – BRD is the rediscounting of trade bills which have already been purchased by / discounted with the bank by the customers. These trade bills arise out of supply of goods / services.

Securities issued by the Central and State Governments as may be permitted by RBI, securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills). Central Government securities are sovereign debt obligations of the Government of India with zero-risk of default and issued on its behalf by RBI. They form part of Government’s annual borrowing program and are used to fund the fiscal deficit along with other short term and long-term requirements. Such securities could be fixed rate, fixed interest rate with put/call option, zero coupon bond, floating rate bonds, capital indexed bonds, fixed interest security with staggered maturity payment etc. State Government securities are issued by the respective State Government in co-ordination with the RBI.

Treasury Bills (T-Bills) are issued by the Government of India to meet their short-term borrowing requirements. T-Bills are issued for maturities of 91 days, 182 days and 364 days. T-bills are issued at a discount to their face value and redeemed at par.

Tri-party repo means a repo contract where a third entity (apart from the borrower and lender), called a Tri-Party Agent, acts as an intermediary between the two parties to the repo to facilitate, services like collateral selection, payment and settlement, custody and management during the life of the transaction.

Repos/reverse repos in Government Securities as may be permitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills). Repo (Repurchase Agreement) or Reverse Repo is a transaction in which two parties agree to sell and purchase the same security with an agreement to purchase or sell the same security at a mutually decided future date and price.

Debt securities domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee – These are instruments which are issued by various government agencies and bodies. They can be issued at discount, par or premium.

Corporate debt and securities (of both public and private sector undertakings) including Bonds, Debentures, Notes, Strips etc. These are instruments issued by corporate entities for their business requirements. They are generally rated by credit rating agencies, higher the rating lower the risk of default.

In line with SEBI circular dated November 11, 2011 investments in corporate bond repo shall be made basis the policy approved by the Board of AMC and Trustee Company. The significant features are as follows:

- i. As specified in the SEBI Circular dated November 15, 2012, the base of eligible securities for mutual funds to participate in repo in corporate debt securities, is from AAA rated to AA and above rated corporate debt securities.
- ii. The Gross exposure of the scheme to repo transactions in corporate debt securities shall not be more than 10% of the net asset scheme.
- iii. The cumulative gross exposure through repo transactions in corporate debt securities along with equity, debt, derivatives shall not exceed 100% of the net assets of the Scheme.
- iv. In terms of Regulation 44 (2) of the SEBI (MF) Regulations, the scheme shall borrow through repo transactions only if the tenor of the transaction does not exceed a period of six months
- v. The Mutual Fund shall ensure compliance with the Seventh Schedule of the SEBI (MF) Regulations about restrictions on investments, wherever applicable, with respect to repo transactions in corporate debt securities.

Money market instruments permitted by SEBI/RBI, in Tri Party repo market or in alternative investment for the Tri Party repo market as may be provided by the RBI to meet the short-term liquidity requirements.

The non-convertible part of convertible securities (listed only) – Convertible securities are securities which can be converted from Debt to Equity shares. The non convertible part cannot be converted into Equity shares and work like a normal debt instrument.

Investments in units of mutual fund schemes – The Scheme may invest in other schemes managed by the AMC or in the schemes of any other mutual funds in conformity with the investment objective of the Scheme and in terms of the prevailing SEBI (MF) Regulations

Investment in Short Term Deposits – Pending deployment of funds as per the investment objective of the Scheme, the Funds may be parked in short term deposits of the Scheduled Commercial Banks, subject to guidelines and limits specified by SEBI.

Debt Derivative instruments like Interest Rate Swaps, Forward Rate Agreements and such other derivative instruments permitted by SEBI/RBI.

Interest Rate Swap - An Interest Rate Swap (“IRS”) is a financial contract between two parties exchanging or swapping a stream of interest payments for a “notional principal” amount on multiple occasions during a specified period. Such contracts generally involve exchange of a “fixed to floating” or “floating to fixed” rate of interest. Accordingly, on each payment date that occurs during the swap period, cash payments based on fixed/ floating and floating rates are made by the parties to one another.

Forward Rate Agreement - A Forward Rate Agreement (“FRA”) is a financial contract between two parties to exchange interest payments for a notional principal amount on settlement date, for a specified period from start date to maturity date. Accordingly, on the settlement date, cash payments based on contract (fixed) and the

settlement rate, are made by the parties to one another. The settlement rate is the agreed benchmark/ reference rate prevailing on the settlement date.

Interest Rate Futures:

A futures contract is a standardized, legally binding agreement to buy or sell a commodity or a financial instrument in a designated future month at a market determined price (the futures price) by the buyer and seller. The contracts are traded on a futures exchange. An Interest Rate Future is a futures contract with an interest-bearing instrument as the underlying asset.

Characteristics of Interest Rate Futures

1. Obligation to buy or sell a bond at a future date.
2. Standardized contract.
3. Exchange traded.
4. Physical/Cash settlement.
5. Daily mark to market.

Foreign Securities (as and when permitted under the ELSS Guidelines):

The Scheme may also invest in suitable investment avenues in foreign securities in overseas financial markets for the purpose of diversification, commensurate with the Scheme objectives and subject to necessary stipulations by SEBI / RBI. Towards this end, the Mutual Fund may also appoint overseas investment advisors and other service providers, to the extent permissible under the Regulations. The Scheme may, with the approval of SEBI / RBI, where required invest in:

- ADRs (American Depository Receipts)/ GDRs (Global Depository Receipts) issued by Indian or foreign companies
- Equity of overseas companies listed on recognized stock exchanges overseas
- Initial and follow on public offerings for listing at recognized stock exchanges overseas
- Derivatives traded on recognized stock exchanges overseas only for hedging and portfolio balancing with underlying as securities.
- Units/securities issued by overseas mutual funds or unit trusts registered with overseas regulators and investing in (a) aforesaid securities, or (b) unlisted overseas securities (not exceeding 10% of their net assets).

As per SEBI Circular SEBI/IMD/CIR No.7/104753/07 dated September 26, 2007 read with SEBI circular no. SEBI/HO/IMD/DF3/CIR/P/2020/225 November 5, 2020 and SEBI/HO/IMD/IMDII/DOF3/P/CIR/2021/571 dated June 3, 2021, Mutual Fund can invest in overseas securities subject to a maximum of US \$1 billion and in overseas ETF subject to maximum of US \$300 million or such limits as may be prescribed by SEBI from time to time. Subject to the approval of RBI / SEBI and conditions as may be prescribed by them, the Mutual Fund may open one or more foreign currency accounts abroad either directly, or through the custodian/sub-custodian, to facilitate investments and to enter into/deal in forward currency contracts.

For all ongoing schemes that invest or are allowed to invest in Overseas securities / Overseas ETFs, an investment headroom of 20% of the average AUM in Overseas securities / Overseas ETFs of the previous three calendar months would be available to the Mutual Fund for that month to invest in Overseas securities / Overseas ETFs subject to maximum limits specified above as the case maybe.

Subject to the approval of RBI / SEBI and conditions as may be prescribed by them, the Mutual Fund may open one or more foreign currency accounts abroad either directly, or through the custodian/sub custodian, to facilitate investments and to enter into/deal in forward currency contracts, currency futures, interest rate futures / swaps, currency options for the purpose of hedging the risks of assets of a portfolio or for its efficient management. However, the use of such instruments shall be as permitted from time to time. All the requirement of the SEBI circular dated September 26, 2007, would be adhered to by the AMC for investment

in foreign securities. Investment in overseas securities shall be made in accordance with the requirements stipulated by SEBI and RBI from time to time.

Any other like instruments as may be permitted by RBI/SEBI/ such other Regulatory Authority from time to time.

The securities / instruments mentioned above and such other securities the Scheme is permitted to invest in could be listed, unlisted, privately placed, secured, unsecured, rated or unrated and of any maturity.

The securities may be acquired through initial public offering (IPOs), secondary market, private placement, rights offers, negotiated deals. Further investments in debentures, bonds and other fixed income securities will be in instruments which have been assigned investment grade rating by the Credit Rating Agency.

Investment in unrated debt instruments shall be subject to complying with the provisions of the Regulations and within the limit as specified in Schedule VII to the Regulations. Pursuant to SEBI Circular No. MFD/CIR/9/120/2000 dated November 24, 2000, the AMC may constitute committee(s) to approve proposals for investments in unrated debt instruments. The AMC Board and the Trustee shall approve the detailed parameters for such investments. However, in case any unrated debt security does not fall under the parameters, the prior approval of Board of AMC and Trustee shall be sought.

For applicable regulatory investment limits please refer paragraph "Investment Restrictions". Details of various derivative strategies/examples of use of derivatives have been provided under the section "Derivatives Strategy"

The Fund Manager reserves the right to invest in such securities as maybe permitted from time to time and which are in line with the investment objectives of the Scheme.

E. WHAT ARE THE INVESTMENT STRATEGIES?

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

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

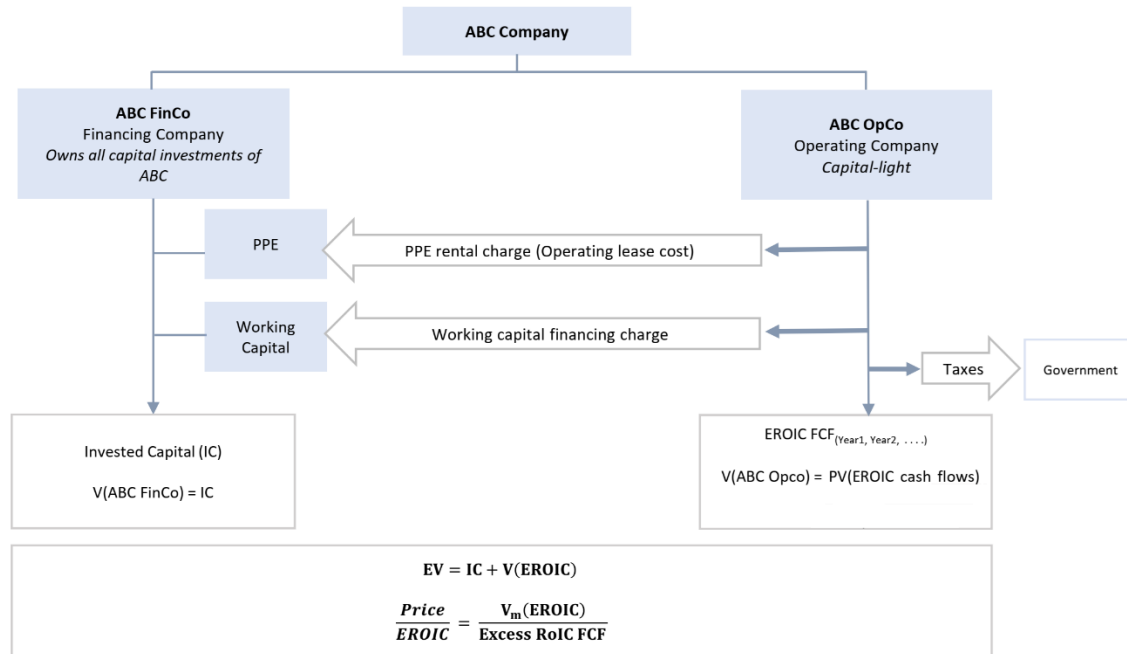
Key attributes we look for in a Business	Key factors we evaluate
a) Superior returns on incremental capital	Industry competitive intensity Sustainable competitive advantage
b) Scalable long-term opportunity	Industry potential versus current size Expanding market share and scope
c) Strong execution and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

OpcoFinco Valuation Framework

We use a proprietary valuation approach that has been trademarked as OpcoFinco. As shown in the extract below, under the OpcoFinco framework, a company is bifurcated into an Opco (capital-light operating company) and Finco (financing company that owns all capital investments). By deducting the invested capital from the publicly available enterprise valuation, we arrive at the value ascribed by the market to the Opco.

The OpcoFinco Free Cash Flow (FCF) multiple of the business is then obtained by dividing the value of Opco with the present value of excess FCF generated.

OpcoFinco Framework



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

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

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

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

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

Derivatives Strategy:

Equity Derivatives Strategy:

The Scheme may invest in various derivative instruments which are permissible under the applicable regulations. Derivatives will be used for the purpose of hedging, and portfolio balancing or such other purpose as may be permitted under the regulations and Guidelines from time to time. Such investments shall be subject to the investment objective and strategy of the Scheme and the internal limits if any, as laid down from time to time. These include but are not limited to futures (both stock and index) and options (stock and index). Derivatives are financial contracts of pre-determined fixed duration, whose values are derived from the value of an underlying primary financial instrument such as interest rates, exchange rates, commodities and equities.

The following section describes the concepts and examples of derivatives that may be used by the fund manager. The strategies and illustrations provided below are only for the purpose of understanding the concept and uses of derivative instruments.

Index Futures

Index Futures maybe used by the Fund to hedge against market downturns (shorting the index) or benefit from a bullish outlook on the market (going long on the index).

Example on how it could be used: Assume Nifty near month future contract is trading at Rs. 7,500, and the fund manager has a view that nifty will depreciate going forward; the Scheme can initiate a sale transaction of Nifty futures at the above said rate without holding a underlying long equity position. Once the price falls and let's assume after 15 days the Nifty falls to 7400, the Scheme can initiate a square-up transaction by buying the said futures and book a profit of Rs. 100.

In a similar way, if the fund manager has a view that nifty will appreciate going forward, the Scheme can initiate a long transaction without an underlying cash/ cash equivalent subject to the extant regulations.

Index Options

Index options offers the Fund the opportunity to either capitalize on an expected market move or to protect holdings in the underlying instruments. The underlying in the case of Index options are indices.

Buy Call

The fund, to benefit from anticipated uptrend in broad markets, from time to time can buy call options. A long call option will give the Fund the option but not the obligation to buy the Index at the strike price. Stop loss is not defined and will be monitored by the investment team.

Example on how it could be used

Suppose an investor buys a Call option on 1 lot of Nifty 50- Nifty (Lot Size: 75 units)

Nifty index (European option).

Nifty 1 Lot Size: 75 units

Spot Price (S): 7500

Strike Price (x): 7550 (Out-of-Money Call Option)

Premium: 80

Total Amount paid by the investor as premium $[75*80] = 6000$

There are two possibilities i.e. either the index moves up over the strike price or remains below the strike price.

Scenario 1- The Nifty index goes up

An investor sells the Nifty Option described above before expiry:

Suppose the Nifty index moves up to 7600 in the spot market and the premium has moved to Rs 150 and there are 15 days more left for the expiry. The investor decides to reverse his position in the market by selling his 1 Nifty call option as the option now is In the Money.

His gains are as follows:

Nifty Spot: 7600

Current Premium: Rs.150

Premium paid: Rs.80

Net Gain: $Rs.150 - Rs.80 = Rs.70$ per unit

Total gain on 1 lot of Nifty = $Rs.5250 (75*70)$

Scenario 2 - The Nifty index moves to any level below 7500

Then the investor does not gain anything but on the other hand his loss is limited to the premium paid:

Net Loss is Rs.6000 (Loss is capped to the extent of Premium Paid)

(Rs 80 Premium paid*Lot Size: 75 units)

Simple Scenario for holding on to expiry: The fund buys a call option at the strike price of say Rs.7500 and pays a premium of say Rs. 80, the fund would earn profits if the market price of the stock at the time of expiry of the option is more than 7580 being the total of the strike price and the premium thereon. If on the date of expiry of the option the stock price is below Rs 7500, the fund will not exercise the option while it loses the premium of Rs 80

Buy Put

The Fund may buy index put options to hedge existing portfolios. The put option will give the Fund the flexibility to sell the portfolio at the strike price if the index falls below the strike price. The Fund will have to pay a premium to the option writer to buy this put option. There is no defined stop loss as the same will be monitored by the investment team.

Example on how it could be used

Suppose an investor buys a Put option on 1 lot of Nifty 50- Nifty (Lot Size: 75 units)
Nifty index (European option).
Nifty 1 Lot Size: 75 units
Spot Price (S): 7500
Strike Price (x): 7450 (Out-of-Money Call Option)
Premium: 80
Total Amount paid by the investor as premium $[75*80] = 6000$

There are two possibilities i.e. either the index moves down from the strike price or goes above the strike price.

Scenario 1- The Nifty index goes down

An investor sells the Nifty Option described above before expiry:

Suppose the Nifty index moves down to 7400 in the spot market and the premium has moved to Rs 150 and there are 15 days more left for the expiry. The investor decides to reverse his position in the market by selling his 1 Nifty put option as the option now is In the Money.

His gains are as follows:

Nifty Spot: 7600
Current Premium: Rs.150
Premium paid: Rs.80
Net Gain: $Rs.150 - Rs.80 = Rs.70$ per unit
Total gain on 1 lot of Nifty = $Rs.5250 (75*70)$

Scenario 2 - The Nifty index moves to any level above 7500

Then the investor does not gain anything but on the other hand his loss is limited to the premium paid:

Net Loss is Rs.6000 (Loss is capped to the extent of Premium Paid)
(Rs 80 Premium paid*Lot Size: 75 units)

Simple Scenario for holding on to expiry: The fund buys a Put Option at Rs 7500 by paying a premium of say Rs 80. If the stock price goes down to Rs. 7400, the fund would protect its downside and would only have to bear the premium of Rs 80 instead of a loss of Rs 100 whereas if the stock price moves up to say Rs. 7600 the fund may let the Option expire and forego the premium thereby capturing Rs. 100 upside after bearing the premium of Rs. 80.

Stock Futures

Buy Stock Futures

The Fund can buy stock futures to realize a positive outlook on the stock or to rebalance sector positions. There will be no defined stop loss given the high volatility and the same will be monitored by the investment team.

Stock Options

Buy Call

To capitalize positive view on a stock or to rebalance sector positions, the Fund may buy call options on the stock against the payment of a premium. Buying a call option provides the Fund the option but not the obligation to buy the stock at the strike price. There will be no defined stop loss and the same shall be monitored by the investment team.

Buy Put

To implement a negative view on the stock or to hedge against downside in an existing stock holding or to rebalance sector positions, the Fund may purchase stock put options against payment premium. This gives the option but not the obligation to the Fund to sell the stock if stock prices falls below the strike price.

Covered Call Strategy

The covered call strategy is a strategy where a fund manager writes call options against an equivalent long position in an underlying stock thereby giving up a part of the upside from the long position. The strategy allows the fund manager to earn premium income from the option writing in addition being able to capture the remaining part of the upside.

Assumptions: Current price of stock A: Rs. 27.87 per share

1 contract = 100 shares

Total no of contracts: 10

Strike price: Rs. 30/- per share

Premium: Rs. 0.35 per share

Suppose, on December 6, 2021, the writer of the call owns 1,000 shares of Company A, which is currently trading at Rs. 27.87 per share. The writer of the call writes 10 call option contracts for company A with a strike price of Rs. 30 per share that expires in January 2022. The writer receives premium of 0.35 per share for the calls, which equals Rs. 35.00 per contract for a total of Rs. 350.00.

Total premium = (Rs. 0.35 per share) * (100 shares per contract) * (10 contracts) = Rs. 350.

The following can be the scenarios reflecting risks and benefits at the end of the option expiry:

Case 1 - Stock falls below current price of Rs. 27.87 per share: The option expires worthless. Hence the loss from the stock position gets reduced to the extent of the premium income.

Case 2 - Stock goes up above current price but remains below Rs. 30 per share (strike price): The option expires worthless. Hence the income from the gains in the stock price gets further boosted to the extent of the premium income.

Case 3 - Stock goes above Rs. 30 per share: Option position goes out of the money for the writer but the losses from the option position are matched by the gains from the underlying stock position above Rs. 30 per share. Hence the return from the position is equal to the return from stock upto the strike price of Rs. 30 per share and the premium income from the option.

Benefits of using Covered Call Strategy in Mutual Funds

The covered call strategy can be followed by the Fund Manager in order to hedge risk thereby resulting in better risk adjusted returns of the Scheme. The strategy offers the following benefits:

- a) Hedge against market risk - Since the fund manager sells a call option on a stock already owned by the mutual fund scheme, the downside from fall in the stock price would be lower to the extent of the premium earned from the call option.
- b) Generating additional returns in the form of option premium in a range bound market. Thus, a covered call strategy involves gains for unit holders in case the strategy plays out in the right direction

Risk associated with covered calls

The risk associated with covered calls is the loss of upside, i.e. if the shares are assigned (called away), the option seller forgoes any share price appreciation above the option strike price. Please refer risk factors section on detail derivatives risk factors.

Fixed Income Derivatives Strategy

The Scheme may use Derivative instruments like interest rate swaps like Overnight Indexed Swaps (“OIS”), forward rate agreements, interest rate futures (as and when permitted) or such other Derivative instruments as may be permitted under the applicable regulations. Derivatives will be used as permitted under the regulations and Guidelines from time to time including but not limited to for the purpose of hedging, and portfolio balancing etc.

The Fund will be allowed to take exposure in interest rate swaps only on a non-leveraged basis. A swap will be undertaken only if there is an underlying asset in the portfolio. In terms of Circular No. MFD.BC.191/07.01.279/1999-2000 and MPD.BC.187/07.01.279/1999-2000 dated November 1, 1999 and July 7, 1999 respectively issued by RBI permitting participation by Mutual Funds in interest rate swaps and forward rate agreements, the Fund will use Derivative instruments for the purpose of hedging and portfolio balancing. The Fund may also use derivatives for such purposes as maybe permitted from time to time. Further, the guidelines issued by RBI from time to time for forward rate agreements and interest rate swaps and other derivative products would be adhered to by the Mutual Fund.

IRS and FRA do also have inherent credit and settlement risks. However, these risks are substantially reduced as they are limited to the interest streams and not the notional principal amounts.

Investments in Derivatives will be in accordance with the extant Regulations / guidelines Derivatives will be used as permitted under the regulations and Guidelines from time to time including but not limited to for the purpose of hedging, and portfolio balancing etc. The circumstances under which such transactions would be entered into would be when, for example using the IRS route it is possible to generate better returns / meet the objective of the Scheme at a lower cost. e.g. if buying a 2 Yr FBIL Mibor based instrument and receiving the 2 Yr swap rate yields better return than the 2 Yr AAA corporate, the Scheme would endeavor to do that. Alternatively, the Scheme would also look to hedge existing fixed rate positions if the view on interest rates is that it would likely rise in the future.

The following information provides a basic idea as to the nature of the Derivative instruments proposed to be used by the Fund and the benefits and risks attached therewith. Please note that the examples have been given for illustration purposes only.

Interest Rate Swaps

The Indian markets have faced high volatility in debt markets. An interest rate swap is a contractual agreement between two counterparties to exchange streams of interest amount on a notional principal basis. In this, one party agrees to pay a fixed stream of interest amount against receiving a variable or floating stream of interest amount. The variable or floating part is determined on a periodical basis.

Mutual Funds may enter into plain vanilla interest rate swaps for hedging purposes. The counter party in such transactions has to be an entity recognized as a market maker by RBI. Further, the value of the notional principal in such cases must not exceed the value of respective existing assets being hedged by the scheme.

Example

Entity A has Rs.50 crores, 3-month asset which is being funded through call. Entity B, on the other hand, has deployed in overnight call money market Rs.50 crores, 3-month liability. Both the entities are taking on an interest rate risk.

To hedge against the interest rate risk, both the entities can enter into a 3-month swap agreement based on say FBIL MIBOR (Financial Benchmarks India Private Limited Mumbai Inter Bank Offered Rate). Through this

swap, entity B will receive a fixed pre-agreed rate (say 7%) and pay FBIL MIBOR (“the benchmark rate”) which will neutralize the interest rate risk of lending in call. Similarly, entity A will neutralize its interest rate risk from call borrowing as it will pay 8% and receive interest at the benchmark rate.

Assuming the swap is for Rs.50 crores 1 January to 1 April, Entity A is a floating rate receiver at the overnight compounded rate and Entity B is a fixed rate receiver. On a daily basis, the benchmark rate fixed by NSE will be tracked by them.

On April 1, they will calculate as explained below:

Entity A is entitled to receive daily compounded call rate for 91 days and pay 7% fixed.

Entity B is entitled to receive interest on Rs.50 crores @ 7% i.e. Rs. 87.26 lacs, and pay the compounded benchmark rate.

Thus, on December 1, if the total interest on the daily overnight compounded benchmark rate is higher than Rs. 87.26 lacs, entity B will pay entity A the difference and vice versa.

The above example illustrates the use of Derivatives for hedging and optimizing the investment portfolio. Swaps have their own drawbacks like credit risk, settlement risk. However, these risks are substantially reduced as the amount involved is interest streams and not principal.

Forward Rate Agreement (FRA)

A FRA is referred to by the beginning and end dates of the period covered in the transaction. A 2x5 FRA means the 3 month rate starting 2 months from now.

For example, a corporate has a three month fixed liability three months from now. To meet this liability the company enters into a 3x6 FRA where it receives 7.25% for 100 crore and fixes the interest cost for the 3-6 months period. If the actual three month rate three months from now is 7% the corporate has gained 25 bps through interest cost. As the settlement is done at the beginning of the period, the net present value of the savings needs to be calculated using the 3 month rate as the discount rate.

Interest savings = INR 100 crores * 25 bps * 92/365 (assuming 92 days in the 3 month period and 365 days for the year) = INR 6,30,137.

Settlement Amount = INR 6,30,137 / (1+ 7%*92/365) = INR 6,19,212

Interest Rate Futures

Assume that ABC hold GOI securities, hence is exposed to the risk of rising interest rates, which in turn results in the reduction in the value of their portfolio. So in order to protect against a fall in the value of their portfolio due to falling bond prices, they can take short position in IRF contracts.

Example:

Date: 01-April-2019

Spot price of GOI Security: Rs 100.05

Futures price of IRF Contract: Rs 100.12

On 01-April-2021 ABC bought 2000 GOI securities from spot market at Rs 100.05. He anticipates that the interest rate will rise in near future. Therefore, to hedge the exposure in underlying market he may sell May 2021 Interest Rate Futures contracts at Rs. 100.12.

On 16-May-2021 due to increase in interest rate:

Spot price of GOI Security: Rs 99.24

Futures Price of IRF Contract: Rs 99.28

Loss in underlying market will be (99.24 - 100.05)*2000 = Rs 1620

Profit in the Futures market will be (99.28 - 100.12)*2000 = Rs 1680

Certain risks are inherent to Derivative strategies viz. lack of opportunities, inability of Derivatives to correlate perfectly with the underlying and execution risks, whereby the rate seen on the screen may not be the rate at which the transaction is executed. For details of risk factors relating to use of Derivatives, the investors are advised to refer to Scheme Specific Risk Factors.

Derivative market: Derivatives markets have grown over the year. There are mainly three types of derivatives in the Indian market.

1. **Interest Rate Swap** - An Interest Rate Swap (“IRS”) is a financial contract between two parties exchanging or swapping a stream of interest payments for a “notional principal” amount on multiple occasions during a specified period.
2. **Forward Rate Agreement** - A Forward Rate Agreement (“FRA”) is a financial contract between two parties to exchange interest payments for a notional principal amount on settlement date, for a specified period from start date to maturity date.
3. **Interest Rate Futures** - A futures contract is a standardized, legally binding agreement to buy or sell a commodity or a financial instrument in a designated future month at a market determined price (the futures price) by the buyer and seller.

Portfolio Turnover:

Portfolio Turnover is defined as the lower of the value of purchases or sales as a percentage of the average corpus of the Scheme during a specified period. During volatile market conditions portfolio turnover can be expected to be high. Further, the Scheme being an open-ended equity linked saving Scheme with a statutory lock in of 3 years, it is expected that there would be a number of Subscriptions and Redemptions (after completion of lock in period) on a daily basis. In view of the above, it will difficult to provide an estimate/range with a reasonable measure of accuracy for the anticipated portfolio turnover in the Scheme, but it will be the endeavour of the fund manager to maintain an optimal portfolio turnover rate commensurate with the investment objective of the scheme and purchase/ redemption transactions on an ongoing basis in the scheme.

Risk Control

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

Investments by the AMC in the Scheme

Subject to the Regulations and to the extent permitted by SEBI from time to time, the AMC may invest in the Scheme. However, the AMC will not charge investment management fee on such investment in the Scheme. Further, The AMC shall base on the risk value assigned to the scheme, in terms of SEBI circular no. SEBI/HO/IMD/DF3/CIR/P/2020/197 dated October 5, 2020, shall invest minimum amount as a SEBI/HO/IMD/IMD-IDOF5/P/CIR/2021/624 dated September 02, 2021 as amended from time to time.

During the NFO period, AMC's investment shall be made during the allotment of units and shall be calculated as a percentage of the final allotment value excluding AMC's investment pursuant to this circular.

F. FUNDAMENTAL ATTRIBUTES

Following are the Fundamental Attributes of the Scheme(s), in terms of Regulation 18 (15A) of the SEBI (Mutual Funds) Regulations:

- i. An open ended Equity Linked Savings Scheme with a statutory lock in of 3 years and tax benefit
- ii. Investment Objective and Asset Allocation – **Refer Section II, Point B & C**
- iii. Terms of Issue: -

- Liquidity provisions such as listing, repurchase, redemption. **Refer Section III, Point no. A – NEW FUND OFFER (NFO);**

Aggregate maximum fees and expenses charged to the Scheme. – **Refer Section IV, Point no. B – Annual Scheme recurring Expenses**

- Any safety net or guarantee provided - **Not Applicable.** The Scheme does not provide any guaranteed or assured return).

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations, the Trustee shall ensure that no change in the fundamental attributes of the Scheme and the Plan(s) / Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme and the Plan(s) / Option(s) thereunder and affect the interests of Unit holders is carried out subject to regulatory approval unless:

- A written communication about the proposed change is sent to each Unit holder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
- The Unit holders are given an option for a period of 30 days to exit at the prevailing Net Asset Value without any Exit Load.

G. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

S&P BSE 500 TRI

Justification for use of benchmark

The Fund's strategy is to invest in a diversified portfolio of companies across sectors and market capitalisation. S&P BSE 500 TRI is an appropriate representation covering major sectors.

The Trustee/AMC reserves the right to change the benchmark as prescribed by AMFI from time to time.

H. WHO MANAGES THE SCHEME?

Name of the Fund Manager	Age / Qualification	Experience of the Fund Manager in the last 10 years	Names of other schemes under his management
Mr. Ramesh Mantri	42/ MBA, CFA and CA	Over 18 years' experience in Financial market: 1. WhiteOak Capital Asset Management Limited (formerly known as YES Asset Management (India) Limited) December 21, 2021 - till now 2. White Oak Capital Management June 2017 to December 21, 2021 3. Ashoka Capital Advisers February 2013- May 2017 4. Smith Management-Mumbai Office Sep 2005-January 2013 5. CRISIL July 2003- August 2005	WhiteOak Capital Flexi Cap Fund
Mr. Piyush Baranwal	37/Bachelor of Engineering, CFA, PGDBM	Over 13 years' experience in Portfolio Management and trading in Fixed Income securities. Experience detail: 1. WhiteOak Capital Asset Management Limited (formerly known as YES Asset Management (India) Limited) October 22, 2018 - till now 2. BOI AXA Investment Managers - July 2014 - October 19, 2018 3. Morgan Stanley Investment Management Jan 2011 to June 2014 4. Principal PNB Asset Management Company May 2008 to Jan 2011	WhiteOak Capital Overnight Fund WhiteOak Capital Liquid Fund WhiteOak Capital Ultra Short Term Fund WhiteOak Capital Flexi Cap Fund

Details of dedicated Fund Manager for overseas Investments:

Name of the Fund Manager	Age / Qualification	Experience of the Fund Manager in the last 10 years	Names of other schemes under his management
Ms. Trupti Agrawal	37/B.Com, CA.	Collectively around 13 years of experience.: 1. WhiteOak Capital Asset Management Limited (formerly known as YES Asset Management (India) Limited December 21, 2021 - till now 2. WhiteOak Capital July 2017 – till December 21, 2021 3. Khoob Saree Dec 15- March 17 4. Marketune August 2014 to October 2015 5. L&T Infrastructure Finance Company Limited Dec 2011-Dec 2013 6. S.R.Batliboi & Associates Mar 2008 –Nov2011	-----

I. WHAT ARE THE INVESTMENT RESTRICTIONS?

Pursuant to Regulations, specifically the Seventh Schedule and amendments thereto, the following investment restrictions are currently applicable to the Scheme:

1. The Mutual Fund under all its Scheme(s) shall not own more than ten per cent of any company's paid up capital carrying voting rights. Provided, investment in the asset management company or the trustee company of a mutual fund shall be governed by clause (a), of sub-regulation (1), of regulation 7B.
2. All investments by the Scheme in equity shares and equity related instruments shall only be made provided such securities are listed or to be listed. The upper limit for investments in securities to be listed would be as per the SEBI Guidelines.
3. The Scheme shall not invest more than 10% of its NAV in equity shares/equity related instruments of any company.
4. The Scheme shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer, which are rated not below investment grade by a credit rating agency authorized to carry out such activities under the SEBI Act, 1992. Such investment limit may be extended to 12% of the NAV of the Scheme with the prior approval of the Board of Trustee and the Board of AMC.

Such limit shall not be applicable for investment in Government Securities, treasury bills and TREPS.

5. Mutual fund scheme shall not invest in unlisted debt instruments including commercial papers (CPs), other than (a) government securities, (b) other money market instruments and (c) derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. which are used by mutual funds for hedging.

Provided that the Scheme may invest in unlisted non-convertible debentures up to a maximum of 10% of the debt portfolio of the Scheme subject to such conditions as may be specified by the Board from time to time:

Provided further that the Scheme shall comply with the norms under this clause within the time and in the manner as may be specified by the Board.

Provided further that the norms for investments by the Scheme in unrated debt instruments shall be as specified by the Board from time to time.

Further the investments by the Scheme shall be in compliance with SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2019/104 dated October 1, 2019 and as amended by SEBI from time to time.

6. The Scheme may invest in other schemes of the Mutual Fund or any other mutual fund without charging any fees, provided the aggregate inter-scheme investment made by all the schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the Net Asset Value of the Fund.
7. The Scheme shall not make any investment in,
 - Any unlisted security of an associate or group company of the Sponsor; or
 - Any security issued by way of private placement by an associate or group company of the Sponsor; or
 - The listed securities of group companies of the Sponsor which is in excess of 25 percent of the net assets of the Scheme.
8. The Mutual Fund shall get the securities purchased transferred in the name of the Fund on account of the concerned Scheme, wherever investments are intended to be of a long-term nature.
9. Transfer of investments from one scheme to another scheme in the Mutual Fund is permitted provided:
 - Such transfers are done at the prevailing market price for quoted instruments on Spot Basis (Spot Basis shall have the same meaning as specified by a stock exchange for spot transactions) and in line with the process laid down by AMC; and
 - The Securities so transferred shall be in conformity with the investment objective of the Scheme to which such transfer has been made.

Further, inter scheme transfers shall be in accordance with the guidelines issued by SEBI circular no. SEBI/HO/IMD/DF4/CIR/P/2020/202 dated October 08, 2020 as amended from time to time.

10. The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities.

Provided further that the Mutual Fund may enter into derivatives transactions in a recognized stock exchange, subject to the framework specified by SEBI.

Provided further that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the Reserve Bank of India in this regard.

Provided that a mutual fund may engage in short selling of securities in accordance with the framework relating to short selling and securities lending and borrowing specified by the Board:

11. The Scheme shall not make any investment in any fund of funds scheme.

12. The Scheme will comply with the following restrictions for trading in exchange traded derivatives, as specified by SEBI vide its circular no. DNP/29/2005 dated September 14, 2005, circular no. DNP/30/2006 dated January 20, 2006, circular no. DNP/31/2006 dated September 22, 2006, circular no. Cir/IMD/DF/11/2010 dated August 18, 2010, circular no. SEBI/HO/MRD/DP/CIR/P/2016/143 dated December 27, 2016, circular no. SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 4, 2021 and circular no. SEBI/HO/IMD/IMD-I DOF2/P/CIR/2021/580 dated June 18, 2021:

i. Position limit for the Mutual Fund in equity index options contracts

- a. The Mutual Fund position limit in all index options contracts on a particular underlying index shall be Rs. 500 crores or 15% of the total open interest of the market in index options, whichever is higher, per stock exchange.
- b. This limit would be applicable on open positions in all options contracts on a particular underlying index.

ii. Position limit for the Mutual Fund in equity index futures contracts:

- a. The Mutual Fund position limit in all index futures contracts on a particular underlying index shall be Rs.500 crores or 15% of the total open interest of the market in index futures, whichever is higher, per stock exchange.
- b. This limit would be applicable on open positions in all futures contracts on a particular underlying index.

iii. Additional position limit for hedging

In addition to the position limits at point (i) and (ii) above, the Mutual Fund may take exposure in equity index derivatives subject to the following limits:

- a. Short positions in index derivatives (short futures, short calls and long puts) shall not exceed (in notional value) the Mutual Fund's holding of stocks.
- b. Long positions in index derivatives (long futures, long calls and short puts) shall not exceed (in notional value) the Mutual Fund's holding of cash, government securities, Treasury Bills and similar instruments.

iv. Position limit for Mutual Fund for stock based derivative contracts

The combined futures and options position limit shall be 20% of the applicable Market Wide Position Limit (MWPL).

v. Position limit for each scheme of a Mutual Fund

The scheme-wise position limit / disclosure requirements shall be:

- (i) For stock option and stock futures contracts, the gross open position across all derivative contracts on a particular underlying stock of a scheme of a Mutual Fund shall not exceed the higher of 1% of the free float market capitalization (in terms of number of shares)
 Or
 5% of the open interest in the derivative contract on a particular underlying stock (in terms of number of contracts).
- (ii) This position limits shall be applicable on the combined position in all derivative contracts on an underlying stock at a Stock Exchange.
- (iii) For index based contracts, Mutual Funds shall disclose the total open interest held by its scheme or all schemes put together in a particular underlying index, if such open interest equals to or exceeds 15% of the open interest of all derivative contracts on that underlying index.

13. Pending deployment of funds of the Scheme in terms of the investment objective of the Scheme, the AMC may invest the funds of the Scheme in short term deposits of scheduled commercial banks in accordance with the guidelines set out by SEBI under the Regulations. The Scheme will comply with the following guidelines/restrictions for parking of funds in short term deposits: -
- i. "Short Term" for parking of funds shall be treated as a period not exceeding 91 days.
 - ii. Such short-term deposits shall be held in the name of the Scheme.
 - iii. The Scheme shall not park more than 15% of the net assets in short term deposit(s) of all the scheduled commercial banks put together. However, such limit may be raised to 20% with the approval of the Trustee.
 - iv. Parking of funds in short term deposits of associate and sponsors scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
 - v. The Scheme shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.
 - vi. The scheme shall not park funds in short term deposit of a bank, which has invested in the Scheme. Further, the bank in which a scheme has short term deposit will not invest in the said scheme until the scheme has short term deposit with the bank.
 - vii. However, the above provisions will not apply to term deposits placed as margins for trading in cash and derivatives market.
 - viii. The AMC shall not charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.
14. Save as otherwise expressly provided under SEBI (Mutual Funds) Regulations, 1996, the Scheme shall not advance any loans.
15. The Fund shall not borrow except to meet temporary liquidity needs of the Fund for the purpose of repurchase/redemption of Units or payment of interest and/or IDCW to the Unit holders.
- Provided that the Fund shall not borrow more than 20% of the net assets of the individual Scheme and the duration of the borrowing shall not exceed a period of 6 month.
16. SEBI, vide its circular no. Cir/IMD/DF/11/2010 dated August 18, 2010 and SEBI/HO/IMD/IMD-I DOF2 / P/CIR/ 2021/580 dated June 18, 2021 has prescribed the following investment restrictions w.r.t. investment in derivatives:
- a. The cumulative gross exposure through debt and derivative positions should not exceed 100% of the net assets of the Scheme. Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.
 - b. The total exposure related to option premium paid must not exceed 20% of the net assets of the Scheme.
 - c. Exposure due to hedging positions may not be included in the above mentioned limits subject to the following:-
 - i. Hedging positions are the derivative positions that reduce possible losses on an existing position in securities and till the existing position remains;
 - ii. Hedging positions cannot be taken for existing derivative positions. Exposure due to such positions shall have to be added and treated under limits mentioned in Point (a) above.
 - iii. Any derivative instrument used to hedge has the same underlying security as the existing position being hedged.
 - iv. The quantity of underlying associated with the derivative position taken for hedging purposes does not exceed the quantity of the existing position against which hedge has been taken

- d. Mutual Fund may enter into plain vanilla interest rate swaps for hedging purposes. The counter party in such transactions has to be an entity recognized as a market maker by RBI. Further, the value of the notional principal in such cases must not exceed the value of respective existing assets being hedged by the Scheme. Exposure to a single counterparty in such transactions should not exceed 10% of the net assets of the Scheme. However, if mutual funds are transacting in IRS through an electronic trading platform offered by the Clearing Corporation of India Ltd. (CCIL) and CCIL is the central counterparty for such transactions guaranteeing settlement, the single counterparty limit of 10% shall not be applicable.
- e. Exposure due to derivative positions taken for hedging purposes in excess of the underlying position against which the hedging position has been taken, shall be treated under the limits mentioned in Point (a) above.
- f. Each position taken in derivatives shall have an associated exposure as defined under. Exposure is the maximum possible loss that may occur on a position. However, certain derivative positions may theoretically have unlimited possible loss. Exposure in derivative positions shall be computed as follows:

Position	Exposure
Long Future	Futures Price * Lot Size * Number of Contracts
Short Future	Futures Price * Lot Size * Number of Contracts
Option bought	Option Premium Paid * Lot Size * Number of Contracts

17. The Scheme may write call options only under a covered call strategy for constituent stocks of NIFTY 50 and BSE SENSEX subject to the following:
- i. The total notional value (taking into account strike price as well as premium value) of call options written by a scheme shall not exceed 15% of the total market value of equity shares held in that scheme.
 - ii. The total number of shares underlying the call options written shall not exceed 30% of the unencumbered shares of a particular company held in the scheme. The unencumbered shares in a scheme shall mean shares that are not part of Securities Lending and Borrowing Mechanism (SLBM), margin or any other kind of encumbrances.
 - iii. At all points of time the Mutual Fund scheme shall comply with the provisions at paragraph (i) and (ii) above. In case of any passive breach of the requirement at paragraph (i), the respective scheme shall have 7 trading days to rebalance the portfolio. During the rebalancing period, no additional call options can be written in the said scheme.
 - iv. In case the Scheme needs to sell securities on which a call option is written under a covered call strategy, it must ensure compliance with paragraphs (i) and (ii) above while selling the securities.
 - v. In no case, the scheme shall write a call option without holding the underlying equity shares. A call option can be written only on shares which are not hedged using other derivative contracts
 - vi. The premium received shall be within the requirements prescribed in terms of paragraph 5 of SEBI circular dated August 18, 2010 i.e. the total gross exposure related to option premium paid and received must not exceed 20% of the net assets of the scheme.
 - vii. The exposure on account of the call option written under the covered call strategy shall not be considered as exposure in terms of paragraph 3 of SEBI Circular no. Cir/IMD/DF/11/2010 dated August 18, 2010.

18. The scheme shall participate Repo in corporate debt securities in accordance with SEBI Circular CIR / IMD / DF / 19 / 2011 dated November 11, 2011 read with SEBI Circular no. CIR/IMD/DF/23/2012 dated November 15, 2012 and such other directions issued by RBI and SEBI from time to time.
 - i. The Gross exposure of the scheme to repo transactions in corporate debt securities shall not be more than 10% of the net asset of the scheme.
 - ii. The cumulative gross exposure through repo transactions in corporate debt securities along with equity, debt and derivatives shall not exceed 100% of the net assets of the Scheme
19. Investment in unrated debt and money market instruments, other than government securities, treasury bills, derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. by mutual fund schemes shall be subject to the following:
 - a. Investments should only be made in such instruments, including bills re-discounting, usance bills, etc., that are generally not rated and for which separate investment norms or limits are not provided in SEBI (Mutual Fund) Regulations, 1996 and various circulars issued thereunder.
 - b. Exposure of mutual fund schemes in such instruments, shall not exceed 5% of the net assets of the schemes.
 - c. All such investments shall be made with the prior approval of the Board of AMC and the Board of trustees.
20. The investment of mutual fund schemes in the following instruments shall not exceed 10% of the debt portfolio of the schemes and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the schemes:
 - a. Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade and
 - b. Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade.

Investment limits as mentioned in paragraph above shall not be applicable on investments in securitized debt instruments, as defined in SEBI (Public Offer and Listing of Securitised Debt Instruments) Regulations 2008.
21. Investment in debt instruments, having credit enhancements backed by equity shares directly or indirectly, shall have a minimum cover of 4 times considering the market value of such shares.
22. The Scheme will comply with any other regulations applicable to the investments of mutual funds from time to time.
23. In terms of SEBI Circulars dated November 5, 2020 and June 3, 2021 each mutual fund is currently permitted to invest up to US\$1 billion in Foreign Securities irrespective of the size of the assets. The ceiling for investment in overseas ETFs that invest in securities is US\$ 300 million per mutual fund.

Additionally, an investment headroom of 20% of the average AUM in Overseas securities / Overseas ETFs of the previous three calendar months would be available to the Mutual Fund for that month to invest in Overseas securities / Overseas ETFs subject to maximum limits as specified above. Currently, the mutual funds can invest in ADRs/GDRs issued by Indian or foreign companies, equity of overseas companies listed on recognised stock exchanges overseas, Initial and follow on public offerings for listing at recognized stock exchanges overseas, foreign debt securities in the countries with fully convertible currencies, short term as well as long term debt instruments with rating not below investment grade by accredited/registered credit rating agencies, Money market instruments rated not below investment grade, Repos in the form of investment, where the counterparty is rated not below investment grade (repos should not however, involve any borrowing of funds by mutual funds), Government securities where the countries are rated not below investment grade, Derivatives traded on recognized stock exchanges overseas only for hedging and portfolio balancing with underlying as securities, Short term deposits with banks overseas where the issuer is rated not below investment grade and Overseas Exchange Traded Funds (ETFs) that invest in securities. The

mutual funds can also invest in the units/securities issued by overseas mutual funds or unit trusts registered with overseas regulators and investing in (a) aforesaid securities, (b) Real Estate Investment Trusts (REITs) listed in recognized stock exchanges overseas or (c) unlisted overseas securities (not exceeding 10% of their net assets). The restriction on the investments in mutual fund units up to 5% of net assets and prohibition on charging of fees shall not be applicable to investments in mutual funds in foreign countries made in accordance with SEBI Guidelines. However, the management fees and other expenses charged by the mutual fund in foreign countries along with the management fee and recurring expenses charged to the domestic mutual fund scheme shall not exceed the total limits on expenses as prescribed under Regulations. Where the scheme is investing only a part of the net assets in the foreign mutual fund(s), the same principle shall be applicable for that part of investment.

As such all investments of the Scheme will be made in accordance with the Regulations, including Schedule VII thereof.

All the investment restrictions will be applicable at the time of making investments.

The AMC/Trustee may alter these above stated restrictions from time to time to the extent the Regulations change, so as to permit the Scheme to make its investments in the full spectrum of permitted investments for mutual funds to achieve its respective investment objective.

J. HOW HAS THE SCHEME PERFORMED?

The Scheme is a new Scheme and does not have any performance track record.

K. PRODUCT DIFFERENTIATION WITH THE EXISTING OPEN-ENDED EQUITY SCHEME.

Name of the existing scheme	Asset Allocation Pattern (Under normal circumstances)				Primary Investment Objective & Investment Strategy	Differentiation	AUM*	No. of Folios*
	Instruments	Indicative Allocation (% of net assets)		Risk Profile				
		Mini-mum	Maxi-mum	Low/ Medium / High				
WhiteOak Capital Flexi Cap Fund	Equity and Equity Related Instruments	65	100	Very High	The investment objective of the Scheme is to generate long-term capital appreciation by investing predominately in equity & equity related instruments across the spectrum of various market capitalization. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved. Investment Strategy: The Scheme would predominantly invest in companies spanning entire market capitalization.	An Open Ended Dynamic Equity Scheme Investing Across Large Cap, Mid Cap and Small Cap Stocks	NA	NA
	Debt Securities and Money Market Instruments	0	35	Low to Medium				
	Units issued by REITs and InvITs	0	10	Very High				

WhiteOak Capital Tax Saver Fund	Instruments	Indicative Allocation (% of net assets)		Risk Profile	The investment objective of the Scheme is to generate capital appreciation / income from a portfolio, comprising predominantly of equity & equity related instruments. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved. Investment Strategy: The aim of equity strategy will be to build a portfolio of companies diversified across major industries, economic sectors and market capitalization that offer an acceptable risk reward balance. The ELSS (Equity Linked Savings Scheme) guidelines, as applicable, would be adhered to in the management of this Scheme.	An open ended Equity Linked Savings Scheme with a statutory lock in of 3 years and tax benefit	NA	NA
		Minimum	Maximum	Low/ Medium / High				
	Equity and Equity Related Instruments	80	100	Very High				
	Debt Securities and Money Market Instruments	0	20	Low to Medium				

* WhiteOak Capital Flexi Cap Fund NFO opened on July 12, 2022 and closed on July 26, 2022. The Scheme re-opens on within five Business Days from the date of allotment.

L. ADDITIONAL DISCLOSURES

(i) SCHEME PORTFOLIO HOLDINGS

- a) Top 10 holdings: Not Available
- b) Sector wise holdings: Not Available

This is a new Scheme, hence, this is not applicable. Link to the scheme's latest monthly portfolio holding <https://mf.whiteoakamc.com/WOC/regulatory-disclosures/scheme-portfolios>

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

(ii) INVESTMENT DETAILS:

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

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

Monthly Portfolio Disclosure:

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

III. UNITS AND OFFER

A. NEW FUND OFFER (NFO)

<p>New Fund Offer Period</p> <p>This is the period during which a new scheme sells its units to the investors</p>	<p>NFO opens on: August 16, 2022</p> <p>NFO closes on: September 23, 2022</p> <p>The Trustee/AMC reserves the right to extend the closing date of the NFO period, subject to the condition that the NFO period shall not be kept open for more than three months, but it will be kept open for minimum 15 days. The Trustee / AMC reserves the right to close the NFO before the NFO closing date. Any such changes shall be announced by way of a newspaper advertisement in one vernacular daily of Mumbai and one English national daily.</p>
<p>New Fund Offer Price:</p> <p>This is the price per unit that the investors have to pay to invest during the NFO.</p>	<p>Rs. 10/- per unit</p> <p>Investors should note that stamp duty at the applicable rate will be levied while allotting units during NFO. Accordingly, pursuant to levy of stamp duty, the number of units allotted will be lower to that extent.</p>
<p>Minimum Amount for Application in the NFO</p>	<p>Minimum of Rs. 500/- and in multiples of Re. 500/- thereafter during the New Fund Offer period.</p> <p>Weekly SIP: Rs. 500/- (plus in multiple of Re. 500/-)</p> <p>Minimum installments: 6</p> <p>Fortnightly SIP: Rs. 500/- (plus in multiple of Re. 500/-)</p> <p>Minimum installments: 6</p> <p>Monthly SIP: Rs. 500/- (plus in multiple of Re. 500/-)</p> <p>Minimum installments: 6</p> <p>Quarterly SIP: Rs. 1,500/- (plus in multiple of Re. 500/-)</p> <p>Minimum installments - 4</p> <p>The applicability of the minimum amount of installment mentioned is at the time of registration only.</p>

<p>Minimum Target amount</p> <p>This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return. However, if AMC fails to refund the amount within five working days, interest as specified by SEBI (currently 15% p.a.) will be paid to the investors from the expiry of five working days from the date of closure of the subscription period.</p>	<p>Rs. 10 crores</p> <p>In the event this amount is not raised during the NFO period, the amount collected under the Schemes will be refunded to the applicants as mentioned in the section, 'Refund'.</p>
<p>Maximum Amount to be raised (if any) This is the maximum amount which can be collected during the NFO period, as decided by the AMC.</p>	<p>Not Applicable.</p>
<p>Plans / Options offered</p>	<p>The Scheme will have two Plans i.e. Direct Plan & Regular Plan</p> <p>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.</p> <p>Both the Plans offer following options</p> <p>A) Growth option B) Payout of Income Distribution cum capital withdrawal option (IDCW Payout option)</p> <p>Default Option–Growth Option</p> <p>Direct Plan will have a lower expense ratio excluding distribution expenses, commission for distribution of Units etc. Direct Plan is only for investors who purchase /subscribe Units directly with the Fund (i.e. application not routed through Distributor). Investments under Direct Plan can be made through various modes offered by the Fund for investing directly with the Fund (except Stock Exchange Platform(s) and all other Platform(s) where investors' applications for subscription of units are routed through Distributors). Further Registered Investment Advisors (RIAs) can also purchase units of Direct Plan on behalf of their clients through NMF-II platform of National Stock Exchange of India Ltd. and/or BSE StAR MF System of BSE Ltd.</p> <p>The portfolio of Direct Plan will form part of portfolio of the Scheme and there will be no separate portfolio for Direct Plan.</p>

Further, the options i.e. Growth and IDCW will have common portfolio under the Scheme.

No minimum criteria shall be followed for IDCW payout

Default Plan

Investors subscribing under Direct Plan of the Scheme will have to indicate “Direct Plan” against the Scheme name in the application form. However, if distributor code is mentioned in application form, but “Direct Plan” is mentioned against the Scheme name, the distributor code will be ignored and the application will be processed under “Direct Plan”. Further, 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.

The below table summarizes the procedures which would be adopted by the AMC for applicability of Direct Plan / Regular Plan, while processing application form/transaction request under different scenarios:

Sr. No.	AMFI Registration Number (ARN) Code mentioned in the application form transaction request	Plan as selected In the application form/ transaction request	Transaction shall be processed And Units shall Be allotted under
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct Plan	Direct Plan
3	Not mentioned	Regular Plan	Direct Plan
4	Mentioned	Direct Plan	Direct Plan
5	Direct	Not mentioned	Direct Plan
6	Direct	Regular Plan	Direct Plan
7	Mentioned	Regular Plan	Regular Plan
8	Mentioned	Not mentioned	Regular Plan

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed

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

TREATMENT OF FINANCIAL TRANSACTIONS RECEIVED THROUGH SUSPENDED DISTRIBUTORS:

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

During the period of suspension, no commission shall be accrued or payable to the distributor whose ARN is suspended. Accordingly, during the period of suspension, commission on the business canvassed prior to the date of suspension shall stand forfeited, irrespective of whether the suspended distributor is the main ARN holder or a sub-distributor.

All Purchase / Switch requests (including under fresh registrations of Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) or under SIPs / STPs registered prior to the suspension period) received during the suspension period shall be processed under Direct Plan and continue to be processed under Direct Plan perpetually*.

(*Note: If Whiteoak Capital Asset Management Ltd receives a written request / instruction from the unit holder to shift back to Regular Plan under the ARN of the distributor post the revocation of suspension of ARN, the same shall be honored. Further, White Oak Capital AMC shall also suitably inform the concerned unitholders about suspension of the distributor from doing mutual fund distribution business).

All Purchase / Switch transactions including SIP / STP transactions received through the stock exchange platform, through distributor whose ARN has been suspended, shall be rejected.

In cases where the ARN of the distributor is permanently terminated, the unitholders have the following options:
Switch their existing investments under the Regular Plan to Direct Plan (with capital gains taxes implication); or
Continue their existing investments under the Regular Plan under ARN of another distributor of their choice.

(i) Growth Option

	<p>The Mutual Fund will not declare any IDCW under this option. The income earned under this Option will remain invested in the option and will be reflected in the NAV. This option is suitable for investors who are not looking for current income but who have invested with the intention of capital appreciation.</p> <p>(ii) Income Distribution cum Capital Withdrawal Option [IDCW]</p> <p>Under this option, IDCW will be declared at periodic intervals at the discretion of the Trustees, subject to availability of distributable surplus calculated in accordance with SEBI (MF) Regulations. IDCW Amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains. On payment of IDCW, the NAV of the Units under IDCW option will fall to the extent of the IDCW payout and applicable statutory levies, if any.</p> <p>(iii) Payout of Income Distribution cum Capital Withdrawal Option [IDCW Payout]</p> <p>IDCW, if declared, will be paid (subject to deduction of tax at source, if any) to those Unitholders / Beneficial Owners whose names appear in the Register of Unit holders maintained by the Mutual Fund/ statement of beneficial ownership maintained by the Depositories, as applicable, on the notified record date</p> <p>Notes:</p> <p>An investor on record for the purpose of IDCW distributions is an investor who is a Unit Holder as of the Record Date. In order to be a Unit Holder, an investor has to be allocated Units representing receipt of clear funds by the Scheme.</p> <p>Investors should indicate the name of the Plan and/or Option, clearly in the application form. In case of valid applications received, without indicating the Plan and/or Option etc. or where the details regarding Option are not clear or ambiguous, the default options as mentioned above, will be applied.</p> <p>Investors shall note that once Units are allotted, AMC shall not entertain requests regarding change of Option, with a retrospective effect.</p>
<p>IDCW Policy</p>	<p>Under the IDCW option, the Trustee will have discretion to declare the IDCW, subject to availability of distributable surplus calculated in accordance with the Regulations. The actual declaration of IDCW and frequency will inter-alia, depend on availability of distributable surplus calculated in accordance with SEBI (MF) Regulations and the decisions of the Trustee shall be final in this regard. There is no assurance or guarantee to the Unitholder as to the rate of IDCW nor that will the IDCW be paid regularly. IDCW Amounts can be distributed</p>

	<p>out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.</p> <p>The AMC/Trustee reserves the right to change the frequency of declaration of IDCW or may provide additional frequency for Declaration of IDCW.</p> <p>IDCW Distribution Procedure</p> <p>IDCW declaration shall be in line with provisions mentioned in SEBI circular no. IMD/ Cir. No. 1/64057/06 dated April 4, 2006 read with further clarifications issued from time to time. The procedure for IDCW Distribution would be as under:</p> <ol style="list-style-type: none"> 1. Quantum of IDCW and the record date will be fixed by the Trustee. IDCW so decided shall be paid, subject to availability of distributable surplus. 2. Within one calendar day of decision by the Trustee, the AMC shall issue notice to the public communicating the decision about the IDCW including the record date, in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the head office of the Mutual Fund is situated. 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 IDCW. The Record Date will be 5 calendar 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 SEBI circular dated February 25, 2016.
<p>Allotment</p>	<p>Applicants under both the Direct and Regular Plan(s) offered under the Scheme will have an option to hold the Units either in physical form (i.e. account statement) or in dematerialized form.</p> <p>Where investors / Unitholders, have provided an email address, an account statement reflecting the units allotted to the Unitholder shall be sent by email on their registered email address. However, in case of Unit Holders holding units in the dematerialized mode, the Fund will not send the account</p>

	<p>statement to the Unit Holders. The statement provided by the Depository Participant will be equivalent to the account statement.</p>
<p>Refund</p>	<p>Fund will refund the application money to applicants whose applications are found to be incomplete, invalid or have been rejected for any other reason whatsoever.</p> <p>The Refund proceeds will be paid by way of Electronic Funds Transfer(EFT) or such other manner as decided by AMC from time to time if sufficient banking details are available with the Mutual Fund for the Unitholder or else through dispatch of Refund instruments within 5 Business Days of the closure of NFO period.</p> <p>In the event of delay beyond 5 Business Days, the AMC shall be liable to pay interest at 15% per annum or such other rate of interest as maybe prescribed from time to time. Refund orders will be marked "A/c Payee only" and drawn in the name of the applicant (in the case of a sole applicant) and in the name of the first applicant in all other cases, or by any other mode of payment as authorised by the applicant.</p> <p>The bank and/ or collection charges, if any, will be borne by the applicant. All the refund payments will be sent by registered post or courier service or as required under the Regulations.</p>
<p>Who can invest</p> <p>This is an indicative list and you are requested to consult your financial advisor to ascertain whether the scheme is suitable to your risk profile. Prospective investors are advised to satisfy themselves that they are not prohibited by any law governing them and any Indian law from investing in the Scheme and are authorized to purchase units of mutual funds as per their respective constitutions, charter documents, corporate / other authorizations and relevant statutory provisions.</p>	<p>The following persons (subject, wherever relevant, to purchase of Units, being permitted and duly authorized under their respective constitutions / bye-laws)</p> <ol style="list-style-type: none"> 1. Resident adult individuals either singly or jointly (not exceeding three) or on an Anyone or Survivor basis; 2. Hindu Undivided Family (HUF) through Karta; 3. Minor through parent / legal guardian; 4. Partnership Firms including limited liability partnership firms; 5. Proprietorship in the name of the sole proprietor; 6. Companies, Bodies Corporate, Public Sector Undertakings (PSUs.), Association of Persons (AOP) or Bodies of Individuals (BOI) and societies registered under the Societies Registration Act, 1860; 7. Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions; 8. Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as "Public Securities" as required) and Private trusts authorised to invest in mutual fund schemes under their trust deeds; 9. Non-Resident Indians (NRIs) and Overseas Citizen of India (OCI) (including erstwhile Person of Indian Origin card holders) on full repatriation basis and on non-repatriation basis but not (a) United States Persons within the meaning of Regulation 'S' under the United States

	<p>Securities Act of 1933 or as defined by the U.S. Commodity Futures Trading Commission, as amended from time to time or (b) residents of Canada</p> <ol style="list-style-type: none"> 10. Foreign Portfolio Investors (FPIs) registered with SEBI; 11. Army, Air Force, Navy and other para-military units and bodies created by such institutions; 12. Scientific and Industrial Research Organisations; 13. Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / RBI; 14. Provident/ Pension/ Gratuity Fund to the extent they are permitted; 15. Other schemes of WhiteOak Capital Mutual Fund or any other mutual fund subject to the conditions and limits prescribed by SEBI Regulations; 16. Trustee, AMC or Sponsor or their associates may subscribe to Units under the Scheme; 17. Such other person as maybe decided by the AMC from time to time. <p>Please note that Primary holder's own email address and mobile number should be provided for speed and ease of communication in a convenient and cost-effective manner, and to help prevent fraudulent transactions.</p> <p>WhiteOak Capital Tax Saver Fund is floated as an Equity Linked Savings Scheme and as per the provisions of ELSS, the persons mentioned in category 5 to 14 will not qualify for the tax benefits under Section 80C of the Income-tax Act, 1961 but are entitled to subscribe to units (subject to, wherever relevant, purchase of units of mutual funds being permitted under relevant statutory regulations and their respective constitutions).</p>
<p>Who cannot invest</p>	<p>It should be noted that the following persons cannot invest in the Scheme:</p> <ol style="list-style-type: none"> 1. Any individual who is a foreign national or any other entity that is not an Indian resident under the Foreign Exchange Management Act, 1999 (FEMA Act) except where registered with SEBI as a FPI or FII or sub account of FII or otherwise explicitly permitted under FEMA Act/ by RBI/ by any other applicable authority; 2. Overseas Corporate Bodies (OCBs) 3. NRIs// OCIs/ PIOs residing in Non-Compliant Countries and Territories (NCCTs) as determined by the Financial Action Task Force (FATF), from time to time. 4. U.S. Persons and Residents of Canada. 5. If an existing Unit Holder(s) subsequently becomes a U.S. Person or Resident of Canada, then such Unit Holder(s) will not be able to purchase any additional Units in any of the Schemes of WhiteOak Capital Mutual Fund. <p>The term "U.S. person" means any person that is a U.S. person within the meaning of Securities Act of 13 of U.S.A</p>

	<p>or as defined by the U.S. Commodity Futures Trading Commission or as per such further amended definitions, interpretations, legislations, rules etc., as may be in force from time to time.</p> <p>The Mutual Fund reserves the right to include/exclude new/existing categories of investors to invest in the Scheme from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any. The Mutual Fund / Trustee / AMC may redeem Units of any Unitholder in the event it is found that the Unitholder has submitted information either in the application or otherwise that is false, misleading or incomplete or Units are held by any person in breach of the SEBI Regulations, any law or requirements of any governmental, statutory authority.</p>
<p>Where can you submit the filled up applications.</p>	<p>During the NFO period, the applications duly filled up and signed by the applicants should be submitted at the office of the ISCs of AMC / CAMS whose names and addresses are mentioned at the end of this document.</p> <p>AMC reserves the right to appoint collecting bankers during the New Fund Offer Period and change the bankers and/or appoint any other bankers subsequently.</p> <p>Please refer to the back cover page of the Scheme Information Document for details.</p> <p>In addition to subscribing Units through submission of application in physical, investor / unit holder can also subscribe to the Units of the Scheme through our website http://mf.whiteoakamc.com as well as www.camsonline.com, an electronic platform provided by RTA. The facility to transact in the Scheme is also available through mobile application of RTA i.e. "MyCAMS"</p> <p>ASBA applications can be submitted only at Self Certified Syndicate Bank (SCSB) at their designated branches. List of SCSBs and their designated branches shall be displayed on the SEBI's website (www.sebi.gov.in)</p>
<p>How to Apply</p>	<p>Please refer to the SAI and application form for the instructions.</p>
<p>Listing</p>	<p>The Scheme is an open-ended scheme under which sale and repurchase will be made on a continuous basis and therefore listing on stock exchanges is not envisaged. However, the Trustee may at their discretion list the units on any Stock Exchange.</p>
<p>Special Products / facilities available during the NFO</p>	<p>Applications Supported by Blocked Amount (ASBA) facility ASBA facility will be provided to the investors subscribing to NFO of the Scheme. It shall co-exist with the existing process, wherein cheques / demand drafts are used as a mode of payment. Please refer ASBA application form for detailed instructions.</p>

Inter-Scheme Switching Facility

The Mutual Fund provides the investors the flexibility to switch their investments (subject to provisions as regards minimum application amount referred above) from any other scheme(s)/plans managed by Mutual Fund, as per the features of the respective scheme to this scheme during the NFO period. This facility will be useful to Unit holders who wish to alter the allocation of their investment among scheme(s) / plan(s) of the Mutual Fund (subject to completion of lock-in period, if any, of the units of the scheme(s) from where the units are being switched) in order to meet their changed investment needs. The Switch will be effected by way of a Redemption of Units from the Source Scheme(s) / Plan(s) and investment of the proceeds will be made in the target Scheme(s)/Plan(s) and accordingly, to be effective, the Switch must comply with the Redemption rules of the Source Scheme/Plan and the issue rules of the Target Scheme/ Plan (for e.g. as to the minimum number of Units that may be redeemed or issued, Exit Load etc). The price at which the Units will be Switched out of the respective Scheme/Plans will be based on the Redemption Price, and the proceeds will be invested in the Scheme / Plan at the Offer price.

Application/ Transaction through Fax/Email mode

Subject to the investor fulfilling certain terms and conditions as stipulated by the AMC from time to time, the AMC, Mutual Fund, or representative of the AMC, Mutual Fund (“the Recipient”) may (at its sole discretion and without being obliged in any manner to do so and without being responsible and/ or liable in any manner whatsoever) accept and process any application, supporting documents and / or instructions submitted by an Investor / Unit holder by facsimile/email (“Fax/Email Submission”) and the investor / Unit holder voluntarily and with full knowledge takes and assumes any and all risk associated therewith.

The Recipient shall have no obligation to check or verify the authenticity or accuracy of Fax/Email Submission purporting to have been sent by the investor and may act thereon as if same has been duly given by the investor. In all cases, the investor will have to submit the original documents/ instruction to the AMC/ Mutual Fund.

The original of the transaction instructions shall clearly bear on every page the statement “Originals for records”. Further, any failure to do so on part of the investor might result in duplication in processing of transaction and the AMC shall not be held liable as such.

The investor acknowledges that the Fax/Email Submission is not a secure means of giving instructions / transactions requests and that the investor is aware of the risks involved including those arising out of such transmission being inaccurate, imperfect,

ineffective, illegible, having a lack of quality or clarity, garbled, altered, distorted, not timely etc.

The investor's request to the Recipient to act on the Fax/Email Submission is for the investor's convenience and the Recipient is not obliged or bound to act on the same. The investor authorizes the recipient to accept and act on any Fax Submission which the Recipient believes in good faith to be given by the investor and the Recipient may at its discretion treat any such transaction as if the same was given to the Recipient under the investor's original signature. The investor accepts that the Fax/ Email Submission shall not be considered until acknowledged as a valid transaction request in the Scheme in line with SEBI regulations.

The Recipient will also not be liable in the case where the transaction sent or purported to be sent is not processed on account of the fact that it was not received by the Recipient. In case there is any difference between the particulars mentioned in the Fax/ Email Submission received as against the original document which may be received thereafter, the Recipient shall not be liable for any consequences arising therefrom.

The investor agrees that the Recipient may adopt additional security measures including signature verification, telephone call backs or a combination of the same, which may be recorded and the investor consents to such recording and agrees to cooperate with the Recipient to enable confirmation of such transaction requests.

In consideration of the Recipient from time to time accepting and at its sole discretion (including but not limited to the AMC extending / discontinuing such facilities from time to time) acting on any Fax/Email Submission request received / purporting to be received from the investor, the investor agrees to indemnify and keep indemnified the AMC, Directors, employees, agents, representatives of the AMC, Mutual Fund and Trustees from and against all actions, claims, demands, liabilities, obligations, losses, damages, costs and expenses of whatever nature (whether actual or contingent) directly or indirectly suffered or incurred, sustained by or threatened against the indemnified parties whatsoever arising from or in connection with or any way relating to the indemnified parties in good faith accepting and acting on Fax/ Email Submission requests including relying upon such transaction requests purporting to come from the investor even though it may not come from the Investor.

The AMC reserves the right to modify the terms and conditions or to discontinue the facility at any point of time.

Stock Exchange Infrastructure Facility

The investors can subscribe to / switch / redeem the Units of the Scheme under "Growth" option platform of National Stock

Exchange (“MFSS”, “NMFII”) and “BSEStAR MF” platform of BSE Ltd. Please contact any of the Investor Service Centres (ISCs) of the Mutual Fund to understand the detailed process of transacting through this facility.

Transactions Through MF Utility (“MFU”)

WhiteOak Capital AMC has entered into an agreement with MF Utilities India Private Limited (“MFUI”) a “Category II - Registrar to an Issue” under SEBI (Registrars to an Issue and Share Transfer Agents) Regulations, 1993, for usage of MF Utility (“MFU”) - a shared services initiative of various asset management companies, which acts as a transaction aggregator for transacting in multiple schemes of various mutual funds with a single form and a single payment instrument. Accordingly, all the authorized Points of Service (“POS”) and website/mobile applications of MFUI shall be eligible to be considered as Official Point of Acceptance (“OPA”) for all financial and nonfinancial transactions in the schemes of the Fund either physically or electronically. The list of POS of MFUI is published on the website of MFUI at www.mfuindia.com. Applicability of NAV shall be based on time stamping as evidenced by confirmation slips given by POS of MFUI and also the realization of funds in the Bank account of the Fund (and NOT the time of realization of funds in the Bank account of MFUI) within the applicable cut-off timing. The uniform cut-off time as prescribed by SEBI and mentioned in the SID/KIM shall be applicable for applications received through such facilities. Investors are requested to note that MFUI will allot a Common Account Number (“CAN”) i.e. a single reference number for all investments in the mutual fund industry for transacting in multiple schemes of various mutual funds through MFU and to map existing folios, if any. Investors can create a CAN by submitting the CAN Registration Form and necessary documents at the POS. The AMC and/or its Registrar and Transfer Agent shall provide necessary details to MFUI, as may be needed, for providing the required services to investors / distributors through MFU. Investors are requested to visit the website of WhiteOak Capital Mutual Fund (www.mf.whiteoakamc.com) or MFUI (www.mfuindia.com) to download the relevant forms. For any queries or clarifications related to MFU, please contact the Customer Care of MFUI, on 022 6134 4316 (during the business hours, on all days, except Saturday, Sunday and public holidays). The Fund reserves the right to introduce, change, modify or withdraw the facility available at any point of time and to restrict the number/type of schemes being offered through this facility.

Systematic Investment Plan (SIP)

Investors can enroll for SIP facility during the NFO period by submitting duly completed SIP Enrolment Form available for Investments at the Official Point(s) of Acceptance. The first SIP

installment through National Automated Clearing House (NACH) / Direct Debit / Standing Instruction will commence after 21 working days from the NFO allotment date. Where SIP application is accompanied with first cheque / payment, allotment shall be done under NFO for the same and the next SIP instalment will commence after 21 working days from the from the NFO allotment date. Provided that SIP will commence only after and as per successful registration, for which a confirmation containing SIP details (viz., start date, end date amount etc) will be sent to the investor.

The Unitholders of the Scheme can benefit by investing specific Rupee amounts periodically, for a continuous period. At the time of registration the SIP allows the investors to invest a fixed equal amount of Rupees for purchasing additional Units of the Scheme at NAV based prices. Investors can enrol themselves for SIP in the Scheme by ticking appropriate box on the application form or by subsequently making a written request to that effect to the Registrar. Minimum number of instalments and amounts under various frequencies are as below:

Frequency	Specified date	Minimum amounts per instalments	Minimum number of instalments
Weekly	Any day (Monday to Friday) * (If no day is selected Monday will be the default day)	Rs. 500/- and in multiples of Rs. 500	6
Fortnightly	1 st and 16 th day of each month, as applicable (1 st and 16 th of the month will be the default dates)		
Monthly	Any date (1 st to 28 th of the month) *(1 st and 10 th of the month will be the default dates)		
Quarterly	Any date (1 st to 28 th of the month) *(10 th would be the default option)	Rs. 1500/- and in multiples of Rs. 500	4

*In case the date chosen for SIP falls on a Non-Business Day, the SIP will be processed on the immediate next Business Day. Investors can subscribe through SIP by using National Automated Clearing House (NACH) facilities offered by the Banks. The cheques should be in favour of "WhiteOak Capital Tax Saver Fund" and crossed "Account Payee", and the cheques must be payable at the centre where the applications are submitted to the Customer Service Centre. In case of fresh/additional purchases, if the name of the Scheme on the application form/transaction slip differs with the name on the Cheque/Demand Draft, then the AMC will allot units under the Scheme mentioned on the application form/ transaction slip. In case of fresh/additional purchases, if the Scheme name is not mentioned on the application form/transaction slip, then the units will be allotted under the Scheme mentioned on the Cheque/Demand Draft. The Option that will be considered in such cases if not specified by the customer, the Scheme will be the default option of the Scheme as per the SID. However, in case additional purchase is under the same scheme as fresh purchase, then the AMC reserves the right to allot units in the option under which units were allotted at the time of fresh purchase. Further, Investors/ unitholders subscribing for SIP are required to submit SIP request at least 21 working 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. All terms and conditions for SIP/STP, including Exit Load, if any, prevailing in the date of SIP/STP enrolment/ registration by the fund shall be levied in the Schemes. Units will be allotted for the amount net of the bank charges, if any. A fresh Account Statement / Transaction Confirmation will be mailed to the Unitholder, indicating the new balance to his/her credit in the Account. An investor will have the right to discontinue the SIP, subject to giving 15 days prior notice to the subsequent SIP date.

Terms and conditions for SIP:

New Investor - If the investor fails to mention the scheme name in the SIP Mandate Form, then the Fund reserves the right to register the SIP as per the scheme name available in the main application. In case multiple schemes are mentioned in the main application form, Fund reserves the right to reject the SIP request.

Existing Investor - If the investor fails to mention the scheme name in the SIP Mandate 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 or

Equity Linked Savings Scheme (“ELSS”) are available in the folio then the Fund reserves the right to reject the SIP request.

In case SIP date is not selected, then the SIP will be registered on 10th (default date) of each Month/Quarter, as applicable. For Weekly SIP, Monday will be the default day and in case of Fortnightly SIP 1st and 16th of each month would be 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.

If the investor has not mentioned the SIP start Month, SIP will start from the next applicable month, subject to completion of 21 working days lead time from the receipt of SIP request.

In case the SIP 'End period' is incorrect OR not mentioned by the investor in the SIP form, then the SIP shall be considered a perpetual SIP, until further instructions are received.

For SIP applications received during NFO Period, the SIP start date shall be at least 21 working days after the NFO allotment date

The first SIP cheque/draft could be of any Business Day but subsequent Auto Debit mandate 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 installment. However, subsequent Auto Debit transaction date should have a gap of 21 working 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. If the SIP execution date is a non-Business Day for the scheme, then the units shall be allotted based on realisation of proceeds. 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 21 working days between the submission of application form and the 1st SIP. In case an investor intends to continue his SIP forever; he can opt for perpetual SIP which will not have an end date. In the event if the investors want to discontinue the SIP, a written communication will be required from the investors to discontinue the same at least 15 days before the next SIP due date. If the SIP end date is not filled, the SIP Auto Debit will be considered perpetual till further instructions are received from the investor

SIP Top - up

Investors can opt for SIP Top-Up facility with Fixed Top - up option, wherein the amount of the SIP can be increased at fixed intervals.. The fixed Top -up amount shall be in multiples of Rs 500/-.

The frequency is fixed i.e. either at Yearly or Half Yearly basis. In case the Top-up facility is not opted by ticking the appropriate box and frequency is not selected, the Top -up facility 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.

SIP Top-up Cap Amount: Investor has an option to freeze the SIP 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 in the Bank mandate, then the amount which is lower of the two amounts shall be considered as the default amount of SIP Cap amount.

SIP Top-up Cap Month -Year: It is the date from which SIP 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.

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 Rs. 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 quarter for Quarterly frequency.

Accordingly, for considering the investments made by an investor up to Rs. 50,000/-, an aggregate of all investments including SIPs made by an investor in a Financial Year i.e. from April to March, 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 minors acting through guardian, Sole proprietorship firms and joint holders*. Other categories of investors e.g. PIOs, HUFs, QFIs, non - individuals, etc. are not eligible for such exemption.

* In case of joint holders, first holder must not possess a PAN. Investors are requested to note that, in case where a lump sum investment is made during the financial year and subsequently a fresh SIP mandate request is given where the total investment 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 lump sum investment is being made provided where the total investment for that financial year exceeds Rs. 50,000/-, such lump sum application will be rejected. SIP Top- UP facility shall not be available in case of Micro- SIP. 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.

Goal SIP

WhiteOak Capital Goal SIP is an optional feature that allows investor to do a Systematic Withdrawal Plan (SWP) from the ELSS scheme, based on a predefined logic once the SIP Period ends. WhiteOak Capital Tax Saver Fund would be available only as a Source Scheme (and not as a Target Scheme) in Goal SIP feature.

For more details on Goal SIP, please refer to 'Terms and Conditions' section of WhiteOak Capital Goal SIP Registration Form.

Online transactions through CAMS

Online website Computer Age Management Services Limited ("CAMS") the Registrar and Transfer Agent ("RTA") for the schemes of WhiteOak Capital Mutual Fund has built an online website www.camsonline.com wherein investors / unit holders can transact in the schemes of the respective Mutual Funds by opening an account on CAMS Website/portal/mobile app ("Online Facility"). The transactions in the Schemes of WhiteOak Capital Mutual Fund through this Online Facility be allowed as may be facilitated by CAMS on its website. CAMS online Website/portal/mobile app/server be considered as OPA. Investors/ unitholders please note that only KYC complied investor/unitholders or KYC process to be completed before transaction submission allowed to use this online facility/portal/mobile app. For the purpose of determining the applicability of NAV, time of transaction would be the time

	<p>when request for purchase/sale/switch of units is received in the servers of AMC/RTA</p> <p>Online Transactions through website of WhiteOak Capital Mutual Fund</p> <p>Facility of online transactions is available on the official website of WhiteOak Capital Mutual Fund i.e. http://mf.whiteoakamc.com Consequent to this, the said website is declared to be an “OPA” for applications for subscriptions, redemptions, switches and other facilities. The Uniform Cut -off time as prescribed by SEBI and as mentioned in the SID(s)of respective schemes shall be applicable for applications received on the website. However, investors should note that transactions on the website shall be subject to the eligibility of the investors, any terms & conditions as stipulated by WhiteOak Capital Mutual Fund/ WhiteOak Capital Asset Management Limited from time to time and any law for the time being in force. The AMC reserves the right to modify the terms and conditions or to discontinue the facility at any point of time.</p>
<p>The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the Scheme or the AMC) involved in the same.</p>	<p>Units once redeemed will be extinguished and will not be reissued.</p>
<p>Restrictions, if any, on the right to freely retain or dispose of units being offered.</p>	<p>Right to Limit Redemptions:-</p> <p>Subject to the approval of Board of Directors of the AMC and Trustee Company and immediate intimation to SEBI, a restriction on redemptions may be imposed by the Scheme when there are circumstances, which the AMC / Trustee believe that may lead to a systemic crisis or event that constrict liquidity of most securities or the efficient functioning of markets such as:</p> <ol style="list-style-type: none"> 1. Liquidity issues - when market at large becomes illiquid affecting almost all securities rather than any issuer specific security. 2. Market failures, exchange closures - when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies. 3. Operational issues - when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out). Such cases can only be considered if they are reasonably unpredictable and occur in

	<p>spite of appropriate diligence of third parties, adequate and effective disaster recovery procedures and systems.</p> <p>Such restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period. However, if exceptional circumstances / systemic crisis referred above continues beyond the expected timelines, the restriction may be extended further subject to the prior approval of Board of Directors of the AMC and Trustee Company giving details of circumstances and justification for seeking such extension shall also be informed to SEBI in advance.</p> <p>Procedure to be followed while imposing restriction on redemptions</p> <p>a. No redemption requests upto INR 2 lacs per request shall be subject to such restriction;</p> <p>b. Where redemption requests are above INR 2 lacs:</p> <p>i. The AMC shall redeem the first INR 2 lacs of each redemption request, without such restriction;</p> <p>ii. Remaining part over and above INR 2lacs shall be subject to such restriction.</p>
<p>Cash Investments in mutual funds</p>	<p>Currently this facility is not available at the fund level. once the facility is made available to the investors, Investor shall be informed via appropriate notice which shall be displayed on our website as well as at the Investor Service Centers.</p>

B. ONGOING OFFER DETAILS

<p>Ongoing Offer Period</p> <p>This is the date from which the scheme will reopen for Subscriptions / redemptions after the closure of the NFO period.</p>	<p>Within 5 Business Days from the date of allotment of units under NFO.</p>
<p>Ongoing price for Subscription (purchase) / switch-in (from other schemes/plans of the Mutual Fund) by investors.</p> <p>(This is the price you need to pay for purchase/switch-in)</p>	<p>At the Applicable NAV</p> <p>In accordance with the requirements specified by the SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 no entry load will be charged for purchase / additional purchase / switch-in accepted by the Fund with effect from August 01, 2009.</p>
<p>Ongoing price for redemption (sale) / switch-outs (to other schemes/plans of the Mutual Fund) by investors</p> <p>(This is the price you will Receive for redemptions /switch outs)</p>	<p>At the Applicable NAV subject to prevailing exit load.</p> <p>During the continuous offer of the Scheme, the Unitholder can redeem, subject to lock in period, the Unit at Applicable NAV, subject to payment of Exit Load, if any. It will be calculated as follows:</p> <p>Redemption Price = Applicable NAV*(1-Exit Load, if any)</p> <p>Example: If the Applicable NAV is Rs. 10, Exit Load is 2% then redemption price will be:</p> <p>=Rs. 10*(1-0.02)</p> <p>Rs. 10*(1-0.02)</p> <p>= Rs. 9.80</p> <p>The investors should also note that stamp duty at the applicable rate will be levied on applicable transactions i.e. purchase, switch-in, instalment of Systematic Investment Plan, Systematic Transfer Plan.</p> <p>Lock-in period – Redemption of Units can be made only after a period of three years (lock-in period) from the date of allotment of Units proposed to be redeemed as prescribed in the ELSS regulations.</p> <p>The Trustee reserves the right to change the lock-in period prospectively from time to time, in the event of amendment(s) to the ELSS regulations with respect to the lock-in period.</p> <p>Accordingly, pursuant to levy of stamp duty, the number of units allotted will be lower to that extent. For more details & impact of stamp duty on number of units allotted.</p> <p>However, the Mutual Fund will ensure that the Redemption / Repurchase Price shall not be lower than 95% of the Applicable NAV.</p>

<p>Cut off timing for subscriptions / redemptions / Switches</p> <p>This is the time before which your application (complete in all respects) should reach the official points of acceptance.</p>	<p>Subscriptions/Purchases including Switch – ins:</p> <p>In respect of valid application received upto 3.00 p.m. on a Business Day at the Official Point(s) of Acceptance and funds for the entire amount of subscription / purchase as per the application / switch-in request are available for utilization by the respective Scheme(s) before the cut off time i.e. funds are credited to the bank account of the respective Scheme(s) before the cut off time, the closing NAV of the same Business Day shall be applicable.</p> <p>In respect of valid application received after 3.00 p.m. on a Business Day at the Official Point(s) of Acceptance and funds for the entire amount of subscription / purchase as per the application / switch-in request are available for utilization by the respective Scheme(s) after the cut off time on the same day i.e. the funds are credited to the bank account of the respective Scheme(s) after cut off time on the same day or before the cutoff time of next Business Day, the closing NAV of next Business Day shall be applicable.</p> <p>Irrespective of the time of receipt of application at the Official Point(s) of Acceptance, where funds for the entire amount of subscription / purchase as per the application / switch-in request are available for utilization before the cut off time of any subsequent Business Day i.e. funds are credited to the bank account of the respective Scheme(s) before the cut off time of any subsequent Business Day, the closing NAV of such subsequent Business Day shall be applicable.</p> <p>For determining the applicable NAV for allotment of units in respect of purchase /switch-in to the Schemes, the following shall be ensured:</p> <ol style="list-style-type: none"> i. Application / switch-in request is received before the applicable cut-off time. ii. Funds for the entire amount of subscription / purchase as per the application / switch-in request are credited to the bank account of the respective Scheme(s) before the cut-off time. iii. The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the respective Scheme(s). iv. In case of switch transactions from one scheme to another scheme, the allocation shall be in line with the redemption payout. <p>Cut off timing for redemption / repurchases / switch-outs:</p> <ol style="list-style-type: none"> 1. In respect of valid application received at the Official Points of Acceptance upto 3.00 p.m. on a Business Day by the Fund, the closing NAV of the day on which application is received shall be applicable. 2. In respect of valid application received at the Official Points of Acceptance after 3.00 p.m. on a Business Day by the Fund, the closing NAV of the next Business day shall be applicable. <p>For Switches</p> <p>Valid application for ‘switch-out’ shall be treated as application for Redemption and provisions of the Cut-off Time and the Applicable NAV</p>
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	<p>mentioned in the SID as applicable to Redemption shall be applied to the 'switch-out' applications. In case of 'switch' transactions from one scheme to another the allocation shall be in line with redemption payouts.</p>
<p>Where can the applications for purchase / redemption/ switches be submitted?</p>	<p>Applications for purchase/redemption/switches be submitted at any of the Investor Service Centres mentioned in this Scheme Information Document or any other location designated as such by the AMC, at a later date. The addresses of the Investor Service Centres are given at the end of this Scheme Information Document and also on the website, http://mf.whiteoakamc.com</p> <p>In addition to subscribing Units through submission of application in physical, investor / unit holder can also subscribe to the Units of the Scheme through our website http://mf.whiteoakamc.com as well as www.camsonline.com , an electronic platform provided by RTA. The facility to transact in the Scheme is also available through mobile application of RTA i.e. ' MyCAMS '.</p> <p>As per the directives issued by SEBI, it is mandatory for an investor to declare his/her bank account number in the application form. This is to safeguard the interest of unitholders from loss or theft of their redemption cheques / DDs. Investors are requested to provide their bank details in the Application Form failing which the same will be rejected as per current Regulations.</p>
<p>Minimum amount for purchase/redemption/switches</p>	<p>Fresh Purchase (Incl. Switch-in): Minimum of Rs. 500/- and in multiples of Re. 500/- thereafter</p> <p>Additional Purchase (Incl. Switch-in): Minimum of Rs. 500/- and in multiples of Re. 500/- thereafter</p> <p>Weekly SIP: Rs. 500/- (plus in multiple of Re. 500/-) Minimum installments: 6</p> <p>Fortnightly SIP: Rs. 500/- (plus in multiple of Re. 500/-) Minimum installments: 6</p> <p>Monthly SIP: Rs. 500/- (plus in multiple of Re. 500/-) Minimum installments: 6</p> <p>Quarterly SIP: Rs. 1,500/- (plus in multiple of Re. 500/-) Minimum installments - 4</p> <p>The applicability of the minimum amount of installment mentioned is at the time of registration only.</p> <p>Minimum Amount for Redemption / Switch-outs:</p> <p>Rs. 500/- and in multiples of Re.0.01/- or account balance whichever is lower. There will be no minimum redemption criterion for Unit based redemption.</p> <p>In case the Investor specifies both the number of units and amount, the number of Units shall be considered for Redemption. In case the</p>

	<p>unitholder does not specify the number or amount, the request will not be processed.</p> <p>Where Units under a Scheme are held under both Direct and Regular Plans and the redemption / Switch request pertains to the Direct Plan, the same must clearly be mentioned on the request (along with the folio number), failing which the request would be processed from the Regular Plan. However, where Units under the requested Option are held only under one Plan, the request would be processed under such Plan.</p>
<p>Minimum balance to be maintained and consequences of non-maintenance</p>	<p>There is no minimum balance requirement.</p> <p>Investors may note that in case balance in the account of the Unit holder does not cover the amount of redemption request, then the Mutual Fund is authorized to redeem all the Units in the folio and send the redemption proceeds to the Unit holder.</p> <p>However, the Fund may revise the minimum/maximum amounts and methodology for redemptions as and when necessary. Such modifications shall be carried out on a prospective basis from the date of notification of such change and would not, in any manner, be prejudicial to the interests of the investors who have joined the scheme before such notification. Changes if any would be suitably communicated to the unitholders.</p>
<p>Special Products/Facilities Available</p>	<p>Intra -Scheme Switching Option (subject to completion of lock in period)</p> <p>Unitholders under the Scheme have the option to Switch their Unit holding from one plan/option to another plan/option (i.e. Regular Plan to Direct Plan and Growth option to IDCW option and vice-a-versa). The Switches would be done at the Applicable NAV based prices and the difference between the NAVs of the two options will be reflected in the number of Unit allotted. Switching shall be subject to the applicable “Cut off time and Applicable NAV” stated elsewhere in the Scheme Information Document (“SID”). In case of “Switch” transactions from one scheme to another, the allocation shall be in line with Redemption payouts.</p> <p>Inter-Scheme Switching Facility</p> <p>The Mutual Fund provides the investors the flexibility to switch their investments (subject to provisions as regards minimum application amount referred above) from any other scheme(s)/plans managed by Mutual Fund, as per the features of the respective scheme to this scheme during ongoing period. This facility will be useful to Unit holders who wish to alter the allocation of their investment among scheme(s) / plan(s) of the Mutual Fund (subject to completion of lock-in period, if any, of the units of the scheme(s) from where the units are being switched) in order to meet their changed investment needs. The Switch will be effected by way of a Redemption of Units from the Source Scheme(s) / Plan(s) and investment of the proceeds will be made in the target Scheme(s)/Plan(s) and accordingly, to be effective, the Switch must comply with the Redemption rules of the Source Scheme/Plan and the issue rules of the Target Scheme/ Plan (for e.g. as to the minimum number of Units that</p>

may be redeemed or issued, Exit Load etc). The price at which the Units will be Switched out of the respective Scheme/Plans will be based on the Redemption Price, and the proceeds will be invested in the Scheme / Plan at the Offer price.

Application/ Transaction through Fax/Email mode

Subject to the investor fulfilling certain terms and conditions as stipulated by the AMC from time to time, the AMC, Mutual Fund, or representative of the AMC, Mutual Fund (“the Recipient”) may (at its sole discretion and without being obliged in any manner to do so and without being responsible and/ or liable in any manner whatsoever) accept and process any application, supporting documents and / or instructions submitted by an Investor / Unit holder by facsimile/email (“Fax/Email Submission”) and the investor / Unit holder voluntarily and with full knowledge takes and assumes any and all risk associated therewith.

The Recipient shall have no obligation to check or verify the authenticity or accuracy of Fax/Email Submission purporting to have been sent by the investor and may act thereon as if same has been duly given by the investor. In all cases, the investor will have to submit the original documents/ instruction to the AMC/ Mutual Fund.

The original of the transaction instructions shall clearly bear on every page the statement “**Originals for records**”. Further, any failure to do so on part of the investor might result in duplication in processing of transaction and the AMC shall not be held liable as such.

The investor acknowledges that the Fax/Email Submission is not a secure means of giving instructions / transactions requests and that the investor is aware of the risks involved including those arising out of such transmission being inaccurate, imperfect, ineffective, illegible, having a lack of quality or clarity, garbled, altered, distorted, not timely etc.

The investor’s request to the Recipient to act on the Fax/Email Submission is for the investor’s convenience and the Recipient is not obliged or bound to act on the same. The investor authorizes the recipient to accept and act on any Fax Submission which the Recipient believes in good faith to be given by the investor and the Recipient may at its discretion treat any such transaction as if the same was given to the Recipient under the investor’s original signature. The investor accepts that the Fax/ Email Submission shall not be considered until acknowledged as a valid transaction request in the Scheme in line with SEBI regulations.

The Recipient will also not be liable in the case where the transaction sent or purported to be sent is not processed on account of the fact that it was not received by the Recipient. In case there is any difference between the particulars mentioned in the Fax/ Email Submission received as against the original document which may be received thereafter, the Recipient shall not be liable for any consequences arising there from the investor agrees that the Recipient may adopt additional security measures including signature verification, telephone call backs or a combination of the same, which may be recorded and the investor consents to such

recording and agrees to co-operate with the Recipient to enable confirmation of such transaction requests.

In consideration of the Recipient from time to time accepting and at its sole discretion (including but not limited to the AMC extending / discontinuing such facilities from time to time) acting on any Fax/Email Submission request received / purporting to be received from the investor, the investor agrees to indemnify and keep indemnified the AMC, Directors, employees, agents, representatives of the AMC, Mutual Fund and Trustees from and against all actions, claims, demands, liabilities, obligations, losses, damages, costs and expenses of whatever nature (whether actual or contingent) directly or indirectly suffered or incurred, sustained by or threatened against the indemnified parties whatsoever arising from or in connection with or any way relating to the indemnified parties in good faith accepting and acting on Fax/ Email Submission requests including relying upon such transaction requests purporting to come from the investor even though it may not come from the Investor.

The AMC reserves the right to modify the terms and conditions or to discontinue the facility at any point of time.

Stock Exchange Infrastructure Facility

The investors can subscribe to / switch / redeem the Units of the Scheme under "Growth" option platform of National Stock Exchange ("MFSS", "NMFII") and "BSEStAR MF" platform of BSE Ltd. Please contact any of the Investor Service Centres (ISCs) of the Mutual Fund to understand the detailed process of transacting through this facility.

Transactions Through MF Utility ("MFU")

WhiteOak Capital AMC has entered into an agreement with MF Utilities India Private Limited ("MFUI") a "Category II - Registrar to an Issue" under SEBI (Registrars to an Issue and Share Transfer Agents) Regulations, 1993, for usage of MF Utility ("MFU") - a shared services initiative of various asset management companies, which acts as a transaction aggregator for transacting in multiple schemes of various mutual funds with a single form and a single payment instrument. Accordingly, all the authorized Points of Service ("POS") and website/mobile applications of MFUI shall be eligible to be considered as Official Point of Acceptance ("OPA") for all financial and nonfinancial transactions in the schemes of the Fund either physically or electronically. The list of POS of MFUI is published on the website of MFUI at www.mfuindia.com. Applicability of NAV shall be based on time stamping as evidenced by confirmation slips given by POS of MFUI and also the realization of funds in the Bank account of the Fund (and NOT the time of realization of funds in the Bank account of MFUI) within the applicable cut-off timing. The uniform cut-off time as prescribed by SEBI and mentioned in the SID/KIM shall be applicable for applications received through such facilities. Investors are requested to note that MFUI will allot a Common Account Number ("CAN") i.e. a single reference number for all investments in the mutual fund industry for transacting in multiple schemes of various mutual funds through MFU

and to map existing folios, if any. Investors can create a CAN by submitting the CAN Registration Form and necessary documents at the POS. The AMC and/or its Registrar and Transfer Agent shall provide necessary details to MFUI, as may be needed, for providing the required services to investors / distributors through MFU. Investors are requested to visit the website of WhiteOak Capital Mutual Fund (www.mf.whiteoakamc.com) or MFUI (www.mfuindia.com) to download the relevant forms. For any queries or clarifications related to MFU, please contact the Customer Care of MFUI, on 022 6134 4316 (during the business hours, on all days, except Saturday, Sunday and public holidays). The Fund reserves the right to introduce, change, modify or withdraw the facility available at any point of time and to restrict the number/type of schemes being offered through this facility.

Systematic Investment Plan (SIP)

The Unitholders of the Scheme can benefit by investing specific Rupee amounts periodically, for a continuous period. At the time of registration the SIP allows the investors to invest a fixed equal amount of Rupees for purchasing additional Units of the Scheme at NAV based prices. Investors can enrol themselves for SIP in the Scheme by ticking appropriate box on the application form or by subsequently making a written request to that effect to the Registrar. Minimum number of instalments and amounts under various frequencies are as below:

Frequency	Specified date	Minimum amounts per instalments	Minimum number of instalments
Weekly	Any day (Monday to Friday)* (If no day is selected Monday will be the default day)	Rs. 500/- and in multiples of Rs. 500	6
Fortnightly	1st and 16th day of each month, as applicable* (1st and 16th of the month will be the default).		
Monthly	Any date (1st to 28th of the month)* (10th would be the default option)		
Quarterly	Any date (1st to 28th of the month)* (10th will be the default option)	Rs. 1500/- and in multiples of Rs. 500	4

*In case the date chosen for SIP falls on a Non-Business Day, the SIP will be processed on the immediate next Business Day. Investors can subscribe through SIP by using National Automated Clearing House (NACH) facilities offered by the Banks. The cheques should be in favour of "WhiteOak Capital Tax Saver Fund" and crossed "Account Payee", and

the cheques must be payable at the centre where the applications are submitted to the Customer Service Centre. In case of fresh/additional purchases, if the name of the Scheme on the application form/transaction slip differs with the name on the Cheque/Demand Draft, then the AMC will allot units under the Scheme mentioned on the application form/transaction slip. In case of fresh/additional purchases, if the Scheme name is not mentioned on the application form/transaction slip, then the units will be allotted under the Scheme mentioned on the Cheque/Demand Draft. The Option that will be considered in such cases if not specified by the customer, the Scheme will be the default option of the Scheme as per the SID. However, in case additional purchase is under the same scheme as fresh purchase, then the AMC reserves the right to allot units in the option under which units were allotted at the time of fresh purchase. Further, Investors/ unitholders subscribing for SIP are required to submit SIP request at least 21 working 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. All terms and conditions for SIP/STP, including Exit Load, if any, prevailing in the date of SIP/STP enrolment/registration by the fund shall be levied in the Schemes. Units will be allotted for the amount net of the bank charges, if any. A fresh Account Statement / Transaction Confirmation will be mailed to the Unitholder, indicating the new balance to his/her credit in the Account. An investor will have the right to discontinue the SIP, subject to giving 15 days prior notice to the subsequent SIP date.

Terms and conditions for SIP:

New Investor - If the investor fails to mention the scheme name in the SIP Mandate Form, then the Fund reserves the right to register the SIP as per the scheme name available in the main application. In case multiple schemes are mentioned in the main application form, Fund reserves the right to reject the SIP request.

Existing Investor - If the investor fails to mention the scheme name in the SIP Mandate 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 or Equity Linked Savings Scheme ("ELSS") are available in the folio then the Fund reserves the right to reject the SIP request.

In case SIP date is not selected, then the SIP will be registered on 10th (default date) of each Month/Quarter, as applicable. For Weekly SIP, Monday will be the default day and incase of Fortnightly SIP 1st and 16th of each month would be 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.

If the investor has not mentioned the SIP start Month, SIP will start from the next applicable month, subject to completion of 21 working days lead time from the receipt of SIP request.

In case the SIP 'End period' is incorrect OR not mentioned by the investor in the SIP form, then the SIP shall be considered a perpetual SIP, until further instructions are received.

For SIP applications received during NFO Period, the SIP start date shall be at least 21 working days after the NFO allotment date

The first SIP cheque/draft could be of any Business Day but subsequent Auto Debit mandate 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 installment. However, subsequent Auto Debit transaction date should have a gap of 21 working 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. If the SIP execution date is a non-Business Day for the scheme, then the units shall be allotted based on realisation of proceeds. 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 21 working days between the submission of application form and the 1st SIP. In case an investor intends to continue his SIP forever; he can opt for perpetual SIP which will not have an end date. In the event if the investors want to discontinue the SIP, a written communication will be required from the investors to discontinue the same at least 15 days before the next SIP due date. If the SIP end date is not filled, the SIP Auto Debit will be considered perpetual till further instructions are received from the investor.

SIP Top - up

Investors can opt for SIP Top-Up facility with Fixed Top - up option, wherein the amount of the SIP can be increased at fixed intervals. The fixed Top -up amount shall be in multiples of Rs 500/-.

The frequency is fixed i.e. either at Yearly or Half Yearly basis. In case the Top-up facility is not opted by ticking the appropriate box and frequency is not selected, the Top -up facility 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.

SIP Top-up Cap Amount: Investor has an option to freeze the SIP Top-up amount once it reaches a fixed predefined amount. The fixed predefined 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 in the

Bank mandate, then the amount which is lower of the two amounts shall be considered as the default amount of SIP Cap amount.

SIP Top-up Cap Month -Year: It is the date from which SIP 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.

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 Rs. 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 quarter for Quarterly frequency.

Accordingly, for considering the investments made by an investor up to Rs. 50,000/-, an aggregate of all investments including SIPs made by an investor in a Financial Year i.e. from April to March, 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 minors acting through guardian, Sole proprietorship firms and joint holders*. Other categories of investors e.g. PIOs, HUFs, QFIs, non - individuals, etc. are not eligible for such exemption.

* In case of joint holders, first holder must not possess a PAN. Investors are requested to note that, in case where a lump sum investment is made during the financial year and subsequently a fresh SIP mandate request is given where the total investment 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 lump sum investment is being made provided where the total investment for that financial year exceeds Rs. 50,000/-, such lump sum application will be rejected. SIP Top- UP facility shall not be available in case of Micro- SIP 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.

Modify SIP Facility

In order to provide flexibility, an investor investing through SIP shall have an option to modify the selected scheme and / or SIP instalment amount and / or SIP instalment date and / or SIP end date, in the scheme wherein the SIP investments are currently being made. The said request has to be an amount in multiples of Rs 500/- and should be submitted at least 15 business days prior to the next SIP instalment date (excluding the request date and the next SIP instalment date). Modify SIP facility shall be available only to investors whose SIP is registered through One Time Bank Mandate. Modify SIP request shall be liable for rejection if the modified details do not meet the amount/tenure conditions as per the SID of the respective scheme or the registered mandate. If the investor submits request for Modify SIP details for a SIP registration where the SIP Top-Up facility is already registered, then the SIP Top-Up facility shall be cancelled immediately upon receipt of Modify SIP details request.

SIP Pause

SIP Pause is a facility that allows investors to pause their existing SIP for a temporary period. Investors can pause their existing SIP without discontinuing it. SIP restarts automatically after the pause period is over. This facility can be availed only once during the tenure of the existing SIP. SIP can be paused for a minimum period of 1 month to a maximum period of 3 months. The said request has to be submitted at least 15 days prior to the next SIP instalment date (excluding the request date and the next SIP instalment date). Pause facility shall get activated from immediate next instalment from the date of receipt of SIP Pause request. For availing this facility following points are to be noted:

- a) Investor can opt for pause facility only from 7 instalment onwards for monthly SIP & for 5th instalment onwards for Quarterly SIP.
- b) If the pause period is coinciding with the SIP Top-Up facility, the SIP instalment amount post completion of pause period would be inclusive of SIP Top-Up amount. For e.g. SIP instalment amount prior to Pause period is Rs. 5,000/- and SIP Top-Up amount is Rs. 1,000/-. If the pause period is completed after date of SIP Top-Up, then the SIP instalment amount post completion of pause period shall be Rs. 6,000/

Goal SIP

WhiteOak Capital Goal SIP is an optional feature that allows investor to do an Systematic Withdrawal Plan(SWP) from the ELSS scheme based on predefined logic once the SIP Period ends.

WhiteOak Capital Tax Saver Fund would be available only as a Source Scheme (and not as a Target Scheme) in Goal SIP feature.

For more details on WhiteOak Capital Goal SIP, please refer to 'Terms and Conditions' section of WhiteOak Capital Goal SIP Registration Form

Systematic Withdrawal Plan (SWP)

Applicable after completion of the 3-year lock-in period.

This facility enables an investor to withdraw sums from their Unit accounts in the Scheme at periodic intervals through a one-time request. The withdrawals can be made as follows :

Particulars	Frequency			
	Monthly	Quarterly	Half-Yearly	Yearly
SWP Transaction Dates	Any date of every month (between 1 st & 28 th)	Any date of every Quarter (between 1 st & 28 th)	Any date of every half-year (between 1 st & 28 th)	Any date of every year (between 1 st & 28 th)
Minimum no. of installments and Minimum amount of installment	2 installments of Rs. 500/- each and in multiples of Rs. 500/- thereafter	2 installments of Rs. 500/- each and in multiples of Rs. 500/- thereafter	2 installments of Rs. 500/- each and in multiples of Rs. 500/- thereafter	2 installments of Rs. 500/- each and in multiples of Rs. 500/- thereafter

The withdrawals will commence from the start date mentioned by the investor in the SWP Application Form. The Units will be redeemed at the Applicable NAV of the respective dates on which such withdrawals are sought.

The request for enrollment / processing of SWP will only be on a Business Day at the applicable NAV. In case during the term of SWP processing date falls on a non-Business Day, then such request will be processed on the following Business Day's applicable NAV.

The request for enrollment of SWP in the prescribed form should be received at any OPA / ISC at least 7 Business Days in advance before the execution / commencement date.

In case the balance in the scheme goes below the SWP installment amount, then the SWP shall be processed for the available balance.

In case of 3 consecutive SWP installment on account of NIL balance in the scheme, the SWP in the scheme shall be discontinued.

The request for discontinuation of SWP shall be given in writing and should be received at any official point of acceptance / Investor Service Center at least 7 Business Days in advance before the execution / commencement date. A request for SWP will be treated as a request for Redemption from/Subscription into the respective Option(s)/Plan(s) of the Scheme(s) as opted by the Investor, at the applicable NAV

Redemptions are subject to the completion of lock-in period.

Systematic Transfer Plan (STP)

Applicable after completion of the 3-year lock-in period.

Systematic Transfer Plan (STP) is an option wherein Unit holders of Source Schemes can opt to transfer a fixed amount at regular intervals and provide standing instructions to the AMC to switch the same into the target schemes. The source schemes refer to all open-ended schemes and the target schemes refer to all open ended schemes where subscription is allowed. The amount transferred under STP from Source scheme to the Target Scheme shall be done by redeeming Units of Source scheme at Applicable NAV, subject to exit load or other regulatory deductions, if any; and subscribing to the Units of the Scheme at Applicable NAV as on specified date as given below:

Particulars	Frequency
Weekly Option	Any Day from Monday to Friday
Monthly and Quarterly Options	Any Date of every month (between 1 st & 28 th)

In case these dates fall on a holiday or book closure period, the next Business Day will be considered for this purpose.

In case of nil balance in the Source Scheme, STP for that particular due date will not be processed. STP will cease to be active upon 3 consecutive unsuccessful transactions or if all units are pledged or upon receipt of intimation of death of Unit holder. All requests for registering or discontinuing Systematic Transfer Plans shall be subject to an advance notice of 7 days. The provision of “Minimum Redemption Amount” specified in SID(s) of the respective Source schemes and “Minimum Application Amount” applicable to the Target Scheme as specified in this document will not be applicable for Systematic Transfer Plan. At the time of registration, the minimum amount for this facility is Rs. 1,000/- and in multiples of Re. 1 for weekly, monthly and quarterly frequency. In case the balance in the scheme goes below the STP instalment amount, then the STP shall be processed for the available balance. Minimum no. of instalments for weekly and monthly frequency will be 6 and for quarterly frequency will be 4. The Fund reserves the right to include/remove any of its Schemes under the category of Source and Target Schemes available for STP from time to time by suitable display of notice on AMC's Website. The facility is available for both Source and Target Scheme.

A Unit holder holding units in non-demat form may enrol for the Systematic Transfer Plan and choose to Switch on a weekly, monthly or quarterly basis from one WhiteOak Capital Mutual Fund scheme to another scheme, which is available for investment at that time. The provision of “Minimum Redemption Amount” of the designated

	<p>Transferor Scheme and “Minimum Application Amount” of the designated Transferee Scheme shall not be applicable to STP.</p> <p>The amount thus switched shall be converted into Units on the scheduled date and such number of Units will be subtracted from the Unit balance of the Transferor Scheme. In case these dates fall on a Holiday or fall during a Book Closure period, the next Business Day will be considered for this purpose. The amount so switched shall be reinvested in the Transferee Scheme / Plan.</p> <p>Presently STP offers investor two plans viz.</p> <p>Fixed Systematic Transfer Plan (FSTP: Weekly, Monthly and Quarterly frequency</p> <p>Capital Appreciation Systematic Transfer Plan (CASTP): Monthly and Quarterly frequency</p> <p>CASTP is available on units which have completed a lock in of 3 years period. This fund will not be a Target Scheme in CASTP.</p> <p>WhiteOak Capital Tax Saver Fund shall be eligible as a Source scheme and Target Scheme in FSTP and CASTP. As a Target Scheme, the amount invested has to be in multiples of Rs 500/- . In case the STP out amount from another Source Scheme is not in multiples of Rs 500, then amount over and above Rs 500 shall be retained in the STP Out scheme and the rest shall be invested in this fund.</p> <p>The minimum number of instalments under each Plan are as follows: Under Weekly STP: Where instalment amount is less than Rs. 1,000: 12 instalments Where instalment amount is equal to or greater than Rs. 1,000: 6 instalments Under Monthly FSTP & Monthly CASTP: • Minimum 6 instalments Under Quarterly FSTP & Quarterly CASTP: • Minimum 4 instalments</p> <p>Further, the minimum balance in the Unit holders account or the minimum amount of application at the time of enrolment for STP in the Transferor Scheme should be Rs. 12,000.</p> <p>There will be no maximum duration for STP enrolment.</p> <p>The amount transferred under the STP from the Transferor Scheme to the Transferee Scheme shall be effected by redeeming units of Transferor Scheme at Applicable NAV, after payment of Exit Load, if any, and subscribing to the units of the Transferee Scheme at Applicable NAV in respect of each STP investment. In case the STP date falls on a Non-Business Day or falls during a book closure period, the immediate next</p>
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Business Day will be considered for the purpose of determining the applicability of NAV.

Unit holders may change the amount (but not below the specified minimum) by giving written notice to any of the Official Point(s) of Acceptance. Unit holders will have the right to discontinue the STP facility at any time by sending a written request to the OPA. Notice of such discontinuance should be received at least 10 days prior to the due date of the next transfer date.

On receipt of such request, the STP facility will be terminated. STP will be terminated automatically if all the Units are liquidated or withdrawn from the Transferor Scheme or pledged or upon the Fund's

receipt of notification of death or incapacity of the Unit holder.

Exit Load, if any, prevailing on the date of enrolment shall be levied in the Transferee Scheme.

The AMC / Trustee reserve the right to change / modify load structure and other terms and conditions under the STP prospectively at a future date.

Please refer to the STP Enrolment Form for terms and conditions before enrolment.

Switch-outs are subject to the completion of lock-in period

Online transactions through CAMS

Online website Computer Age Management Services Limited ("CAMS") the Registrar and Transfer Agent ("RTA") for the schemes of WhiteOak Capital Mutual Fund has built an online website www.camsonline.com wherein investors / unit holders can transact in the schemes of the respective Mutual Funds by opening an account on CAMS Website/portal/mobile app ("Online Facility"). The transactions in the Schemes of WhiteOak Capital Mutual Fund through this Online Facility be allowed as may be facilitated by CAMS on its website. CAMS online Website/portal/mobile app/server be considered as OPA. Investors/unitholders please note that only KYC complied investor/unitholders or KYC process to be completed before transaction submission allowed to use this online facility/portal/mobile app. For the purpose of determining the applicability of NAV, time of transaction would be the time when request for purchase/sale/switch of units is received in the servers of AMC/RTA

Online Transactions through website of WhiteOak Capital Mutual Fund

Facility of online transactions is available on the official website of WhiteOak Capital Mutual Fund i.e. <http://mf.whiteoakamc.com> Consequent to this, the said website is declared to be an "OPA" for applications for subscriptions, redemptions, switches and other facilities.

	<p>The Uniform Cut -off time as prescribed by SEBI and as mentioned in the SID(s)of respective schemes shall be applicable for applications received on the website. However, investors should note that transactions on the website shall be subject to the eligibility of the investors, any terms & conditions as stipulated by WhiteOak Capital Mutual Fund/ WhiteOak Capital Asset Management Limited from time to time and any law for the time being in force. The AMC reserves the right to modify the terms and conditions or to discontinue the facility at any point of time.</p>
<p>Account Statements</p>	<p>On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted by way of e-mail and/or SMS within 5 Business Days from the date of receipt of transaction request will be sent to the Unitholders registered e-mail address and/or mobile number. Where investors / Unitholders, have provided an email address, an account statement reflecting the units allotted to the Unitholder shall be sent by email on their registered email address. Please note that Primary holder's own email address and mobile number should be provided for speed and ease of communication in a convenient and cost-effective manner, and to help prevent fraudulent transactions.</p> <p>The Unitholder may request for a physical account statement by writing / calling the AMC / ISC / RTA. The AMC shall dispatch an account statement within 5 Business Days from the date of the receipt of request from the Unit holder. Further, no Unit certificates will be issued to the Unitholder.</p> <p>Consolidated Account Statement (CAS)</p> <p>Consolidated account statement for each calendar month shall be issued, on or before 15th day of succeeding month, detailing all the transactions and holding at the end of the month including transaction charges paid to the distributor, across all schemes of all mutual funds, to all the investors in whose folios transaction has taken place during that month. The AMC shall identify common investors across fund houses by their permanent account number (PAN) for the purposes of sending CAS.</p> <ul style="list-style-type: none"> • In the event the account has more than one registered holder, the first named Unitholder shall receive the CAS. • The transactions viz. purchase, redemption, switch, IDCW payout, systematic withdrawal plan, carried out by the Unitholders shall be reflected in the CAS on the basis of PAN. • The CAS shall not be received by the Unit holders for the folio(s) not updated with PAN details. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN. • Pursuant to SEBI Circular no. CIR /MRD /DP /31/2014 dated November 12, 2014, Depositories shall generate and dispatch a single consolidated account statement for investors (in whose folio the transaction has taken place during the month)having mutual fund investments and holding demat accounts. • Based on the PANs provided by the asset management companies / mutual funds' registrar and transfer agents (AMCs/MF-RTAs, the Depositories shall match their PAN database to determine the common PANs and allocate the PANs among themselves for the purpose of

sending CAS. For PANs which are common between depositories and AMCs, the Depositories shall send the CAS. In other cases (i.e. PANs with no demat account and only MF units holding), the AMCs/ MF-RTAs shall continue to send the CAS to their unit holders as is being done presently in compliance with the Regulation 36(4) of the SEBI (Mutual Funds) Regulations.

- Where statements are presently being dispatched by email either by the Mutual Funds or by the Depositories, CAS shall be sent through email. However, where an investor does not wish to receive CAS through email, option shall be given to the investor to receive the CAS in physical form at the address registered in the Depository system.

Half Yearly Consolidated Account Statement

- A consolidated account statement detailing holding across all schemes at the end of every six months (i.e. September/ March), on or before 21st day of succeeding month, to all such Unitholders holding units in non- demat form in whose folios no transaction has taken place during that period shall be sent by email.
- The half yearly consolidated account statement will be sent by e-mail to the Unit holders whose e-mail address is registered with the Fund, unless a specific request is made to receive the same in physical mode.

Option to hold units in dematerialised (demat) form

The Unit holders would have an option to hold the Units in electronic i.e. demat form. However, this facility is not available for investment under Daily IDCW. The Applicants intending to hold Units in demat form will be required to have a beneficiary account with a Depository Participant (DP) of the NSDL/CDSL and will be required to mention in the application form DP's Name, DP ID No. and Beneficiary Account No. with the DP at the time of purchasing Units.

In case investors desire to convert their existing physical units (represented by statement of account) into dematerialized form or vice versa, the request for conversion of units held in physical form into Demat (electronic) form or vice versa should be submitted along with a Demat/Remat Request Form to their Depository Participants. In case the units are desired to be held by investor in dematerialized form, the KYC performed by Depository Participant shall be considered compliance of the applicable SEBI norms.

Investors desirous of having the Units of the Scheme in dematerialized form should contact the ISCs of the AMC/Registrar. For details, Investors may contact any of the Investor Service Centres of the AMC.

Account Statement for demat account holders

In case of Unit Holders holding units in the dematerialized mode, the AMC will not send the account statement to the Unit Holders. The demat statement issued by the Depository Participant would be deemed adequate compliance with the requirements in respect of dispatch of statements of account. In case of Unit Holders holding units in the dematerialized mode, the AMC will not send the account statement to the Unit Holders. The demat statement issued by the Depository Participant would be deemed adequate compliance with the requirements in respect of dispatch of statements of account

IDCW	<p>The IDCW warrants / cheque / demand draft shall be dispatched to the Unit Holders within 15 days of the date of declaration of the IDCW. In the event of failure to dispatch the IDCW within the stipulated 15 day period, the AMC shall be liable to pay interest @ 15 percent per annum for the delayed period, to the Unit holders.</p> <p>The IDCW proceeds will be paid by way of Electronic Funds Transfer (EFT) or such other manner as decided by AMC from time to time if sufficient banking details are available with the Mutual Fund for the Unit holder. In case of specific request for IDCW by warrants/cheques/demand drafts or unavailability of sufficient details with the Mutual Fund, the IDCW will be paid by warrant/cheques/demand drafts and payments will be made in favour of the Unit holder (registered holder of the Units or, if there are more than one registered holder, only to the first registered holder) with bank account number furnished to the Mutual Fund. The redemption proceeds shall be dispatched to the unit holders within 10 Business Days from the date of receipt of redemption application, complete / in good order in all respects.</p>
Redemption	<p>How to Redeem?</p> <p>A Transaction Slip can be used by the Unit holder to request for Redemption. The requisite details should be entered in the Transaction Slip and submitted at an ISC/Official Point of Acceptance. Transaction Slips can be obtained from any of the ISCs/Official Points of Acceptance.</p> <p>Lock-in period – Unit holders are requested to note that Redemption of Units can be made only after a period of three years (lock-in period) from the date of allotment of Units proposed to be redeemed as prescribed in the ELSS regulations.</p> <p>Procedure for payment of redemption</p> <p>1. Resident Unitholders</p> <p>Unitholders will receive redemption proceeds directly into their bank account through electronic Funds Transfer (EFT) or such other manner as decided by AMC from time to time. unless they have opted to receive the proceeds through Cheque/ Demand Draft. Redemption proceeds will be paid in favour of the Unit holder (registered holder of the Units or, if there is more than one registered holder, only to the first registered holder) through “Account Payee” cheque / demand draft with bank account number furnished to the Mutual Fund (please note that it is mandatory for the Unit holders to provide the Bank account details as per the directives of SEBI, . Redemption cheques will be sent to the Unit holder’s address (or, if there is more than one holder on record, the address of the first-named Unit holder). Investors are requested to provide their bank details in the Application Form failing which the same will be rejected as per current Regulations.</p> <p>The redemption proceeds will be sent by courier or (if the addressee city is not serviced by the courier) by registered post / UCP to the registered address of the sole / first holder as per the records of the Registrars. For the purpose of delivery of the redemption instrument, the dispatch through the courier / Postal Department, as the case may be, shall be treated as delivery to the investor. The AMC / Registrar</p>

	<p>are not responsible for any delayed delivery or non-delivery or any consequences thereof, if the dispatch has been made correctly as stated above.</p> <p>2. Non-Resident Unitholders Payment to NRI / FII Unit holders will be subject to the relevant laws / guidelines of the RBI as are applicable from time to time (also subject to deduction of tax at source as applicable). In the case of NRIs: i) Credited to the NRI investor's NRO account, where the payment for the purchase of the Units redeemed was made out of funds held in NRO account; or ii) Remitted abroad or at the NRI investor's option, credited to his NRE / FCNR / NRO account, where the Units were purchased on repatriation basis and the payment for the purchase of Units redeemed was made by inward remittance through normal banking channels or out of funds held in NRE / FCNR account. In the case of FIIs, the designated branch of the authorized dealer may allow remittance of net sale / maturity proceeds (after payment of taxes) or credit the amount to the Foreign Currency account or Non resident Rupee account of the FII maintained in accordance with the approval granted to it by the RBI. The Fund will not be liable for any delays or for any loss on account of any exchange fluctuations, while converting the rupee amount in foreign exchange in the case of transactions with NRIs / FIIs. The Fund may make other arrangements for effecting payment of redemption proceeds in future.</p> <p>Effect of Redemption: The number of Units held by the Unit Holder in his/ her/ its folio will stand reduced by the number of Units Redeemed. Units once redeemed will be extinguished and will not be re- issued. The normal processing time may not be applicable in situations where details like bank name, bank account no. etc. are not provided by investors/ Unit holders. The AMC will not be responsible for any loss arising out of fraudulent encashment of cheques and/or any delay/ loss in transit.</p> <p>Redemption by investors transacting through the Stock Exchange mechanism. Investors who wish to transact through the stock exchange shall place orders for redemptions as currently practiced for secondary market activities. Investors must submit the Delivery Instruction Slip to their Depository Participant on the same day of submission of redemption request, within such stipulated time as may be specified by NSE/BSE, failing which the transaction will be rejected. Investors shall seek redemption requests in terms of number of Units only and not in Rupee amounts. Redemption amounts shall be paid by the AMC to the bank mandate registered with the Depository Participant.</p>
<p>Delay in payment of redemption/repurchase proceeds</p>	<p>Redemption request for Units held in demat mode shall not be accepted at the offices of the Mutual Fund/AMC/Registrar. Unit holders shall submit such request only through their respective Depository Participants. The redemption or repurchase proceeds shall be dispatched to the unitholders within 10 Business days from the date of</p>

	<p>redemption or repurchase. The AMC shall be liable to pay interest to the Unit holders @ 15% p.a. or such other rate as may be prescribed by SEBI from time to time, in case the redemption / repurchase proceeds are not dispatched within 10 Business days from the date of receipt of the valid redemption/repurchase application, complete in all respects. However, the AMC shall not be liable to pay any interest or compensation in case of any delay in processing the redemption application beyond 10 Business Days, in case of any deficiency in the redemption application or if the AMC/RTA is required to obtain from the Investor/Unit holders any additional details for verification of identity or bank details or such additional information under applicable regulations or as may be requested by a Regulatory Agency or any government authority, which may result in delay in processing the application.</p>
<p>Segregated Portfolio</p>	<p>In order to ensure fair treatment to all investors in case of a Credit Event and to deal with liquidity risk, SEBI vide its circular no. SEBI/HO/IMD/DF2/CIR/P/2018/160 dated December 28, 2018, as amended from time to time has allowed creation of Segregated Portfolio of debt and money market instruments by mutual fund schemes. Creation of Segregated Portfolio shall be optional and at the sole discretion of the asset management company.</p> <p>The salient features of creation of Segregated Portfolio are as follows: The term 'Segregated Portfolio' shall mean a portfolio, comprising debt or money market instrument affected by a Credit Event, that has been segregated in a mutual fund scheme. The term 'Main Portfolio' shall mean the scheme portfolio excluding the Segregated Portfolio. The term 'Total Portfolio' shall mean the scheme portfolio including the securities affected by the Credit Event. The AMC at its sole option and discretion may create Segregated Portfolio in the Scheme, with the approval of the Trustees, subject to the following: Segregated portfolio may be created, in case of a Credit Event at issuer level as under: Downgrade in credit rating by a SEBI registered Credit Rating Agency (CRA) as under: a. Downgrade of a debt or money market instrument to 'below investment grade', or b. Subsequent downgrades of the said instruments from 'below investment grade', or c. Similar such downgrades of a loan rating; or</p> <ul style="list-style-type: none"> • Trigger of a pre-specified event for loss absorption in case of debt instruments with special features such as subordination to equity (absorption of losses before equity capital and /or conversion to equity) • Any other scenario as permitted by SEBI from time to time. <p>In case of difference in rating by multiple CRAs, the most conservative rating shall be considered. Creation of Segregated Portfolio shall be based on issuer level Credit Events as detailed above and implemented at the ISIN level.</p> <p>Further, Segregated Portfolio may be created of unrated debt or money market instruments of an issuer that does not have any outstanding rated</p>

debt or money market instruments but only in case of actual default of either the interest or principal amount and subject to guidelines prescribed by SEBI in this behalf from time to time.

It may be noted that even for the same security (ISIN level) held by multiple Schemes, the AMC, in its sole discretion, may decide to segregate the portfolio only for select Schemes.

In case of debt instruments with special features mentioned above, if the instrument is to be written off or converted to equity pursuant to any proposal, the date of said proposal may be treated as the Trigger Date. However, if the said instruments are written off or converted to equity without proposal, the date of write off or conversion of debt instrument to equity may be treated as the Trigger Date.

It may be noted that notwithstanding the above, segregation of portfolio may be effected in such events and in such manner as may be permitted by SEBI whether by changes to circulars or guidelines in this behalf or by way of clarifications issued thereto from time to time or in any other manner.

Process for creation of Segregated Portfolio:

a) In case the AMC decides on creation of Segregated Portfolio on the day of a Credit Event / Trigger Date in case of debt instruments with special features it shall:

- (i) seek approval of trustees prior to creation of the Segregated Portfolio.
- (ii) immediately issue a press release disclosing its intention to segregate such debt and money market instrument and its impact on the investors and also disclose that the segregation shall be subject to trustee approval. Additionally, the said press release shall be prominently disclosed on the website of WhiteOak Capital Mutual Fund ("the Fund").
- (iii) ensure that till the time the trustee approval is received, which in no case shall exceed 1 Business Day from the day of Credit Event, the subscription and redemption in the scheme(s) shall be suspended for processing with respect to creation of units and payment on redemptions.

b) Process post receipt of trustee approval by the AMC for creation of Segregated Portfolio in the Scheme(s):

- i. Segregated Portfolio shall be effective from the day of Credit Event
- ii. The AMC shall issue a press release immediately with all relevant information pertaining to the Segregated Portfolio. The said information will also be submitted to SEBI.
- iii. An e-mail or SMS shall be sent to all unit holders of the concerned scheme(s).

i. The NAV of both segregated and Main Portfolio of the Scheme(s) shall be disclosed from the day of the Credit Event.

ii. All existing investors in the scheme(s) as on the day of the Credit Event shall be allotted equal number of units in the Segregated Portfolio as held in the Main Portfolio.

ii. No redemption and subscription shall be allowed in the Segregated Portfolio. However, in order to facilitate exit to unit holders in Segregated Portfolio, the AMC shall enable listing of units of Segregated Portfolio on the recognized stock exchange within 10 working days of creation of Segregated Portfolio and also enable transfer of such units held in Demat mode on receipt of transfer requests.

c) If the trustees do not approve the proposal to Segregate Portfolio, the AMC shall issue a press release immediately informing investors of the same.

Valuation and processing of subscriptions and redemptions

a) Notwithstanding the decision to segregate the debt and money market instrument, the valuation shall take into account the Credit Event and the portfolio shall be valued based on the principles of fair valuation (i.e. realizable value of the assets) in terms of the relevant provisions of SEBI (Mutual Funds) Regulations, 1996 and Circular(s) issued thereunder.

b) All subscription and redemption requests for which NAV of the day of Credit Event or subsequent day is applicable will be processed as per the existing circular on applicability of NAV as under:

i. Upon trustees' approval to create a Segregated Portfolio –

- Investors redeeming their units will get redemption proceeds based on the NAV of Main Portfolio and will continue to hold the units of Segregated Portfolio.
- Investors subscribing to the scheme(s) will be allotted units only in the Main Portfolio based on its NAV.

ii. In case trustees do not approve the proposal of Segregated Portfolio, subscription and redemption applications will be processed based on the NAV of Total Portfolio.

TER for the Segregated Portfolio

a) The AMC will not charge investment and advisory fees on Segregated Portfolio. However, TER (excluding the investment and advisory fees) may be charged, on a pro-rata basis only upon recovery of the investments in Segregated Portfolio.

b) The TER so levied shall not exceed the simple average of such expenses (excluding the investment and advisory fees) charged on daily basis on the Main Portfolio (in % terms) of the scheme(s) during the period for which Segregated Portfolio was in existence.

c) The legal charges related to recovery of the investments of the Segregated Portfolio may be charged to the Segregated Portfolio in proportion to the amount of recovery. However, the same shall be within the maximum TER limit as applicable to the Main Portfolio. The

legal charges in excess of the TER limits, if any, shall be borne by the AMC.

d) The costs related to Segregated Portfolio shall in no case be charged to the Main Portfolio.

Periodic Disclosures:

In order to enable the existing as well as the prospective investors to take informed decision, inter alia the following disclosures shall be made:

- a) A statement of holding indicating the units held by the investors in the Segregated Portfolio along with the NAV of both Segregated Portfolio and Main Portfolio as on the day of the Credit Event shall be communicated to the investors within 5 working days of creation of the Segregated Portfolio.
- b) Adequate disclosure of the Segregated Portfolio shall appear in the scheme related documents, in monthly and half-yearly portfolio disclosures and in the annual report of the Scheme.
- c) Net Asset Value (NAV) of Segregated Portfolio, if any, shall be declared on daily basis.
- d) Investors of the Segregated Portfolio shall be duly informed of the recovery proceedings of the investments of the Segregated Portfolio. Status update may be provided to the investors at the time of recovery and also at the time of writing-off of the segregated securities.

Risk factors associated with Creation of Segregated Portfolio

- a) Investor holding units of Segregated Portfolio may not be able to liquidate their holding till recovery of money from the issuer.
- b) Security comprising Segregated Portfolio may not realise any value.
- c) Listing of units of Segregated Portfolio on recognised stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further trading price of units on the stock market may be significantly lower than the prevailing NAV.

Given below is an illustration explaining the segregation of portfolio: Scheme Portfolio before the Credit Event

Assets	Amount (Rs.)
Debt A	50,000
Debt B	50,000
Debt C	50,000
Net Assets	1,50,000

Assuming number of units outstanding is 10,000 units

NAV = Net Assets / No of units = 150,000/10,000= Rs.15/-

There is a Credit Event in one of the Security (Debt C). Due to Credit Event the Debt C is valued at Rs. 25,000/- in line with extant SEBI regulations on valuation of such securities. AMC decides to segregate portfolio by segregating exposure in Debt C. The resultant split will be as follows:

Scheme Main Portfolio

Assets	Amount (Rs.)
Debt A	50,000
Debt B	50,000

	Net Assets	100,000	
	NAV (Main Portfolio) = 100,000/10,000= Rs.10/-		
	Scheme Segregated Portfolio		
	Assets	Amount (Rs.)	
	Debt C	25,000	
	Net Assets	25,000	
	NAV (Segregated Portfolio) = Rs. 25,000/10,000= Rs.2.5/-		
	Investor (having 1000 units) will see his scheme holdings as follows:		
	Particulars	Before Credit Event	After Credit Event
			Main Portfolio
			Segregated Portfolio
	Market Value of Units (Rs.)	15,000	10,000
	No of Units	1000	1000
	NAV per unit (Rs.)	15.00	10.00
			2.50
	Monitoring by Trustees		
	<p>In order to ensure timely recovery of investments of a Segregated Portfolio, if any, the trustees would continuously monitor the progress and take suitable action as they deem appropriate.</p> <p>Trustees shall ensure that the AMC puts in sincere efforts to recover the investments of the segregated portfolio and that upon recovery of money, whether partial or full, it shall be immediately distributed to the investors in proportion to their holding in the segregated portfolio. Any recovery of amount of the security in the segregated portfolio even after the write off shall be distributed to the investors of the segregated portfolio.</p> <p>In order to avoid mis-use of Segregated Portfolio, Trustees shall ensure that a mechanism is put in place which will negatively impact the performance incentives of Fund Managers, Chief Investment Officers (CIOs), etc. involved in the investment process of securities under the Segregated Portfolio, mirroring the existing mechanism for performance incentives of the AMC, including claw back of such amount to the Segregated Portfolio of the Scheme.</p>		
Mandatory Updation of Know Your Customer (KYC) requirements for processing of mutual fund transactions	<p>Financial transactions (including redemptions, switches and all types of systematic plans) and non-financial requests will not be processed if the unit holders have not completed KYC requirements.</p> <p>Unit holders are advised to use the applicable KYC Form for completing the KYC requirements and submit the form at the Investor Service Centre/Official Point of Acceptance. Further, upon updation of PAN details with the KRA (KRA-KYC)/CERSAI (CKYC), the unit holders are requested to intimate us/our Registrar and Transfer Agent their PAN information along with the folio details for updation in our records.</p>		

Email Communication:

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

C. PERIODIC DISCLOSURES

<p>Net Asset Value This is the value per unit of the scheme on a particular day. You can ascertain the value of Your investments by multiplying the NAV with your unit balance.</p>	<p>The AMC will calculate and disclose the first NAV of the Scheme within 5 Business Days from the date of allotment. Subsequently, the AMC will calculate and disclose the NAVs on all the Business Days. The AMC shall update the NAVs on its website (http://mf.whiteoakamc.com) and of the Association of Mutual Funds in India - AMFI (www.amfiindia.com) before 11.00 p.m. on every Business Day. Further, AMC will extend facility of sending latest available NAVs to unitholders through SMS, upon receiving a specific request in this regard. In case of any delay, the reasons for such delay would be explained to AMFI in writing. If the NAVs are not available before the commencement of Business Hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAV. Information regarding NAV can be obtained by the Unitholders / Investors by calling or visiting the nearest ISC.</p>
<p>Monthly and Half Yearly Disclosures: Portfolio/ Financial Results This is a list of securities where the corpus of the scheme is currently invested. The market value of these investments is also stated in portfolio disclosures advertisement.</p>	<p>Monthly Portfolio Disclosure The Mutual Fund shall disclose portfolio of the Scheme on the website http://mf.whiteoakamc.com along with ISIN on a monthly basis as on last day of each month, on or before tenth day of the succeeding month or within such timelines and manner as prescribed by SEBI from time to time.</p> <p>In case of unitholders whose e-mail addresses are registered, the Mutual Fund/ AMC shall send via email the monthly statement of scheme portfolio within 10 days from the close of each month respectively.</p> <p>AMC will provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder</p> <p>Half yearly Portfolio Disclosure In terms of SEBI notification dated May 29, 2018 read with SEBI Circular no. SEBI/HO/IMD/DF2/CIR/P/2018/92 dated June 05, 2018, on half year basis, the portfolio of the Scheme shall be disclosed as under:</p> <p>The fund shall disclose the Scheme's portfolio in the prescribed format as on the last day of the Half year for all the Schemes of WhiteOak Capital Mutual Fund on or before the tenth day of the succeeding month or within such timelines and manner as prescribed by SEBI from time to time on the WhiteOak Capital Mutual Fund Website i.e. http://mf.whiteoakamc.com and AMFI site www.amfiindia.com.</p> <p>In case of unitholders whose e-mail addresses are registered, the Mutual Fund/ AMC shall send via email the half-yearly statement of scheme portfolio within 10 days from the close of each half-year respectively.</p> <p>AMC will provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder.</p>
<p>Half Yearly Results</p>	<p>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.</p>

Annual Report	<p>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.</p> <p>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 Association of Mutual Funds in India (www.amfiindia.com).</p>																											
Associate Transactions	Please refer to Statement of Additional Information (SAI).																											
Taxation This is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/authorized dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the schemes	<p>The information is provided for general purposes only and does not constitute tax advice. Since the tax implications could vary basis type of investor/unitholder and his residential status, nature of income, period of holding, amount of income, etc. and also amendments in income-tax law applicable for relevant financial year, investors are advised to consult their tax advisors with respect to the tax implications arising out of their participation in the schemes</p> <p>This information relates to tax implications applicable for the FY 2022-23.</p> <p><u>Tax implications on the Mutual Fund:</u></p> <p>This Fund is a Mutual Fund registered with the Securities & Exchange Board of India and hence, entire income of the Mutual Fund is exempt from Indian income-tax as per section 10(23D) of the Income-tax Act, 1961 ("the Act").</p> <p>As a consequence of abolishment of distribution tax hitherto payable under section 115R <i>vide</i> Finance Act, 2020 w.e.f. April 1, 2020, any income distributed by the Mutual Fund will not be subject to any tax on distribution but will be taxable in the hands of unitholders at applicable tax rates.</p> <p><u>Withholding tax implications:</u></p> <table border="1" data-bbox="472 1142 1464 1829"> <thead> <tr> <th rowspan="2">Investor</th> <th colspan="2">Income distribution</th> <th colspan="2">Capital Gains</th> </tr> <tr> <th>Section</th> <th>TDS Rate</th> <th>Section</th> <th>TDS Rate</th> </tr> </thead> <tbody> <tr> <td><i>Resident investor</i></td> <td>S. 194K</td> <td>10%</td> <td colspan="2">S. 194K not applicable if income is in the nature of capital gains</td> </tr> <tr> <td></td> <td></td> <td>No TDS, if aggregate amount payable to the unit holder likely to exceed Rs. 5,000/- in a financial year</td> <td></td> <td></td> </tr> <tr> <td><i>Non-Resident investor</i></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>				Investor	Income distribution		Capital Gains		Section	TDS Rate	Section	TDS Rate	<i>Resident investor</i>	S. 194K	10%	S. 194K not applicable if income is in the nature of capital gains				No TDS, if aggregate amount payable to the unit holder likely to exceed Rs. 5,000/- in a financial year			<i>Non-Resident investor</i>				
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Foreign Institutional Investor/Foreign Portfolio Investor	S. 196D(1)	20%* or Rate prescribed in treaty, whichever is lower (Refer Note 1 & 2)	S. 196D(2)	No TDS
Specified Fund referred u/s Explanation (c) to S. 10(4D)	S. 196D(1A)	10%* (Refer Note 2 & 3)	S. 196D(2)	No TDS
Overseas Financial Organization (where units purchased in foreign currency)	S. 196B	10%* (Refer Note 2 & 3)	S. 196B	Long Term Capital Gains ("LTCG") (i.e. held for more than 12 months) - 10%*
			S. 195	Short Term Capital Gains ("STCG") on units of equity oriented fund (held for 12 months or less) - 15%*, if STT paid on transfer
Other non-resident investors	S. 196A	20%* or Rate prescribed in treaty, whichever is lower (Refer Note 1 & 2)	S. 195	LTCG (exceeding Rs. 1 lakh) - 10%* without indexation and foreign currency fluctuation benefits STCG - 15%*, if STT paid on transfer

The provisions of section 206AA and 206AB would also have to be examined before arriving at the final rate of TDS. Further, the Income-tax Act, rules, circular,

notifications, etc. may provide for no/low TDS in case of certain category of persons or on satisfaction of certain conditions.

Tax implications in the hands of Investors/Unit holders

Investor	Income distribution		Capital Gains	
	Section	Tax Rate	Section	TDS Rate
<i>Resident investor</i>	Normal income-tax rate applicable to investor.		S. 112A	LTCCG (exceeding Rs. 1 lakh) - 10%* without indexation
			S. 111A	STCG - 15%*, if STT paid on transfer
<i>Non-Resident investor (Refer Note 1)</i>				
Foreign Institutional Investor/Foreign Portfolio Investor	S. 115AD(1)(i)	20%*	S. 115AD(1)(iii)	LTCCG (exceeding Rs. 1 lakh) - 10%* without indexation and foreign currency fluctuation benefits
			S. 115AD(1)(ii)	STCG - 15%*, if STT paid on transfer
Specified Fund referred u/s Explanation (c) to S. 10(4D)	S. 115AD(1)(i)	10%*	S. 115AD(1)(iii)	LTCCG (exceeding Rs. 1 lakh) - 10%* without indexation and foreign currency fluctuation benefits
			S. 115AD(1)(ii)	STCG - 15%*, if STT paid on transfer
Overseas Financial	S. 115AB(1)(i)	10%*	S. 115AB(1)(ii)	LTCCG - 10%*

	Organization (where units purchased in foreign currency)			S. 111A	STCG - 15%*, if STT paid on transfer
	Other non-resident investors	S. 115A	20%*	S. 112A	LTCG (exceeding Rs. 1 lakh) - 10%* without indexation and foreign currency fluctuation benefits
				S. 111A	STCG - 15%*, if STT paid on transfer

* plus applicable surcharge and cess

Notes:

1. Investor may be entitled to treaty benefit on furnishing the following documents:
 - (a) Valid Tax Residency Certificate (TRC) obtained from the tax authorities of the country of which the investor is a resident
 - (b) Self-declaration in Form 10F
 - (c) Self-declaration of having no Permanent Establishment in India, beneficial ownership of income and eligibility to claim treaty benefit

2. In the absence of PAN of a non-resident, section 206AA provides for TDS at a higher rate of 20. However, the said section would not apply in respect of *inter alia* IDCW and payments on transfer of any capital asset, if the following documents as listed in Rule 37BC are furnished:
 - (a) name, e-mail id, contact number;
 - (b) address in the country or specified territory outside India of which the taxpayer is a resident;
 - (c) Tax Residency Certificate;
 - (d) Tax Identification Number/ Unique Identification Numbers.

3. Unlike section 195 of the, which provides for withholding tax at the 'rates in force', certain sections like 196D(1A), 196B, etc. provide for a flat rate of TDS in the section itself. The term 'rates in force' as defined u/s 2(37A) of the Act *inter alia*, provides that for the purpose of deduction of tax u/s 195, the rate specified in this behalf in the Finance Act or rate specified in the relevant DTAA,

	<p>whichever is more beneficial to the taxpayer would be applicable by virtue of section 90(2). Thus, for the purpose withholding tax u/s 195, the 'rates in force' expressly refers to the benefit (if any) under the relevant treaty, which is not the case where blanket rate is provided in the section itself. Thus, for the purpose of withholding tax, treaty benefit may not be available in such cases.</p> <p>4. The investors can claim credit of any tax withheld by Mutual Fund in accordance with section 199 of the Act.</p> <p>5. Equity Oriented Funds will also attract Securities Transaction Tax at applicable rates.</p> <p>The information merely sets out a gist of possible tax implications on investing in equity-oriented scheme of the Mutual Fund. For further details on taxation, please refer to the Section on Taxation on investing in Mutual Funds in Statement of Additional Information {SAI}. The information is based on the tax laws in force. Investors should be aware that the fiscal rules/ tax laws may change and there can be no guarantee that the current tax position may continue indefinitely. Investors are advised to consult their tax advisors with respect to the tax implications arising out of their participation in the schemes.</p>
Investor services	<p>For any enquiries and/or queries or complaints in respect of any terms and conditions of/investments in this Scheme, the investors are advised to address a suitable communication to AMC and marked to the attention of Investor Relations Officer – Ms. Vasudha Shah at 180030003060 and clientservice@whiteoakamc.com. Written communications may also be forwarded to WhiteOak Capital Asset Management Limited, Unit No. B4, 6th Floor, Cnergy, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400 025.</p> <p>Our Customer Service Executives can also be reached at the following Toll Free No. – 1800-3000-3060</p> <p>For any grievances with respect to transactions through BSE StAR and / or NSE “MFSS”, “NMFII platform, the investors / Unit Holders should approach either the stock broker or the investor grievance cell of the respective stock exchange.</p>

D. COMPUTATION OF NAV

The Net Asset Value (NAV) per unit of the Scheme for each option will be computed by dividing the net assets of the Scheme by the number of units outstanding on the valuation day. The Mutual Fund will value its investments according to the valuation norms, as specified in Schedule VIII of the SEBI (MF) Regulations, or such norms as may be specified by SEBI from time to time. The NAV of the Units under the Scheme will be calculated on a daily basis as shown below:

The NAV of the Units under the Scheme will be calculated on a daily basis as shown below:

$$\text{NAV per unit (Rs.)} = \frac{\text{Market / Fair Value of Scheme's Investments} + \text{Current}}{\text{No. of units outstanding under the Scheme / Option on the valuation day}}$$

Assets including Accrued Income - Current Liabilities and Provisions)

No. of units outstanding under the Scheme / Option on the valuation day

Example: If the applicable NAV is Rs. 10.00, sales/entry load is 2 per cent and the exit/repurchase load is 2 percent then the sales price will be Rs. 10.20 and the repurchase price will be Rs. 9.80. The NAV shall be calculated up to two decimal places. However, the AMC reserves the right to declare the NAVs up to additional decimal places as it deems appropriate. Separate NAV will be calculated and disclosed for each Plan/Option. The AMC will calculate and disclose the NAV of the Scheme on all the Business Days.

IV. FEES AND EXPENSES

This section outlines the expenses that will be charged to the Scheme.

A. NEW FUND OFFER (NFO) EXPENSES

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees, paid marketing and advertising, Registrar and Transfer Agent expenses, printing and stationary, bank charges etc. In accordance with the provisions of SEBI Circular no. SEBI/ IMD/CIR No. 1/64057/06 dated April 04, 2006 and SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009, the NFO expenses shall be borne by the AMC

B. ANNUAL SCHEME RECURRING EXPENSES

These are the fees and expenses for operating the Scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below. Further, as per SEBI Circular no. SEBI / HO / IMD / DF2 / CIR / P/2018/137 dated October 22, 2018, all scheme related expenses including commission paid to distributors, by whatever name it may be called and in whatever manner it may be paid, shall necessarily be paid from the scheme only within the regulatory limits.

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

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

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

Expense Head	% of daily Net Assets
Investment Management and Advisory Fees	Upto 2.25%
Trustee fee	
Audit fees	
Custodian fees	
RTA Fees	
Marketing & Selling expense incl. agent commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and IDCW redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 2 bps)	
Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp.	
Goods & Service tax on expenses other than investment and advisory fees	
Goods & Service tax on brokerage and transaction cost	

Other Expenses #	
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c)	Upto 2.25%
Additional expenses under regulation 52 (6A) (c)#	Up to 0.05%
Additional expenses for gross new inflows from specified cities	Upto 0.30%

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

The AMC has estimated that upto 2.25% of the daily net asset will be charged to the scheme as expenses. The total expenses of the Scheme including the Investment Management and Advisory Fee shall not exceed the limits stated in Regulation 52 of the SEBI (MF) Regulations. Any expenditure in excess of the SEBI regulatory limits shall be borne by the AMC or by the Trustee or the Sponsor. The AMC may charge the investment and advisory fees within the limits of total expenses prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulation.

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

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

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

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

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

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

The trusteeship fees shall be subject to a maximum of 0.50% per annum of the daily Net Assets of the schemes of the Mutual Fund. The Trustee is also entitled to the reimbursement of all costs, charges and expenses incurred in or for the effective discharge of its obligations and responsibilities towards the trust. The reimbursements would always be to the extent permitted under the Mutual Fund Regulations.

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

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

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

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

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

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

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

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

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

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

top 30 cities is less than the higher of (i) or (ii) above, additional TER on daily net assets of the scheme shall be charged as follows:

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

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

* 366, wherever applicable.

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

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

C. LOAD STRUCTURE

Load is an amount which is paid by the investor to subscribe to the units or to redeem the units from the Scheme. This amount is used by the AMC to pay commission to the distributors and to take care of other marketing and selling expenses. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC (<http://mf.whiteoakamc.com>) or may call at 1800-3000-3060 (toll free no.) or your distributor.

Load Structure	Applicable Load Structure
Entry Load	Not Applicable Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor.
Exit Load (as a % of Applicable NAV)	Exit Load: Nil The AMC/Trustee reserves the right to change / modify the Load structure of the Scheme, subject to maximum limits as prescribed under the Regulations.

Goods & Service Tax (GST) on exit load, if any, shall be paid out of the exit load proceeds. The entire exit load (net of (GST), charged, if any, shall be credited to the Scheme.

Exit Load for switches (if any) within the Scheme: -

a) Where the investments were routed through a distributor (i.e. made with distributor code), any Switch of Units from the Regular Plan to Direct Plan of a Scheme shall be subject to applicable exit load, if any. However, any subsequent switch - out or redemption of such investments from the Direct Plan will not be subject to any exit load;

(b) Where investments were made directly i.e. without any distributor code, exit load will not be levied on switch of Units from Regular Plan to Direct Plan of that Scheme. However, any subsequent switch-out or redemption will be subject to exit load applicable from the original date of investment;

(c) No exit load shall be levied in case of switch of Units from Direct Plan to Regular Plan of a Scheme. However, any subsequent switch-out or redemption of such investment from the Regular Plan shall be subject to exit load based on the original date of investment in the Direct Plan.

The AMC/Trustee reserves the right to change / modify the Load structure of the Scheme, subject to maximum limits as prescribed under the Regulations. However, the Redemption / Repurchase Price will not be lower than 95% of the NAV.

Any imposition or enhancement of Load in future shall be applicable on prospective investments only.

At the time of changing the Load Structure:

1. An Addendum detailing the changes will be attached to Scheme Information Document (s) and Key Information Memorandum. The addendum may be circulated to all the distributors / brokers so that the same can be attached to all Scheme Information Documents and Key Information Memoranda already in stock.
2. The addendum will be displayed on the website of the AMC and arrangements will be made to display the addendum in the form of a notice in all the Investor Service Centres and distributors / brokers office.
3. The introduction of the Exit Load along with the details may be stamped in the acknowledgement slip issued to the investors on submission of the application form and may also be disclosed in the statement of accounts issued after the introduction of such Load.
4. A public notice shall be given in respect of such changes in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of region where the Head Office of the Mutual Fund is situated.
5. Any other measure which the Mutual Fund may consider necessary.

The investors / unitholders are requested to check the prevailing load structure of the Scheme before investing. For the current applicable exit load structure, please refer to the Scheme Information Document and its addendum thereof available on the website of the AMC (<http://mf.whiteoakamc.com>) or may call at 1800- 30003060 (toll free no.) or distributor.

D. WAIVER OF LOAD FOR DIRECT TRANSACTIONS

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

E. TRANSACTION CHARGES

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

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

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

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

Transaction charges shall not be deducted if:

- The amount per purchases /subscriptions is less than Rs. 10,000/-;
- The transaction pertains to other than purchases/ subscriptions relating to new inflows such as Switch/STP/ DTP, etc.
- Purchases/Subscriptions made directly with the Fund through any mode (i.e. not through any distributor/agent).
- Subscription made through Exchange Platform irrespective of investment amount.

V. RIGHTS OF UNITHOLDERS

Please refer to SAI for details.

VI. PENALTIES, PENDING LITIGATION OR PROCEEDINGS, FINDINGS OF INSPECTIONS OR INVESTIGATIONS FOR WHICH ACTION MAY HAVE BEEN TAKEN OR IS IN THE PROCESS OF BEING TAKEN BY ANY REGULATORY AUTHORITY

This section shall contain the details of penalties, pending litigation, and action taken by SEBI and other regulatory and Govt. Agencies.

<p>All disclosures regarding penalties and action(s) taken against foreign Sponsor(s) may be limited to the jurisdiction of the country where the principal activities (in terms of income / revenue) of the Sponsor(s) are carried out or where the headquarters of the Sponsor(s) is situated.</p> <p>Further, only top 10 monetary penalties during the last three years shall be disclosed</p>	<p>Not Applicable</p>
<p>In case of Indian Sponsor(s), details of all monetary penalties imposed and/ or action taken during the last three years or pending with any financial regulatory body or governmental authority, against Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company; for</p>	<p>Nil</p>

<p>irregularities or for violations in the financial services sector, or for defaults with respect to share holders or debenture holders and depositors, or for economic offences, or for violation of securities law. Details of settlement, if any, arrived at with the aforesaid authorities during the last three years shall also be disclosed.</p>	
<p>Details of all enforcement actions taken by SEBI in the last three years and/ or pending with SEBI for the violation of SEBI Act, 1992 and Rules and Regulations framed there under including debarment and/ or suspension and/ or cancellation and/ or imposition of monetary penalty/adjudication/enquiry proceedings, if any, to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel (especially the fund managers) of the AMC and Trustee Company were/ are a party. The details of the violation shall also be disclosed.</p>	<p>Nil</p>
<p>Any pending material civil or criminal litigation incidental to the business of the Mutual Fund to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel are a party should also be disclosed separately</p>	<p>Nil</p>
<p>Any deficiency in the systems and operations of the Sponsor(s) and/ or the AMC and/ or the Board of Trustees/Trustee Company which SEBI has specifically advised to be disclosed in the SID, or which has been notified by any other regulatory agency, shall be disclosed</p>	<p>Nil</p>

The Scheme under this Scheme Information Document was approved by the Board of Directors of WhiteOak Capital Trustee Limited (Trustee to WhiteOak Capital Mutual Fund) on February 10, 2022. The Trustee has ensured that the Scheme is a new product offered by WhiteOak Capital Mutual Fund and is not a minor modification of its existing schemes.

Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.

**For and on behalf of WhiteOak Capital Asset Management Limited
(formerly known as YES Asset Management (India) Limited**

**Sd/-
Aashish Somaiyaa
Chief Executive Officer**

Date: August 02, 2022

LIST OF INVESTOR SERVICE CENTERS
WhiteOak Capital Asset Management Limited
**Investor Service Centres / Official Points of Acceptance for WhiteOak Capital Mutual Fund
(During NFO Period and Post NFO Period)**

MAHARASHTRA: Mumbai - F5, 1st Floor, Electric Mansion Appasaheb Marathe Marg, Prabhadevi, Mumbai 400025. Tel No. +91(22)6918 7607. **Mumbai** - Apeejay House 3, Second Floor, Apeejay House, Dinshaw Vacha Road, Churchgate, Mumbai - 400020 Tel: 8655807364 **Pune** - Awfis, 2nd Floor, Nucleus Mall, Opp Police Commissioner Office, 1st Church Rd, Camp Area, Pune - 411001, Maharashtra. Tel: 8976816951. **GUJARAT: Ahmedabad** - The First, C Block, 2nd Floor - DevX Workplaces, Nyay Mandir Road, Behind ITC Narmada, Keshavbaug, Ahmedabad - 380015, Gujarat. Tel: 8976816948. **Vadodara** - Kplex, 1st Floor, Vadodara Hyper-Spencer's, Rhino Circle, Dr. Vikram Sarabhai Marg, Alkapuri, Vadodara - 390007 Tel: +91-8976816953. **CHANDIGARH: Chandigarh** - Idea Co-Working, SCO- 32-33-34, 2nd floor, Sector 17 / C, Chandigarh-160017. Tel: 8976816942 **KARNATAKA: Bengaluru** - Awfis, 7th Floor, Raheja Towers, East Wing, 26/27, MG Road, Bengaluru, 560001. **KERALA: Cochin** - Centre A, 8th Floor, Alapatt Heritage Building, S41 MG Road, Cochin-682035. Tel No. 7710096836. **ANDHRA PRADESH: Vijayawada** - Isprout, Door No: 40-14-8/2, Near jyothi convention hall, Benzcircle, Vijaywada, Andhra Pradesh 520010. **Visakhapatnam** - Room no: 6, 4th floor, Ganta Arcade, 3rd Ln, Dwaraka Nagar, Visakhapatnam, Andhra Pradesh- 530016. Tel No.: 8655807554. **TELANGANA: Hyderabad** - Awfis Oyster Complex, 3rd floor, Greenlands Road, Somajiguda, Begumpet, Hyderabad - 500016, Telangana. Tel: 8976816940. **TAMIL NADU: Chennai** - Karya Work Spaces, 2nd floor, 78, 132, Dr Radha Krishna Salai, CIT Colony, Mylapore, Chennai, Tamilnadu- 600004. **JHARKHAND: Jamshedpur** - My Branch, JSP2-B03, Fairdeal Complex, Bistupur, Jamshedpur, Jharkhand -831001. **NEW DELHI: New Delhi** - Alt F, Room no. 8-12, 5th Floor, Statesman House, Barakhamba Road, Connaught Place, New Delhi-110001. **UTTAR PRADESH: Lucknow** - Ground Floor, Saran Chamber - I, Office No 6, 5 Park Road, Hazratganj, Lucknow - 226001. **MADHYA PRADESH: Indore** - Workie, SP 365 Building, 3rd Floor, New Palasia, Near Zanzeerwala Square, Indore - 452001, Madhya Pradesh. Tel: 8976816949. **Bhopal** - Mybranch, 2nd Floor, Guru Arcade, Plot No-153, Ram Gopal Maheshwari Marg, Near City Bank, Zone 1, Maharana Pratap Nagar, Bhopal, Madhya Pradesh 462011. **RAJASTHAN: Jaipur** - PhoebusIn 203, Crop's Arcade, K-12, Malviya Marg, C Scheme, Ashok Nagar, Jaipur 302001, Rajasthan. **WEST BENGAL: Kolkata** - Mangalam Business Centre, Suite-644/645, 6th Floor Block C, 22, Camac St, Kolkata 700016 - West Bengal. **ORISSA: Bhubaneswar** - MyBranch Services Private Limited, BMC Bhawani Commercial Complex, Office Nos-4, 1st Floor, Block 1 & 2, Saheed Nagar Bhubaneswar-751007. Tel: 8917304500. **ASSAM: Guwahati** - 503, Orion Towers, GS Rd, Christian Basti, Guwahati, Assam 781005. Tel: 8655807553.

CAMS - OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTIONS

ANDHRA PRADESH: Anantapur - 15-570-33, I Floor Pallavi Towers, Subash Road Opp: Canara Bank, Anantapur - 515 001. **Guntur** - CAMS SERVICE CENTRE, D. No. 31-13-1158, 1st Floor, 13/1 Arundelpet, Ward No. 6, Guntur - 522 002. **Kadapa** - Bandi Subbaramaiah Complex, D. No: 3/ 1718, Shop No: 8, Raja Reddy Street, Kadapa - 516 001. **Kakinada** - CAMS SERVICE CENTRE, D No. 25-4-29, 1st Floor, Kommireddy Vari Street, Beside Warf Road, Opp Swathi Medicals, Kakinada - 533 001. **Kurnool** - CAMS SERVICE CENTRE, Shop No. 26 and 27, Door No. 39/265A and 39/265B, Second Floor, Skanda Shopping Mall, Old Chad Talkies, Vaddageri, 39th Ward, Kurnool - 518 001. **Nellore** - 97/56, I Floor, Immadisetty Towers Ranganayakulapet Road, Santhapet, Nellore - 524 001. **Rajahmundry** - Door No: 6-2-12, 1st Floor, Rajeswari Nilayam, Near Vamsikrishna Hospital, Nyapathi Vari Street, T. Nagar, Rajahmundry - 533 101. **Srikakulam** - Door No. 4-4-96, First Floor, Vijaya Ganapathi Temple Back Side, Nanubala Street, Srikakulam - 532 001. **Tirupati** - Shop No : 6, Door No: 19-10-8, (Opp to Passport Office), AIR Bypass Road, Tirupati - 517 501. **Vijayawada** - 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M. G. Road, Labbipet, Vijayawada - 520 010. **Visakhapatnam** - CAMS SERVICE CENTRE Flat No GF2, D NO 47-3-2/2, Vigneswara Plaza, 5th Lane, Dwarakanagar, Visakhapatnam- 530 016. **ASSAM: Guwahati** - CAMS SERVICE CENTRE, Piyali Phukan Road, K.C.Path, House No.1, Rehabari, Guwahati-781 008. **Tinsukia** - CAMS Service Centre Bangiya Vidyalaya Road, Near Old post office, Durgabari Tinsukia, Assam. **BIHAR: Bhagalpur** - Ground Floor, Gurudwara Road, Near Old Vijaya Bank, Bhagalpur - 812 001. **Darbhanga** - Ground Floor, Belbhadrapur, Near Sahara Office, Laheriasarai Tower Chowk, Laheriasarai, Darbhanga - 846 001. **Muzaffarpur** - Brahman Toli, Durgasthan Gola Road, Muzaffarpur- 842 001. **Patna** - G-3, Ground Floor, OM Complex, Near Saket Tower, SP Verma Road, Patna - 800 001. **CHATTISGARH: Bhilai** - CAMS SERVICE CENTRE, 1st Floor, Plot No.3, Block No.1, Priyadarshini Pariswar West, Behind IDBI Bank, Nehru Nagar, Bhilai- 490 020. **Bilaspur** - CAMS SERVICE CENTRE, Shop No.B-104, First Floor, Narayan Plaza, Link Road, Bilaspur (C.G) 495 001. **Raipur** - HIG, C-23 Sector - 1 Devendra Nagar, Raipur- 492 004. **GOA: Goa** - Office No. 103, 1st Floor, Unitech City Centre, M.G. Road, Panaji, Goa - 403 001. **Mapusa (Parent ISC)** - Office No. 503, Buildmore Business Park, New Canca By Pass Road, Ximer, Mapusa, Goa - 403 507. **Margao** - CAMS SERVICE CENTRE, F4 -Classic Heritage, Near Axis Bank, Opp.BPS Club, Pajifond, Margao, Goa - 403 601. **Vasco (Parent Goa)** - No DU 8, Upper Ground Floor, Behind Techoclean Clinic, Suvidha Complex, Near ICICI Bank, Vasco, Goa - 403 802. **GUJARAT : Ahmedabad** - 111- 113, 1st Floor- Devpath Building Off C G Road Behind Lal Bungalow, Ellis Bridge, Ahmedabad Gujarat 380006. **Anand** - 101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, Anand - 388 001. **Ankleshwar** - Shop No - F -56, First Floor, Omkar Complex, Opp Old Colony, Nr Valia Char Rasta, GIDC, Ankleshwar- 393 002. **Bharuch** - CAMS SERVICE CENTRE, A-111, First Floor, R. K. Casta, Behind Patel Super Market, Station Road, Bharuch - 392 001. **Bhavnagar** - 305-306, Sterling Point, Waghawadi Road, Opp. HDFC Bank, Bhavnagar- 364 002. **Bhuj** - CAMS Service Centre, Office No. 4-5, First Floor, RTO Relocation Commercial Complex -B, Opp. Fire Station, Near RTO Circle, Bhuj- Kutch - 37 0001. **Gandhidham** - CAMS Service Centre, Office No. 4, Ground Floor, Ratnakala Arcade, Plot No 231, Ward 12 B, Gandhidham - 370 201. **Gondal (Parent Rajkot)** - A/177, Kailash Complex, Opp. Khedut Decor, Gondal- 360 311. **Himmatnagar** - D-78, First Floor, New Durga Bazar, Near Railway Crossing Himmatnagar - 383 001. **Jamnagar** - 207, Manek Centre, P. N. Marg, Jamnagar - 361 001. **Junagadh** - Aastha Plus, 202-A, 2nd Floor, Sardarbag Road, Nr. Alkapuri, Opp. Zansi Rani Statue, Junagadh - 362 001. **Mehsana** - 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana - 384 002. **Nadiad** - F-134, First Floor, Ghantakarna Complex, Gunj Bazar, Nadiad - 387 001. **Navsari** - 214-215, 2nd Floor, Shivani Park, Opp. Shankheswar Complex, Kaliawadi, Navsari - 396 445. **Palanpur** - CAMS SERVICE CENTER, Gopal Trade

Center, Shop No.13-14, 3rd Floor, Nr. BK Mercantile Bank, Opp. Old Gunj, Palanpur - 385 001. **Rajkot** - Office 207 - 210, Everest Building Harihar Chowk Opp Shastri Maidan, Limda Chowk,Rajkot,Gujarat,360 001. **Surendranagar** - Shop No. 12, M. D. Residency, Swastik Cross Road, Surendranagar - 363 001. **Surat** - CAMS Service Centre, Shop No-G-5, International Commerce Centre, Nr. Kadiwala School, Majura Gate, Ring Road, Surat - 395 002. **Vadodara** - 103 Aries Complex, Bpc Road, Off R.C. Dutt Road, Alkapuri, Vadodara, Gujarat,390 007. **Valsad** - 3rd Floor,Gita Nivas, Opp. Head Post Office, Halar Cross Lane, Valsad - 396 001. **Vapi** - 208, 2nd Floor, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C., Char Rasta, Vapi - 396 195. **HARYANA** : **Ambala** - SCO 48-49, Ground Floor, Opp Peer, Bal Bhawan Road, Near HDFC Bank, Ambala - 134 003. **Faridabad** - B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House NIT, Faridabad, Haryana,121001. **Gurgaon** - CAMS Service Center, Unit No-115, First Floor Vipul Agora Building Sector-28, Mehrauli Gurgaon Road Chakkar Pur, Gurgaon - 122001. **Hisar** - CAMS SERVICE CENTRE, No-12, Opp. HDFC Bank, Red Square Market, Hisar - 125 001. **Karnal (Parent :Panipat TP)** - No.29, Avtar Colony, Behind Vishal Mega Mart, Karnal - 132 001. **Panipat** - SCO 83-84, First Floor, Devi Lal Shopping Complex, Opp RBL Bank, G.T.Road, Panipat- 132 103. **Rohtak** - CAMS SERVICE CENTRE, SCO 06, Ground Floor, MR Complex, Near Sonipat Stand Delhi Road, Rohtak - 124 001. **Sirsa** - M. G. Complex, Bhawna Marg, Beside Over Bridge, Sirsa - 125 055. **Yamuna Nagar** - 124-B/R, Model Town, Yamunanagar- 135 001. **HIMACHAL PRADESH**: **Shimla** - I Floor, Opp. Panchayat Bhawan, Main Gate Bus Stand, Shimla - 171 001. **Solan** - 1st Floor, Above Sharma General Store, Near Sanki Rest House, The Mall, Solan - 173 212. **JAMMU & KASHMIR**: **Jammu** - JRDS Heights, Lane Opp. S & S Computers, Near RBI Building, Sector 14, Nanak Nagar, Jammu & Kashmir - 180 004. **JHARKHAND**: **Bokaro** - Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro-827 004. **Deoghar** - S S M Jalan Road, Ground Floor, Opp. Hotel Ashoke, Caster Town, Deoghar- 814 112. **Dhanbad** - Urmila Towers, Room No: 111(1st Floor) Bank More, Dhanbad, Jharkhand,826 001. **Hazaribag** - Municipal Market, Annanda Chowk, Hazaribag - 825 301. **Jamshedpur** - Millennium Tower, "R" Road, Room No. 15, First Floor, Bistupur - 831 001. **Ranchi** - 4, HB Road, No: 206, 2nd Floor, Shri Lok Complex, H. B. Road, Near Firayalal, Ranchi - 834 001. **KARNATAKA**: **Ballari** - CAMS SERVICE CENTER, No.18/47/A, Govind Nilaya, Ward No.20, Sangankal Moka Road, Gandhinagar- 583 102.st **Bangalore**: Trade Centre,1 Floor 45, Dikensen Road (Next to Manipal Centre),Bangalore, Karnataka-560 042. **Bangalore (Wilson Garden)** - CAMS SERVICE CENTER, First Floor, No.17/1, (272) 12th Cross Road, Wilson Garden, Bangalore - 560 027. **Belgaum** - CAMS SERVICE CENTRE, Classic Complex, Block No.104, 1st Floor, Saraf Colony, Khanapur Road, Tilakwadi, Belgaum - 590 006. **Davangere** - 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P.J. Extension, Davangere 577 002. **Gulbarga** - Pal Complex, Ist Floor, Opp. City Bus Stop, Super Market, Gulbarga - 585 101. **Hubli** - No.204 - 205,1st Floor' B ' Block, Kundagol Complex, Opp. Court, Club Road, Hubli - 580 029. **Mangalore** - No. G4 & G5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri - 575 003. **Manipal** - CAMS SERVICE CENTER, Shop No-A2, Basement Floor, Academy Tower, Opposite Corporation Bank, Manipal - 576 104. **Mysore** - No.1, 1st Floor, CH.26 7th Main, 5th Cross (Above Trishakthi Medicals), Saraswati Puram, Mysore - 570 009. **Shimoga** - No.65 1st Floor, Kishnappa Compound, 1st Cross, Hosmane Extn, Shimoga - 577 201. **KERALA**: **Alleppey** - Doctor's Tower Building, Door No. 14/2562, 1st Floor, North of Iron Bridge, Near Hotel Arcadia Regency, Alleppey - 688 001. **Calicut** - 29/97G 2nd Floor, S A Arcade, Mavoor Road, Arayidathupalam, Calicut- 673 016. **Cochin** - CAMS SERVICE CENTER, Building Name Modayil, Door No. 39/2638 DJ,2nd Floor 2A M.G. Road, Cochin - 682 016. **Kannur** - Room No.PP.14/435, Casa Marina Shopping Centre, Talap, Kannur - 670 004. **Kollam** - Uthram Chanmbers (Ground Floor), Thamarakulam, Kollam - 691 006. **Kottayam** - CAMS SERVICE CENTRE - 1307 B, Puthenparambil Building, KSACS Road, Opp. ESIC Office, Behind Malayala, Manorama Muttambalam, PO, Kottayam - 686 501. **Palakkad** - CAMS Service Center Door No.18/507(3) Anugraha, Garden Street, College Road, Palakkad - 678 001, Kerala. **Tiruvalla** - 1st Floor, Room No. 61(63),International Shopping Mall, Opp. ST Thomas Evangelical Church, Above Thomsan Bakery, Manjady, Thiruvalla - 689 105. **Trichur** - Room No. 26 & 27, Dee Pee Plaza, Kokkalai, Trichur- 680 001. **Trivandrum** - R S Complex, Opp of LIC Building, Pattom PO,Trivandrum, Kerala - 695 004. **MADHYA PRADESH**: **Bhopal** - Plot No 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal - 462 011. **Chhindwara** - 2nd Floor, Parasia Road, Near Surya Lodge, Sood Complex, Above Nagpur, CT Scan, Chhindwara, Madhya Pradesh - 480 001. **Gwalior** - G-6 Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office, City Centre, Gwalior - 474 002. **Indore** -101, Shalimar Corporate Centre, 8-B, South Tukogunj, Opp. Greenpark, Indore - 452 001. **Jabalpur** - 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur- 482 001. **Katni** - 1st Floor, Gurunanak Dharmakanta, Jabalpur Road, Bargawan, Katni - 483 501. **Ratlam** - Dafria & Co, No. 18, Ram Bagh, Near Scholar's School, Ratlam - 457 001. **Sagar** - Opp. Somani Automobiles Bhagwananj Sagar, MadhyaPradesh-470 002. **Ujjain** - 123, 1st Floor, Siddhi Vinayaka Trade Centre, Saheed Park, Ujjain - 456 010. **MAHARASHTRA**: **Ahmednagar** - Office No.3, 1st Floor, Shree Parvati, Plot No. 1/175, Opp. Mauli Sabhagruh, Zopadi Canteen, Savedi, Ahmednagar - 414 003. **Akola** - Opp. RLT Science College Civil Lines, Akola - 444 001. **Amaravati** - 81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati - 444 601. **Andheri** - CAMS Pvt Ltd, No.351, Icon, 501, 5th Floor, Western Express Highway, Andheri East, Mumbai - 400 069. **Aurangabad** - CAMS SERVICE CENTRE, 2nd Floor, Block No.D-21-D-22, Motiwala Trade Centre, Nirala Bazar, New Samarath Nagar, Opp. HDFC Bank, Aurangabad - 431 001. **Bhusawal (Parent: Jalgaon TP)** - 3, Adelaide Apartment, Christain Mohala, Behind Gulshan-E-ran Hotel, Amardeep Talkies Road, Bhusawal - 425 201. **Borivali** - CAMS PVT. LTD., 501 - TIARA CTS 617, 617/1-4, Off. Chandavarkar Lane, Maharashtra Nagar , Borivali (West), Mumbai - 400 092. **Dhule** - House No 3140, Opp Liberty Furniture, Jannalal Bajaj Road, Near Tower Garden, Dhule - 424 001. **Ghatkopar** - CAMS SERVICE CENTRE, Platinum Mall, Office No. 307, 3rd Floor, Jawahar Road, Ghatkopar (East), Mumbai - 400 077. **Jalgaon** - Rustomji Infotech Services 70, Navipeth, Opp. Old Bus Stand, Jalgaon - 425 001. **Jalna** - Shop No 6, Ground Floor, Anand Plaza Complex, Bharat Nagar, Shivaji Putla Road, Jalna - 431 203. **Kolhapur** - 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur, Maharashtra, 416001. **Mumbai** - Rajabahdur Compound, Ground Floor Opp Allahabad Bank, Behind ICICI Bank30, Mumbai Samachar Marg, Fort Mumbai, Maharashtra, 400-023. **Nagpur** -145, Lendra, New Ramdaspeeth, Nagpur,Maharashtra,440-010. **Nasik** - CAMS SERVICE CENTRE,1st Floor,"Shraddha Niketan", Tilak Wadi, Opp Hotel City Pride, Sharanpur Road,Nasik-422-002. **Pune** - CAMS SERVICE CENTER, Vartak Pride,1st Floor, Survey No.46,City Survey No.1477, Hingne budruk, D.P. Road, Behind Dinanath mangeshkar Hospital,Karvenagar,Pune-411-052. **Ratnagiri** : Orchid Tower, Ground Floor, Gala No. 06, S. V. No.301/Paiki 1/2, Nachane Municipality Aat, Arogya Mandir, Nachane Link Road, Ratnagiri - 415 612. **Sangli** - Jiveshwar Krupa Bldg., Shop. No.2, Ground Floor, Tilak Chowk Harbhat Road, Sangli - 416 416. **Satara** - 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara - 415 002. **Solapur** - Flat No 109, 1st Floor, A Wing, Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, Solapur - 413 001. **Thane** - CAMS SERVICE CENTER, Dev Corpora,1st Floor, Office No.102,Cadbury Junction, Eastern Express Way, Thane - 400 601. **Vashi** - CAMS SERVICE CENTRE, BSEL Tech Park, B- 505, Plot No.39/5 & 39/5A, Sector 30A, Opp.Vashi Railway Station, Vashi, Navi Mumbai - 400 705. **Yavatmal** - Pushpam, Tilakwadi, Opp. Dr. Shrotri

Hospital, Yavatmal - 445 001. **NEW DELHI: New Delhi** - 7-E, 4th Floor Deen Dayaal Research Institute Building Swami Ram Tirath Nagar, Near Videocon Tower Jhandewalan Extension, New Delhi 110-055. **Janakpuri** : CAMS SERVICE CENTER, No. 306, 3rd Floor, DDA-2 Building, District Center, Janakpuri, New Delhi-110 058. **New Delhi-CC** - Flat No.512, Narian Manzil, 23 Barakhamba Road, Connaught Place, New Delhi - 110 001. **Pitampura** - CAMS SERVICE CENTRE, Aggarwal Cyber Plaza-II, Commercial Unit No-371, 3rd Floor, Plot No C-7, Netaji Subhash Palace, Pitampura - 110 034. **ORISSA: Bhubaneswar** - CAMS Service Center, Plot No- 501/1741/1846 Premises No-203 2nd Floor, Kharvel Nagar, Unit-3 Bhubaneswar-751001 **Balasore** - B C Sen Road, Balasore - 756 001. **Berhampur** - Kalika Temple Street, Adjacent To SBI Bazar Branch, Berhampore, Dist.-Ganjam - 760 002. **Cuttack** - Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack - 753 001. **Rourkela** - CAMS Service Centre, J. B. S Market Complex, 2nd Floor, Udit Nagar, Rourkela - 769 012. **Sambalpur** - C/o Raj Tibrewal & Associates Opp.Town High School,Sansarak Sambalpur,Orissa,768-001. **PONDICHERY:** S-8, 100, Jawaharlal Nehru Street, (New Complex Opp. Indian Coffee House), Pondicherry - 605 001. **PUNJAB: Amritsar**- 3rd Floor, Bearing Unit No. - 313, Mukut House, Amritsar - 143 001. **Bhatinda** - 2907 GH, GT Road, Near Zila Parishad, Bhatinda - 151 001. **Chandigarh**- Deepak TowerSCO 154-155,1st Floor-Sector 17-Chandigarh-Punjab - 160 017. **Hoshiarpur** - Near Archies Gallery, Shimla Pahari Chowk, Hoshiarpur- 146 001. **Jalandhar** - 367/8, Central Town Opp.Gurudwara, Diwan Asthan, Jalandhar- 144 001. **Ludhiana** - U/ GF, Prince Market, Green Field,Near Traffic Lights,Sarabha Nagar Pulli,Pakhowal Road,Ludhiana, Punjab - 141 002. **Moga** - 9 No. New Town, Opp. Jaswal Hotel, Daman Building, Moga -142 001. **Patiala** - CAMS Service Centre, 35 New Lal Bagh, Opposite Polo Ground, Patiala - 147 001. **RAJASTHAN: Ajmer** - AMC No. 423/30 Near Church Opp T B Hospital, Jaipur Road, Ajmer- 305 001. **Alwar** - 256A, Scheme No:1, Arya Nagar, Alwar- 301 001. **Bhilwara** - C/o. Kodwani Associates, Shope No. 211-213 2nd Floor IndraPrasth Tower, Syam Ki Sabji Mandi, Near Mukerjee Garden, Bhilwara - 311 001. **Bikaner** - Behind Rajasthan Patrika In Front of Vijaya Bank, 1404,Amar Singh Pura, Bikaner 334 001. **Chittorgarh** - 3, Ashok Nagar, Near Heera Vatika, Chittorgarh - 312 001. **Jaipur** - R-7, Yudhisthir Marg C-Scheme Behind Ashok Nagar Police Station, Jaipur, Rajasthan,302-001. **Jodhpur** - 1/5, Nirmal Tower, 1st Chopasani Road, Jodhpur- 342 003. **Udaipur** - CAMS Service Centre, 32, Ahinsapuri, Fatehpura Circle, Udaipur - 313 001. **Kota** - B-33 'Kalyan Bhawan, Triangle Part, Vallabh Nagar, Kota - 324 007. **Sri Ganganagar** - 18 L Block, Sri Ganganagar - 335 001. **TAMILNADU: Chennai** - Ground Floor No. 178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai- 600 034. **Chennai-Satelite ISC** - No.158,Rayala Tower-1,Anna salai,Chennai-600002. **Coimbatore** - CAMS SERVICE CENTRE, No.1334, Thadagam Road, Thirumurthy Layout, R.S.Puram, Behind Venketeswara Bakery, Coimbatore - 641 002. **Dharmapuri** -16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri - 636 701. **Erode** - No. 171E, Seshaiyer Complex, Agraharam Street, Erode, Tamilnadu - 638 001. **Hosur** - CAMS Service Centre, Survey No.25/204, Attibele Road, HCF Post, Mathigiri, Above Time Kids School, Opposite to Kuttys Frozen Foods, Hosur - 635 110. **Karur** - 126 G, V.P. Towers, Kovai Road, Basement of Axis Bank Karur - 639 002. **Kumbakonam** - No. 28/8, 1st Floor, Balakrishna Colony, Pachaiappa Street, Near VPV Lodge, Kumbakonam - 612001. **Madurai** - Shop No 3, 2nd Floor, Suriya Towers 272/273 - Goodshed Street, Madurai, Tamilnadu - 625 001. **Namakkal** - 156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District, Registrar Office, Trichy Road, Namakkal- 637 001. **Rajapalayam** - No 59 A/1, Railway Feeder Road (Near Railway Station) Rajapalayam - 626 117. **Salem** - No.2, I Floor Vivekananda Street, New Fairlands, Salem - 636 016. **Tambaram** - CAMS SERVICE CENTER, 3rd Floor, B R Complex, No. 66, Door No.11A, Ramakrishna Iyer Street, Opp.National Cinema Theatre, West, Tambaram - 600 045. **Tirunelveli** - CAMS Service Centre, No. F4, Magnem Suraksaa Apartments, Tiruvananthapuram Road, Tirunelveli - 627 002. **Tirupur** - 1 (1), Binny Compound,II Street, Kumaran Road, Tirupur - 641 601.**Trichy** - No 8, I Floor, 8th Cross West Extn,Thillainagar,Trichy - 620 018. **Tuticorin** - 4B/A16, Mangal Mall Complex, Ground Floor, Mani Nagar, Tuticorin - 628 003. **Vellore** - AKT Complex, 2nd Floor, No.1,3, New Sankaranpalayam Road, Tolgate, Vellore - 632 001. **TELANGANA: Hyderabad**- 208, II FloorJade ArcadeParadise Circle,Hyderabad,Telangana,500-003. **Karimnagar** - HNo. 7-1-257, Upstairs S.B.H. Mangammathota, Karimnagar, Telangana - 505 001. **Khammam** - Shop No: 11 - 2 - 31/3, 1st Floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, Khammam, Telangana - 507 001. **Kukatpally** - CAMS SERVICE CENTRE, No.15-31-2M-1/4,1st Floor, 14-A, MIG, KPHB Colony, Kutkapally, Hyderabad - 500-072. **Warangal** - HNO. 2-4-641, F- 7, 1st Floor, A.B.K Mall, Old Bus Depot. Road, Ramnagar, Hanamkonda, Warangal - 506 001. **TIRUPURA: Agartala** - Advisor Chowmuhan (Ground Floor),Krishna Nagar, Agartala - 799 001. **UTTARKHAND: Dehradun** - 204/121 Nari Shilp Mandir Marg (1st Floor), Old Connaught Place, Chakrata Road, Dehradun - 248 001. **Roorkee** - 22, Civil Lines, Ground Floor, Hotel Krish Residency, Roorkee - 247 667. **UTTAR PRADESH: Agra** - No. 8, II Floor Maruti Tower Sanjay Place, Agra - 282 002. **Aligarh** - City Enclave, Opp. Kumar Nursing Home Ramghat Road, Aligarh - 202 001. **Allahabad** - 30/2, A&B, Civil Lines Station Besides ,Vishal Mega Mart Strachey Road, Allahabad - 211 001. **Bareilly** - CAMS SERVICE CENTRE, F- 62-63, 2nd Floor, Butler Plaza, Commercial Complex, Civil Lines, Bareilly Uttar Pradesh - 243 001. **Basti** - CAMS C/o. Rajesh Mahadev & Co Shop No. 3, Jamia Complex Station Road, Basti - 272 002. **Faizabad** - CAMS SERVICE CENTRE, 1/13/196, A, Civil Lines, Behind Tripati Hotel, Faizabad - 224 001. **Ghaziabad** - CAMS SERVICE CENTRE, First Floor, C-10 RDC RAJNAGAR, Opp. Kacheri Gate No. 2, Ghaziabad - 201 002. **Gorakhpur** - CAMS SERVICE CENTRE, Shop No. 5 & 6, 3rd Floor, Cross Road The Mall, A D Tiraha, Bank Road, Gorakhpur -273 001. **Haldwani** - Durga City Centre, Nainital Road, Haldwani - 263 139. **Jaunpur** - 248, Fort Road Near Amber Hotel, Jaunpur - 222 001. **Jhansi** - No. 372/18D, 1st Floor, Above IDBI Bank, Beside V-Mart, Near Rakshan, Gwalior Road, Jhansi - 284 001. **Kanpur** - I Floor 106 to 108City Centre Phase II,63/ 2, The Mall Kanpur Uttarpradesh-208-001. **Lucknow** - No. 4,1st Floor, Centre Court Building,3/c, 5 - Park Road, Hazratganj Lucknow, Uttarpradesh-226-001. **Mathura** - 159/160 Vikas Bazar, Mathura - 281 001. **Meerut** - 108 1st Floor Shivam Plaza, Opp: Eves Cinema, Hapur Road, Meerut - 250 002. **Moradabad** - H 21- 22, 1st Floor, Ram Ganga V Vihar Shopping Complex, Opposite Sale Tax Office, Moradabad - 244 001. **Noida** - CAMS SERVICE CENTER,E-3,Ground Floor, Sector 3,Near Fresh Food factory,Noida-201-301. **Rae Bareli** - 17, Anand Nagar Complex, Opposite Moti Lal Nehru Stadium, SAI Hostel, Jail Road, Rae Bareilly - 229 001. **Saharanpur** - I Floor, Krishna Complex, Opp. Hath Gate Court Road, Saharanpur - 247 001. **Shahjahanpur** - Bijlipura, Near Old Distt. Hospital, Jail Road , Shahjahanpur- 242 001. **Sitapur** - Arya Nagar, Near Arya Kanya School, Sitapur- 261 001. **Sultanpur** - 967, Civil Lines, Near Pant Stadium, Sultanpur- 228 001. **Varanasi** - Office No 1, Second Floor, Bhawani Market, Building No. D-58/2-A1, Rathyatra Beside Kuber Complex, Varanasi - 221 010. **WEST BENGAL: Asansol** - Block - G 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab PO, Ushagram, Asansol - 713 303. **Burdwan** - CAMS SERVICE CENTRE, No. 399, G T Road, 1st Floor, Above Exide Show Room, Burdwan - 713 101. **Durgapur** - CAMS SERVICE CENTRE, Plot No. 3601, Nazrul Sarani, City Centre, Durgapur - 713 216. **Haldia** - Mouza-Basudevpur, J. L. No. 126, Haldia Municipality Ward No. 10, Durgachak, Dist. Purba Medinipur, Haldia - 721 602. **Kalyani** - CAMS SERVICE CENTRE, A-1/50, Block A, Kalyani - 741 235. **Kharagpur** - CAMS SERVICE CENTRE, "Silver Palace" OT Road, Inda-Kharagpur, G-P-Barakola, P.S. Kharagpur - 721 305. **Kolkata** -

CAMS SERVICE CENTER,2/1,Russell Street,2nd Floor, Kankaria Centre, Kolkata - 700 071. **Kolkata-CC (Kolkata Central)** - 3/1, R. N. Mukherjee Road, 3rd Floor, Office Space - 3C, "Shreeram Chambers" Kolkata -700 001. **Malda** - Daxhinapan Abasan, Opp. Lane of Hotel Kalinga, SM Pally, Malda - 732 101. **Siliguri** - CAMS SERVICE CENTER,No.78, Haren Mukherjee Road,1st Floor, Beside SBI Hakimpara, Siliguri-734-001.

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

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

OFFICIAL POINT OF ACCEPTANCE FOR TRANSACTIONS IN ELECTRONIC FORM

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

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