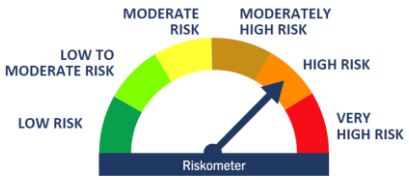
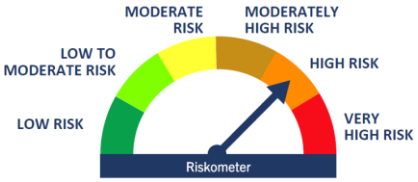
KEY INFORMATION MEMORANDUM & APPLICATION FORM

WhiteOak Capital Multi Asset Allocation Fund

(An open ended scheme investing in Equity & Equity Related Instruments, Debt & Money Market Securities, Gold/Silver related instruments and Exchange Traded Commodity Derivatives)

Product Label	Scheme Riskometer	Benchmark Riskometer
This product is suitable for investors who are seeking* - Long term capital appreciation - Investment in diversified portfolio of instruments across multiple asset classes i.e. Equity, Debt, Gold/Silver related instruments and Exchange Traded Commodity Derivatives ***Investors should consult their financial advisers if in doubt about whether the product is suitable for them.**	 THE RISK OF THE SCHEME IS HIGH	 THE RISK OF THE BENCHMARK IS HIGH As per AMFI Tier I Benchmark i.e. **BSE 500 TRI (30%) + CRISIL Short Term Bond Index (50%) + Domestic prices of Gold (16%) + Domestic prices of Silver (1%) + iCOMDEX Composite Index (3%)**

Continuous offer of the Units at NAV based prices.

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

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

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 2026, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

This Key Information Memorandum is dated April 23, 2026.

Investment Objective	To provide long term capital appreciation and generate income by investing in instruments across multiple asset classes viz. Equity, Debt, Gold/Silver related instruments and Exchange Traded Commodity Derivatives. There is no assurance that the investment objective of the Scheme will be achieved.
Asset Allocation Pattern of the scheme	Under normal circumstances the asset allocation pattern will be:

Instruments	Indicative Allocation (% of Total Assets)	
	Minimum	**Maximum**
Equity and Equity Related Instruments (including REITs)	10	80

Debt Securities and Money Market Instruments	10	80
Gold/silver related instruments (including ETFs, Sovereign gold deposit schemes) & Exchange Traded Commodity Derivatives (ETCDs) as permitted by SEBI from time to time.	10	50
Units issued by InVITs	0	10

Investment into physical Gold is neither envisaged nor is part of the core investment strategy; however listed Gold Futures in Indian Commodity Exchanges are physically settled, i.e. if Gold Futures positions are held to maturity it will result in physical delivery which may form part of gold related instruments in asset allocation. However, the scheme shall dispose of such goods as per Para 13.16.2 of the SEBI Master Circular on Mutual Funds dated March 20, 2026 and as amended from time to time.

No Mutual fund schemes shall invest in physical goods except in Gold/Silver through Gold/Silver ETFs. Further, as mutual fund schemes participating in ETCDs may hold the underlying goods in case of physical settlement of contracts, mutual funds shall dispose of such goods from the books of the scheme, at the earliest, not exceeding the timeline prescribed below:

a) For Gold and Silver: - 180 calendar days from the date of holding of physical goods,
b) For other goods (except for Gold and Silver):
    1. By the immediate next expiry day of the same contract series of the said commodity.
    2. However, if Final Expiry Date (FED) of the goods falls before the immediate next expiry day of the same contract series of the said commodity, then within 30 calendar days from the date of holding of physical goods.

As per SEBI (Mutual Funds) Regulations, 2026, 'goods' shall mean the goods notified by the Central Government under clause (bc) of section 2 of the Securities Contracts (Regulation) Act, 1956 and forming the underlying of any commodity derivative.

Pursuant to Para 13.18.1of SEBI Master Circular on Mutual Funds dated March 20, 2026, cumulative gross exposure through equity, equity related instruments including ETFs, debt, money market instruments, derivative positions (including commodity and fixed income derivatives), Gold and Silver related instruments (including derivatives, Sovereign Gold Bonds), Exchange Traded Commodity Derivatives (ETCDs), repo transactions and credit default swaps in corporate debt securities, Infrastructure Investment Trusts (InvITs), other permitted securities/assets and such other securities/assets as may be permitted by SEBI from time to time shall not exceed 100% of the net assets of the scheme. **Indicative Table** (Actual instrument/percentages may vary subject to applicable SEBI circulars)

Sl. no	Type of Instrument	Percentage of exposure	Circular references
1.	Derivatives	Upto 50% of the net assets of equity component and debt component respectively. The scheme may have derivative exposure for the purpose of hedging, portfolio balancing and optimising returns.	Para 13.15 of SEBI Master Circular on Mutual Funds dated March 20, 2026.
2.	Exchange Traded Commodity Derivatives (ETCDs)	i. The scheme shall participate in ETCDs of a particular goods (single), not exceeding 10% of net asset value of the scheme. ii. The exposure to ETCDs shall not be more than 30% of the net asset value of the scheme. The scheme shall not have net short positions in ETCDs on any particular good, considering its positions in physical goods as well as ETCDs at any point of time.	Para 13.16 of the SEBI Master Circular on Mutual Funds dated March 20, 2026.

	3.	Foreign Securities	Foreign securities investments shall follow the norms for ongoing schemes as specified by SEBI from time to time, which currently are, 20% of the average AUM in Overseas securities / Overseas ETFs of the previous three calendar months would be available to the Mutual Fund for that month to invest in Overseas securities / Overseas ETFs. Provided that the limit for investment in overseas securities including ETFs shall be as permitted by RBI/SEBI from time to time. The overseas limits mentioned in Para 13.11 of SEBI Master Circular on Mutual Funds dated March 20, 2026 are soft limits. Not more than 35% of its total assets subject to investment restriction specified by SEBI/RBI from time to time.	Para 13.11 of SEBI Master Circular on Mutual Funds dated March 20, 2026.
	4.	Securitized Debt	Upto 20% of the net assets of the debt component.	-
	5.	Debt instruments having Structured Obligations / Credit Enhancements	The investment by the Scheme in the following instruments shall not exceed 10% of the debt portfolio of the Scheme and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the Scheme. 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.	Para 13.1.10 of SEBI Master Circular on Mutual Funds dated March 20, 2026.
	6.	Investments in instruments having special features	1. No Mutual Fund under all its schemes shall own more than 10% of such instruments issued by a single issuer; 2. The scheme shall not invest:– a) more than 10% of its NAV of the debt portfolio of the scheme in such instruments; and b) more than 5% of its NAV of the debt portfolio of the scheme in such instruments issued by a single issuer. Such limit shall be within the overall limit for debt instruments issued by a single issuer and other prudential limits with respect to the debt instruments.	Para 13.1.9 of the SEBI Master Circular on Mutual Funds, dated March 20, 2026.
	7.	Repo/ reverse repo transactions in corporate debt securities	Not exceeding 10% of the net assets of the scheme.	Para 13.8 of SEBI Master Circular for Mutual Funds dated March 20, 2026.
	8.	Tri – Party Repos	Investment in the Triparty repo (TREPS) or repo or in an alternative investment as may be provided by RBI to meet the liquidity requirements.	-
	9.	Credit Default	Upto 10% of AUM of the scheme and shall be within the overall limit of derivatives	Para 13.17 of SEBI Master Circular on Mutual Funds

	Swaps		dated March 20, 2026.
10.	Short selling of securities	The Scheme may engage in short selling of securities.	Para 13.6 of SEBI Master Circular for Mutual Funds dated March 20, 2026.
11.	Securities 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 in Securities Lending to any single approved intermediary. The Mutual Fund may not be able to sell such lent-out securities, and this can lead to temporary illiquidity.	Subject to the SEBI (MF) Regulations and in accordance with Securities Lending Scheme, 1997, Para 13.6 of SEBI Master Circular on Mutual Funds dated March 20, 2026 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.
12.	Investment in the units of Infrastructure Investment Trusts (InvITs)	The mutual fund under all its schemes shall not own more than 10% of units issued by a single issuer of InvIT. The Scheme shall not invest – i. more than 10% of its NAV in the units of InvIT; and ii. more than 5% of its NAV in the units of InvIT issued by a single issuer.	Para 13.13 of SEBI Master Circular on Mutual Funds dated March 20, 2026

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 WhiteOak Capital Mutual Fund.

Pending deployment of funds in securities in terms of investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of Scheduled Commercial Banks, subject to the guidelines issued by SEBI vide Para 13.7 of SEBI Master Circular on Mutual Funds dated March 20, 2026, as may be amended from time to time.

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 / proposed to be listed, privately placed, secured / unsecured, rated / unrated in accordance with various SEBI regulations.

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

Rebalancing due to Short Term Defensive Consideration:

Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per Para 1.9.1.b.(ii) of SEBI Master Circular on Mutual Funds dated March 20, 2026, and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation.

Portfolio Rebalancing due to Passive Breaches:

Further, as per Para 3.11 of SEBI Master Circular on Mutual Funds dated March 20, 2026, as may be amended from time to time, in the event of deviation from mandated asset allocation or various prudential

<table>
<tr><td></td><td>limits prescribed by SEBI, inter-alia, including issuer limits, group limits and sector limits etc. due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the portfolio of the Scheme within 30 Business Days. In case the portfolio of the Scheme is not rebalanced within the period of 30 Business Days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Review Committee of the AMC. The Investment Review Committee, if it so desires, can extend the timeline for rebalancing up to sixty (60) Business Days from the date of completion of mandated rebalancing period. Further, in case the portfolio is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, the reporting and disclosure requirements as specified in Para 3.11 of the Master Circular.</td></tr>
<tr><td>Investment Strategy</td><td>As per investment objective, the Scheme will endeavour to achieve diversification across Equity, Debt, Exchange Traded Commodity Derivatives and Gold/Silver related asset classes with an aim to generate superior risk adjusted returns and provide income/ long-term capital appreciation. Investments under the Scheme will be predominantly in a mix of money market instruments, debt securities, equity & equity related instruments, Exchange Traded Commodity Derivatives (ETCDs), Gold/ Silver related instruments including ETFs, units of REITs and InvITs and such other asset classes as SEBI may prescribe from time to time.

The Scheme may utilize internal proprietary model to monitor the markets to decide the asset allocation mix in various asset classes. This model may provide broad guidance regarding the relative valuation levels and scope of the asset allocation opportunities in the market. However, considering the dynamic nature of the market, the Fund manager might utilize this model as a broad indicator. Fund Manager will have the final authority to apply their discretion and judgment while determining the actual allocation percentage, the allocation interval, and the allocation approach as may be appropriate to pursue the investment objective of the Scheme.

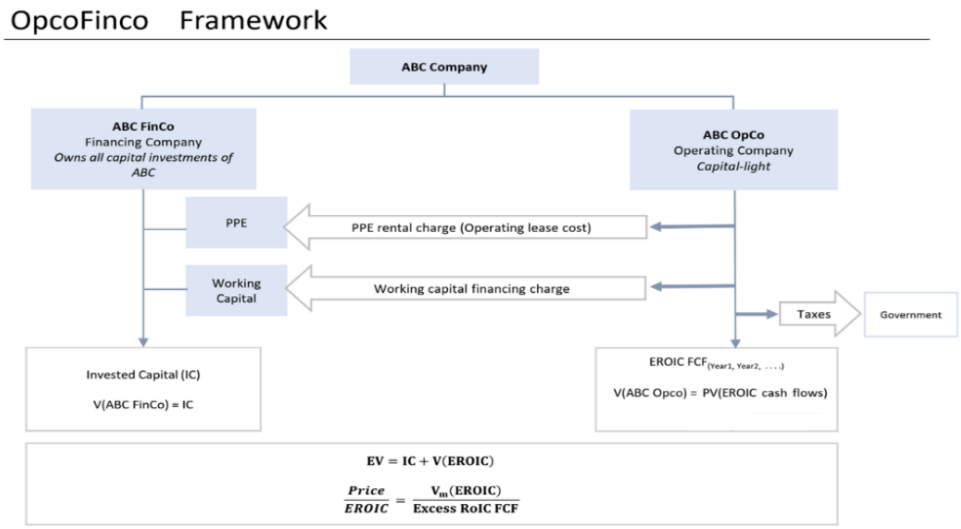
The internal proprietary model might use parameters like Adjusted Price to Book Value of Equity market indices (with an overlay of ROE), Ratio of G-Sec Yield to Earning Yield of Equity market indices, VIX and Equity and Debt Momentum while deciding the Asset Allocation levels of the portfolio between equities and debt. The internal model might use the valuation premium/discount of domestic and foreign equity to decide their respective allocations. Fixed income allocation will be made based on the evaluation of macroeconomic factors, market dynamics, and issuer-specific factors. The model may also use Capitalisation rates prevailing in the market to determine its allocation to REITs and INVITs. The internal model may use Equity to Adjusted Gold Ratio, Dollar Index to Gold Ratio, Gold to Oil Ratio and other such ratios to decide the allocation to gold instruments and various other commodity instruments. This internal proprietary model may undergo periodic revision (as and when required), resulting in adding or deleting parameters and the weights assigned to them.

Equity Allocation- 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.

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

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.



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.

Debt Allocation: Debt instruments will be invested based on evaluation of macro-economic factors, market dynamics and issuer specific factors. The fund management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy, as well as developments in global markets. The investment team of the AMC will, as a mitigation and risk control procedure, carry out rigorous credit evaluation of the issuer company proposed to be invested in. The credit evaluation process for an issuer includes analysis of its sector, the operating environment, business model, management, corporate governance practices, past track record and financial health.

Commodities: Pertaining to commodities, the scheme shall invest in the appropriate Exchange Traded Commodity Derivatives (ETCDs) or ETFs with commodity underlying or any other permissible instruments linked with commodity prices as permitted under the SEBI MF Regulations. The investment will be limited to non-agriculture commodities. Under commodity derivatives the scheme shall invest in both futures and options contracts of underlying assets. Long-term investments in commodities will be based on the commodity fundamentals driven by comprehensive research studies, demand supply, roll-over cost mechanism and other macro-economic factors. Short term investment will be to capture arbitrage opportunities, price corrections or other event based opportunities in the market. The scheme will comply with Para 13.16 of SEBI Master Circular dated March 20, 2026 as amended from time to time, and the Scheme may participate in ETCDs as permitted by SEBI, except in commodity derivatives on 'Sensitive Commodities'.

Risk Mitigation: Risk is an inherent part of the investment function. AMC has incorporated adequate safeguards to manage the various risks involved in the process of portfolio construction. Risk control would

	involve managing risk to keep it in line with the investment objective of the Scheme. Through position sizing and balanced portfolio construction, the fund manager shall contain and manage these risks. 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.
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below: The Scheme carries risks associated with investing in equity and equity related instruments, securities segment and tri-party repo trade settlement, derivatives, covered call strategy, foreign securities/ overseas investments, repo in corporate bond, Gilt Securities, REITs and InvITs , Exchange Traded Commodity Derivatives (ETCDs), short selling, securities lending, instruments having special features, securitized debt, units of mutual fund schemes, risks associated with segregated portfolio and risks associated with transactions through stock exchange. Fixed Income Securities are subject to risks including but not limited to interest rate risk, re-investment risk, spread risk, liquidity risk, credit risk, Liquidity Risk on account of unlisted securities, Counterparty Risk, Settlement Risk duration risk and performance risk. For details on risk factors and risk mitigation measures, please refer SID.
Plans/Options	The Scheme offers two Plans i.e. Direct Plan & Regular Plan. Direct Plan is only for investors who purchase /subscribe Units in the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor. **Both the Plans offer Growth option.** Currently, the scheme is not offering Income Distribution cum Capital Withdrawal Option (IDCW). **Default Option Regular Plan–**Growth Option The AMC/Trustee reserves the right to add new plan/option in future. For detailed disclosure on default plans and options, kindly refer SAI.
Applicable NAV (after the scheme opens for subscriptions and redemptions)	<u>Subscriptions/Purchases including Switch – ins</u>: In respect of valid application received upto 3.00 p.m. on a Business Day at the Official Point(s) of Acceptance and funds for the entire amount of subscription/purchase as per the application/ switch-in request are available for utilization by the respective Scheme(s) before the cut off time i.e. funds are credited to the bank account of the respective Scheme(s) before the cut off time, the closing NAV of the same Business Day shall be applicable. In respect of valid application received after 3.00 p.m. on a Business Day at the Official Point(s) of Acceptance and funds for the entire amount of subscription/purchase as per the application/ switch-in request are available for utilization by the respective Scheme(s) after the cut off time on the same day i.e. the funds are credited to the bank account of the respective Scheme(s) after cut off time on the same day or before the cutoff time of next Business Day, the closing NAV of next Business Day shall be applicable. Irrespective of the time of receipt of application at the Official Point(s) of Acceptance, where funds for the entire amount of subscription / purchase as per the application / switch-in request are available for utilization before the cut off time of any subsequent Business Day i.e. funds are credited to the bank account of the respective Scheme(s) before the cut off time of any subsequent Business Day, the closing NAV of such subsequent Business Day shall be applicable. For determining the applicable NAV for allotment of units in respect of purchase /switch-in to the Schemes, the following shall be ensured: i. Application / switch-in request is received before the applicable cut-off time. ii. Funds for the entire amount of subscription / purchase as per the application / switch-in request are credited to the bank account of the respective Scheme(s) before the cut-off time. iii. The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or 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.

<table>
<tr><td></td><td>
<u>Cut off timing for redemption / repurchases / switch-outs:</u>
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.
<u>For Switches</u>
Valid application for 'switch-out' shall be treated as application for Redemption and provisions of the Cut-off Time and the Applicable NAV mentioned in the SID as applicable to Redemption shall be applied to the 'switch-out' applications. In case of 'switch' transactions from one scheme to another the allocation shall be in line with redemption payouts.
COMPUTATION OF NAV
NAV of the Units will be determined daily or as prescribed by the Regulations. The NAV shall be calculated in accordance with the following formula, or such other formula as may be prescribed by SEBI from time to time.
NAV= (Market/Fair Value of Scheme's Investments + Current Assets - Current Liabilities and Provisions)/ No. of units outstanding under the Scheme / Option on the valuation date.
Example: If the applicable NAV is Rs. 10.00, and the exit /repurchase load is 2 percent then the sales price will be Rs. 10.20 and the repurchase price will be Rs. 9.80.
</td></tr>
<tr><td>Minimum Application Amount / Number of Units</td><td>
<table>
<tr><th>Purchase</th><th>Additional Purchase</th><th>Redemption</th></tr>
<tr><td>Rs. 500/- and in multiples of Re. 1/- thereafter</td><td>Rs. 500/- and in multiples of Re. 1/- thereafter</td><td>Rs. 500/- and in multiples of Re 0.01/- or account balance, whichever is lower.</td></tr>
</table>
The AMC/Trustee reserves the right to change/modify the mode/amount of subscription to the Plans & Options of the Scheme.
</td></tr>
<tr><td>Dispatch of Redemption Request</td><td>In line with the Para 15.3 of SEBI Master Circular on Mutual Funds dated March 20, 2026, the AMC shall dispatch the redemption proceeds to the unitholders within 3 working days or such other timeline as may be specified by SEBI / AMFI from time to time from the receipt of valid redemption request at the Official Points of Acceptance/ Investor Service Centres of WhiteOak Capital Mutual Fund.</td></tr>
<tr><td>Benchmark Index</td><td>BSE 500 TRI (30%) + CRISIL Short Term Bond Index (50%) + Domestic prices of Gold (16%) + Domestic prices of Silver (1%) + iCOMDEX Composite Index (3%)</td></tr>
<tr><td>Dividend Policy</td><td>The Scheme does not offer IDCW option.</td></tr>
<tr><td>Name of the Fund Manager</td><td>Mr. Ramesh Mantri (Managing the Scheme – Since Inception)
Mr. Dheeresh Pathak (Assistant Fund Manager – Equity) (Managing the Scheme – Since April 01, 2024)
Mr. Piyush Baranwal (for debt Securities) (Managing the Scheme - Since Inception)
Ms. Trupti Agarwal (Assistant Fund Manager - Equity) (Managing the scheme - Since May 20, 2025)
Mr. Ashish Agrawal (Arbitrage) (Managing the Scheme – Since January 06, 2025)</td></tr>
<tr><td>Name of the Trustee Company</td><td>WhiteOak Capital Trustee Limited</td></tr>
<tr><td>Performance of the scheme</td><td>The Performance of the scheme is as on March 31, 2026:
<table>
<tr><th rowspan="2">Name of the Scheme / Benchmark</th><th colspan="4">Compounded Annualised Returns (in %)*^</th></tr>
<tr><th>1 year</th><th>3 years</th><th>5 years</th><th>SI@</th></tr>
<tr><td>WhiteOak Capital Multi Asset Allocation Fund - Regular Plan- Growth</td><td>11.96%</td><td>N.A.</td><td>N.A.</td><td>14.90%</td></tr>
<tr><td>WhiteOak Capital Multi Asset Allocation Fund - Direct Plan - Growth</td><td>13.29%</td><td>N.A.</td><td>N.A.</td><td>16.28%</td></tr>
</table>
</td></tr>
</table>

Benchmark: BSE 500 TRI (35%) + CRISIL Short Term Bond Index (45%) + Domestic prices of Gold (19%) + Domestic prices of Silver (1%)#	13.65%	N.A.	N.A.	14.60%

^Past performance may or may not be sustained in the future.

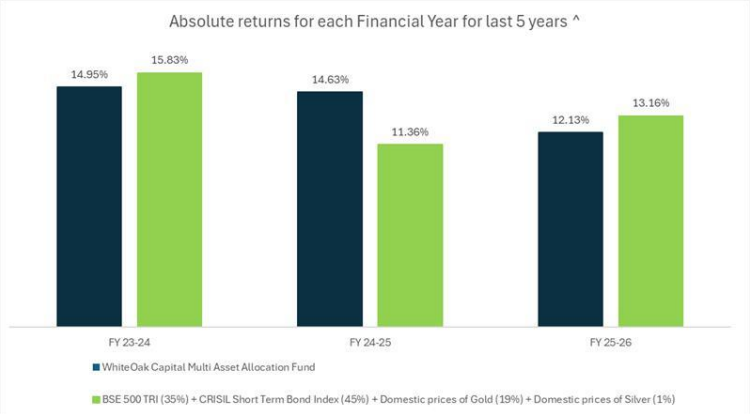
@Inception date – May 19, 2023

* Returns greater than one year are compounded annualized (CAGR).

#Please note that w.e.f. April 23, 2026, the benchmark of the scheme is changed to BSE 500 TRI (30%) + CRISIL Short Term Bond Index (50%) + Domestic prices of Gold (16%) + Domestic prices of Silver (1%) + iCOMDEX Composite Index (3%).

SI – Since Inception

N.A. - Not available



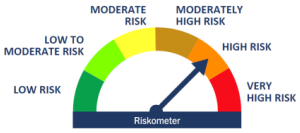
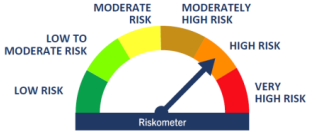
^ 23-24 returns provided from allotment of units. All the returns are of Regular Plan - Growth Option.

The calculation assumes that all payouts during the period have been re-invested in the units of the scheme at the then prevailing NAV.

Please note that w.e.f. August 30, 2024, the benchmark of the scheme is changed from BSE 500 TRI (40%) + CRISIL Composite Bond Index (40%) + Domestic prices of Gold (10%) + Domestic prices of Silver (10%) to BSE 500 TRI (35%) + CRISIL Short Term Bond Index (45%) + Domestic prices of Gold (19%) + Domestic prices of Silver (1%).

Product Labeling: To provide investors an easy understanding of the kind of product / scheme they are investing in and its suitability to them, the product labeling is as under:

WhiteOak Capital Multi Asset Allocation Fund
(An open ended scheme investing in Equity & Equity Related Instruments, Debt & Money Market Securities, Gold/Silver related instruments and Exchange Traded Commodity Derivatives)

Product Label	Scheme Riskometer	Benchmark Riskometer
This product is suitable for investors who are seeking* - Long term capital appreciation - Investment in diversified portfolio of instruments across multiple asset classes i.e. Equity, Debt, Gold/Silver related instruments and Exchange Traded Commodity Derivatives ***Investors should consult their financial advisers if in doubt about whether the product is suitable for them.**	 THE RISK OF THE SCHEME IS HIGH	 THE RISK OF THE BENCHMARK IS HIGH **BSE 500 TRI (30%) + CRISIL Short Term Bond Index (50%) + Domestic prices of Gold (16%) + Domestic prices of Silver (1%) + iCOMDEX Composite Index (3%)**

Additional Scheme Related Disclosures	1. Scheme's portfolio holdings as on March 31, 2026 (top 10 holdings by issuer and fund allocation towards various sectors) – https://mf.whiteoakamc.com/download#SID_KIM_SAI#Product_Related_Disclosures 2. Portfolio Turnover Rate as on March 31, 2026 – 3.96

Expenses of the Scheme
(i) Load Structure
(ii) Recurring expenses

Load Structure

Entry Load: Nil

Exit Load:

In respect of each purchase of Units –

- Nil Exit load – for 10% of the units purchased or switched-in on or before 30 days from the date of allotment.
  - The "First In First Out (FIFO)" logic will be applied while selecting the units for redemption
  - Waiver of Exit load is calculated for each inflow transaction separately on FIFO basis and not on the total units through multiple inflows
  - The load free units from purchases made subsequent to the initial purchase will be available only after redeeming all units from the initial purchase
- All units redeemed /switched out in excess of the 10% load free units will be subject to the below mentioned exit load.
  - 1.00% - if Units are redeemed/switched-out on or before 30 days from the date of allotment
  - Nil - if redeemed after 30 days from the date of allotment

This no load redemption limit is applicable on a 30 day basis (from the date of allotment of such units) and the limit not availed during said period, this shall not be clubbed or carried forward.

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.

The AMC has estimated upto that following % of the daily net assets of the scheme will be charged to the scheme as expenses. For the actual current expenses being charged, the investor should refer to the website of the mutual fund.

Expense Head	% of daily Net Assets (Estimated p.a.)
Investment Management and Advisory Fees	**Upto 1.85%**
Audit fees/fees and expenses of trustees	
Custodial fees	
Registrar & Transfer Agent Fees including cost of providing account statements/redemption cheques/warrants	
Marketing & Selling expenses including fees, commission and charges towards distribution of mutual fund schemes	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost towards investor education, awareness and financial inclusion	
Brokerage & transaction cost pertaining to execution of trade	
Cost of statutory advertisements	
Other Expenses (as per Reg 66 of SEBI MF Regulations) #	
Maximum base expense ratio (BER) permissible under Regulation 66 (7) (c)	**Upto 1.85%**
Statutory levies (including GST) on all expenses	**As per rates in force**

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 scheme will be considered as a "non-equity-oriented" scheme and hence total expense ratio limits will be as stated in above table.

Actual expenses for the previous financial year (FY 2024-25) (% of NAV): Regular Plan 1.78% and Direct Plan 0.40% (including GST on Management fees)

	Actual Expense ratio will be disclosed at the following link: https://mf.whiteoakamc.com/regulatory-disclosures/total-expense-ratio The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 66 of the SEBI (MF) Regulation, 2026. Investors are requested to read "Section- Annual Scheme Recurring Expenses" in the SID.
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the Section on 'Taxation on investing in Mutual Funds' in the 'Statement of Additional Information' and to consult their tax advisors with respect to the specific amount of tax and other implications arising out of their participation in the Scheme.
Daily Net Asset Value (NAV) Publication	The AMC will calculate and disclose the NAVs on all the Business Days. NAVs will be calculated up to three decimal places. However, the AMC reserves the right to declare the NAVs up to additional decimal places as it deems appropriate. The AMC shall update the NAVs on its website viz. http://mf.whiteoakamc.com and on the website of Association of Mutual Funds in India (AMFI) viz. www.amfiindia.com before 10.00 a.m. on the next Business day after considering the closing prices of underlying investments in offshore - Exchange Traded Funds (ETFs) on account of time zone differences. Further, AMC shall extend the 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.
For Investor Grievances please contact	For any general service request and complaint resolution: Mr. Anup Mehta Investor Relations Officer WhiteOak Capital Asset Management Limited Unit No. B4, 6th Floor, Cnergy, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400 025. Email: clientservice@whiteoakinvestors.com Our Customer Service Executives can also be reached at the following: Toll Free No. – 1800-266-3060 For any grievances with respect to transactions through BSE StAR and / or NSE "MFSS", "NMFII platform, the investors / Unit Holders should approach either the stock broker or the investor grievance cell of the respective stock exchange. Details of RTA Name: Computer Age Management Services Limited ('CAMS') Address: No.178/10, Kodambakkam High Road, Ground Floor, Opp. Hotel Palmgrove, Nungambakkam, Chennai-600034.
Unitholders' Information	The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/ transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form). A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds (including transaction charges paid to the distributor) and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month by mail or email on or before 15th of the succeeding month. Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 21st day of succeeding month, to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable. The Mutual Fund shall within one month from the close of each half year (i.e. 31st March and 30th September), host a soft copy of the unaudited financial results of the Scheme on its website http://mf.whiteoakamc.com and on the website of AMFI site www.amfiindia.com. Written communication (including digital modes such as email/SMS etc.) shall be sent to unitholders by the AMC about the availability of financial results.

	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 financial year in the manner specified by the SEBI. AMC will provide a physical copy of the abridged summary of the annual report, without charging any cost, on specific request received from a unitholder. Scheme wise annual report shall also be displayed on the website of the AMC (http://mf.whiteoakamc.com) and AMFI (www.amfiindia.com).

COMMON APPLICATION FORM FOR MULTIPLE SCHEMES

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

WHITEOAK CAPITAL MUTUAL FUND
THE ART AND SCIENCE OF INVESTING

Application No.

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

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

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

1. DISTRIBUTOR INFORMATION* (Please Refer instruction no. 1)

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

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

Go Green Initiative (Refer instruction no.12)
☐ *Opt-in – Physical ☐ Opt-out – Email
*(Default Opt-out)

2. FOLIO NUMBER

The details in our records under the folio number mentioned alongside will apply for this application.

3. APPLICANT(S) NAME AND INFORMATION (If the 1st / Sole Applicant is Minor, then please provide details of natural / legal guardian) (Please Refer instruction no. 4)

SOLE / FIRST APPLICANT Mr. / Ms. / M/s. Name as per PAN Card

(Please mention name as per PAN and provide copy of PAN. Please refer to instruction no. 13.)

LEI Code for Non Individuals (Please Refer instruction no. 4a)

PAN

***Date of Birth (Individual) / Incorporation (Non-Individual)** D D M M Y Y Y Y

CKYC ID No. (KIN)

POA / GUARDIAN (In case 1st Applicant is a Minor)

Relationship with Minor (Please ✓)

Mr. / Ms. / M/s. Name as per PAN Card ☐ Mother ☐ Father ☐ Legal Guardian

POA / GUARDIAN PAN

POA / GUARDIAN CKYC ID No. (KIN)

***Date of Birth of Guardian** D D M M Y Y Y Y

Proof of Date of Birth (Please ✓) (For minor applicant)
☐ Birth Certificate ☐ School Leaving Certificate / Mark Sheet
☐ Passport of the Minor ☐ Others (Please specify)

Mobile / Email ID Details - Please confirm that the Mobile No. and Email ID belongs to (Please ✓ below) (Please refer instructions 4[f])

Mobile

Investors providing email Id and mobile no. would mandatorily receive all communications, Statement of Accounts and Abridged Annual Report through Electronic / Digital mode. Email Id should be provided in block letters.

(Pls ✓) ☐ SE – Self ☐ SP - Spouse, ☐ DC - Dependent Children ☐ DS - Dependent Siblings ☐ DP- Dependent Parents ☐ GD- Guardian ☐ PM – PMS ☐ CD – Custodian ☐ PO - POA

E-mail

(Pls ✓) ☐ SE – Self ☐ SP - Spouse, ☐ DC - Dependent Children ☐ DS - Dependent Siblings ☐ DP- Dependent Parents ☐ GD- Guardian ☐ PM – PMS ☐ CD – Custodian ☐ PO - POA

Status: (Mandatory, Please ✓)
☐ Resident Individual ☐ NRI-Repatriation ☐ NRI-Non Repatriation ☐ Partnership ☐ Trust ☐ HUF ☐ AOP
☐ Minor through guardian ☐ Company ☐ FIIs ☐ PIO ☐ Body Corporate ☐ Society/Club ☐ Sole Proprietorship
☐ Non Profit Organisation ☐ Financial Institution ☐ NBFC ☐ Bank ☐ Others

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

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

Gross Annual Income:
☐ Below 1 Lac ☐ 1-5 Lacs ☐ 5-10 Lacs ☐ 10-25 Lacs ☐ >25 Lacs-1 crore ☐ >1 crore
OR Net worth* (for Non-Individuals ₹) as on D D M M Y Y Y Y (Not older than 1 year)

For Individuals [Please ✓]: ☐ I am Politically Exposed Person (PEP)^ ☐ I am Related to Politically Exposed Person (RPEP) ☐ Not applicable (^Please refer instruction 4.d)

For Non Individuals, if involved in any of the below mentioned services, please ✓ the appropriate option :

(i) Foreign Exchange / Money Changer Services ☐ Yes ☐ No (ii) Gaming / Gambling / Lottery / Casino Services ☐ Yes ☐ No (iii) Money Lending / Pawning ☐ Yes ☐ No

Version : 20.01.2026

Acknowledgement Slip (To be filled in by the Investor)

Application No.

Collection Centre / WOCAMC Stamp & Signature

Received from Mr. / Ms._____ Date:____/____/_____

WhiteOak Capital Asset Management Limited.
Registerd Office: Unit No. B4, 6th Floor, Cnergy, Appasaheb Marathe Marg,
Prabhadevi, Mumbai – 400025
Toll Free Number: 1800 266 3060 | https://mf.whiteoakamc.com | CIN : U65990MH2017PLC294178

WHITEOAK CAPITAL MUTUAL FUND
THE ART AND SCIENCE OF INVESTING

4. BANK ACCOUNT DETAILS FOR PAYOUT (Please attach copy of cancelled cheque) (Please Refer instruction no. 5)

Name of the Bank

Account No. | Account Type ☐ NRE ☐ Current ☐ Savings ☐ NRO ☐ Others

Bank Branch Address

Bank City State Pincode

MICR Code (9 digits) | $IFSC Code for NEFT / RTGS

$This is an 11 Digit Number, kindly obtain it from your cheque copy or Bank Branch.

5. JOINT APPLICANTS, IF ANY AND THEIR KYC DETAILS (Please Refer instruction no. 6)

Mode of Holding: ☐ Single ☐ Joint ☐ Anyone or Survivor*

*(Please note that the Default option is Anyone or Survivor)

5a. SECOND APPLICANT'S DETAILS* (In case of Minor, there shall be no joint holders) [Please mention name as per PAN]

Name* Mr / Ms.

Date of Birth* D D M M Y Y Y Y **PAN/PEKRN*** **CKYC / KIN**

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

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

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

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

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

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

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

5b. THIRD APPLICANT'S DETAILS* (In case of Minor, there shall be no joint holders) [Please mention name as per PAN]

Name* Mr / Ms.

Date of Birth* D D M M Y Y Y Y **PAN/PEKRN*** **CKYC / KIN**

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

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

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

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

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

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

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

6a. MAILING ADDRESS

Local Address of 1st Applicant

City **State**

Pin Code **Tel. Resi.** **Tel. Off.**

6b. OVERSEAS CORRESPONDENCE ADDRESS (Mandatory for NRI / FII Applicant)

[Please provide Full Address. P. O. Box address is not sufficient]

Zip Code:

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

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

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

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

7. INVESTMENT & PAYMENT DETAILS* The name of the first/ sole applicant must be pre-printed on the cheque. (Please Refer instruction no. 7)

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

Sr. No.	Name of the Schemes	Plan Please (✓)	Option & Sub-Option Please (✓)	Investment Amount (₹)
1.	Scheme Name	☐ Regular ☐ Direct	☐ Growth ☐ IDCW Payout ☐ IDCW Re-investment	
2.	Scheme Name	☐ Regular ☐ Direct	☐ Growth ☐ IDCW Payout ☐ IDCW Re-investment	
3.	Scheme Name	☐ Regular ☐ Direct	☐ Growth ☐ IDCW Payout ☐ IDCW Re-investment	
4.	Scheme Name	☐ Regular ☐ Direct	☐ Growth ☐ IDCW Payout ☐ IDCW Re-investment	
In case of Multiple Scheme, the Cheque to be drawn in favour of '**WhiteOak Capital MF Multi Collection A/c**" and in case of single scheme, the Cheque to be drawn in favour of Scheme Name. For e.g. '**WhiteOak Capital Flexi Cap Fund**' and the cheque amount should match with Total Investment amount mentioned here.			**TOTAL AMOUNT**	

Payment Type (Please ✓)	☐ **Non-Third Party**	☐ **Third Party Payment** (Pls fill third party declaration form)
Payment Details	☐ **Lumpsum**	☐ **SIP** ☐ **SIP Top Up*** ☐ **Flex SIP*** ☐ **Goal SIP***
Amount (INR)		
Mode of Payment (Please ✓) ☐ **Cheque** ☐ **NEFT/RTGS**	Cheque No. / UTR No.	Cheque / UTR No.
Drawn on Bank & Date	Bank Name & Date	Bank Name & Date

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

*If you wish to register SIP / SIP Top Up / Flex SIP / Goal SIP, kindly fill the relevant SIP registration / Flex SIP Registration / Goal SIP Registration & OTM Debit Mandate Form. In case your OTM is already registered in the existing folio kindly fill the existing OTM details

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

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

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

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

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

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

9. FATCA AND CRS DETAILS FOR INDIVIDUALS (Including Sole Proprietor) [Mandatory] (Please Refer instruction no. 9)

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

(Refer instructions of FATCA, UBO & NPO Form)

The below information is required for all applicants/guardian

Particulars	Place/City of Birth	Country of Birth	Country of Citizenship / Nationality
First Applicant / Guardian			☐ Indian ☐ U.S. ☐ Others (Please specify)_____
Second Applicant			☐ Indian ☐ U.S. ☐ Others (Please specify)_____
Third Applicant			☐ Indian ☐ U.S. ☐ Others (Please specify)_____

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

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

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

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

*Address Type of Sole/1st Holder:	*Address Type of 2nd Holder:	*Address Type of 3rd Holder:
☐ Residential ☐ Registered Office ☐ Business	☐ Residential ☐ Registered Office ☐ Business	☐ Residential ☐ Registered Office ☐ Business

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

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

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

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

☐ I/We do hereby nominate the following person (s) who shall receive all the assets held in my / our account / folio in the event of my / our demies, as trustee and on behalf of my / our legal heir(s)
(Please fill the nominee details in the table given below)

OR

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

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

Nomination Details

I/We wish to make a nomination and do hereby nominate the following person(s) in the above specified folio(s) who shall receive all the assets held in my / our account in the event of my / our death. This nomination shall supersede any prior nomination made by us/me if any.

Nomination can be made upto three nominees in the account.	**Details of 1st Nominee**	**Details of 2nd Nominee**	**Details of 3rd Nominee**

Mandatory information

1	**Name of the nominee(s)**	**Mr./Ms.**	**Mr./Ms.**	**Mr./Ms.**
2	Share of each Nominee#	%	%	%
3	Date of Birth (for Minor)	dd-mmm-yyyy	dd-mmm-yyyy	dd-mmm-yyyy
4	Relationship with the Applicant (select one)	o Spouse o Father o Mother o Daughter o Son o Others (please specify) _____	o Spouse o Father o Mother o Daughter o Son o Others (please specify) _____	o Spouse o Father o Mother o Daughter o Son o Others (please specify) _____
5	Nominee/ Guardian (in case of Minor) Identification details [Please tick any one of the following and provide ID Number and no copies required].	o PAN _____ o Aadhaar ⓘ (masked last 4 digits) **** **** _____ o Passport (for NRIs/OCIs/PIOs) ⓘ _____ o Driving License	o PAN _____ o Aadhaar ⓘ (masked last 4 digits) **** **** _____ o Passport (for NRIs/OCIs/PIOs) ⓘ _____ o Driving License	o PAN _____ o Aadhaar ⓘ (masked last 4 digits) **** **** _____ o Passport (for NRIs/OCIs/PIOs) ⓘ _____ o Driving License
6	Address of Nominee(s)/ Guardian in case of Minor City / Place: State & Country	Pincode:	Pincode:	Pincode:
7	Mobile of nominee(s)/ Guardian in case of Minor			
8	Email ID of nominee(s)/ Guardian in case of Minor			
9	Nominee Guardian Name (in case Nominee is Minor)			

I / We want the details of my / our nominee to be printed in the statement of holding, provided to me/ us by the AMC / DP as follows; (please tick, as appropriate)

◯ Name of nominee(s) with % ◯ Nomination: Yes / No (Default)

This nomination shall supersede any prior nomination made by the account holder(s), if any

Signature(s) – As per mode of holding in demat accounts / MF Folio(s).

Sole / First Holder (Mr./Ms.)	Name: Witness 1 Name & Address: Witness 2 Name & Address:	Signature /Thumb Impression: Witness 1 Signature: Witness 2 Signature:

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

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

Version : 20.01.2026

Second Holder (Mr./Ms.)	Name: Witness 1 Name & Address: Witness 2 Name & Address:	Signature /Thumb Impression: Witness 1 Signature: Witness 2 Signature:
Third Holder (Mr./Ms.)	Name: Witness 1 Name & Address: Witness 2 Name & Address:	Signature /Thumb Impression: Witness 1 Signature: Witness 2 Signature:

* Signature of witness, along with name and address are required, if the account holder affixes thumb impression, instead of signature.
# Any odd lot after division shall be assigned / transferred to the first nominee mentioned in the form.
Note: The Intermediary shall provide acknowledgement of the nomination form to the account holder(s)

Scan and View
Supporting documents required with this application form.

Signature(s) All Unit holders are requested to sign here, irrespective of the mode of holding. Signature of two witness(es), along with name and address are required, if the account holder affixes thumb impression, instead of wet signature.

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

11. DECLARATION AND SIGNATURES* (Please Refer instruction no. 11)

I/We hereby confirm and declare as under:- I/We have read and understood the contents of the Statement of Additional Information of WhiteOak Capital Mutual Fund and the Scheme Information Document(s)/Key Information memorandum of the respective Scheme(s) and Addenda thereto, issued from time to time and the Instructions. I/We, hereby apply to the Trustee of WhiteOak Capital Mutual Fund for allotment of units of the Scheme(s) of WhiteOak Capital Mutual Fund, as indicated above and agree to abide by the terms, conditions, rules and regulations of the relevant Scheme(s). I/We have neither received nor been induced by any rebate or gifts, directly or indirectly in making this investment. I/We declare that I am/We are authorised to make this investment and the amount invested in the Scheme is through legitimate sources only and is not designed for the purpose of contravention or evasion of any Act, Regulation, Rule, Notification, Directions or any other applicable laws enacted by the Government of India or any Statutory Authority. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme(s) is/are being recommended to me/us. I/We declare that the information given in this application form is correct, complete and truly stated. In the event of my/our not fulfilling the KYC process to the satisfaction of the AMC/WhiteOak Capital Mutual Fund, I/We hereby authorise the AMC/WhiteOak Capital Mutual Fund to redeem the units against the funds invested by me/us at the applicable NAV as on the date of such redemption. I/We agree to notify WhiteOak Capital Asset Management Limited immediately in the event the information in the self-certification changes. **For investors investing in Direct Plan:** I/We hereby agree that the AMC has not recommended or advised me/us regarding the suitabilityor appropriateness of the product/scheme/plan. **Applicable to Micro Investors:** I/We hereby declare that I/We do not have any existing Micro investments which together with the current application will result in aggregate investments exceeding Rs. 50,000 in a year. **Applicable to NRIs:** I/We confirm that I am/We are Non-Resident(s) of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through n ormal banking channels or f r om funds i n my/our Non-Resident External / Ordinary Account / FCNR Account (s) . **FATCA and CRS Declaration:** I/We hereby acknowledge and confirm that the information provided in this form is true and correct to the best of my/our knowledge and belief. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I/We shall be liable for it. I/We also undertake to keep you informed in writing about any changes/modification to the above information in future and also undertake to provide any other additional information as may be required at your end. I/We hereby authorise you to disclose, share, remit in any form, mode or manner, all/any of the information provided by me/us, including all changes, updates to such information as and when provided by me/us to Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees ('the Authorised Parties') or any Indian or foreign governmental or statutory or judicial authorities/agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax /revenue authorities and other investigation agencies without any obligation of advising me/us of the same.

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

12. CONFIRMATION CLAUSE

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

☐ Yes ☐ No **Please tick (✓) any**

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

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

GENERAL GUIDELINES FOR COMMON APPLICATION FORM

a. Please read the Scheme Information Document/Key Information Memorandum of the respective Scheme carefully before investing.

b. Please furnish all information marked as 'MANDATORY'. In the absence of any mandatory information, the application would be rejected.

c. The application form should be completed in ENGLISH and in BLOCK LETTERS.

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

e. If the Scheme name on the application form and on the payment instrument are different, the application may be processed and units allotted at applicable NAV of the scheme mentioned in the application / transaction slip duly signed by investor(s).

f. Any over-writing / changes made while filling the form must be authenticated by canceling the original entry, re-entering correct details and ensuring that all applicants counter-sign against each correction.

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

h. FATCA Declaration: Individual investors, please fill in FATCA / CRS annexure and attach along with Application form. Non-Individual investors, please fill in UBO form along with FATCA / CRS annexure and attach along with Application form available on our website

i. In case of new individual investors who are not KYC compliant, please fill the CKYC form issued by Central KYC Registry (CKYC) appended in the form and also available on our website.

j. In case of new non-individual investors, please fill the KYC application form issued by KYC Registration Agency available on our website https://mf.whiteoakamc.com

k. In case of existing individual and non individual investors who are KYC compliant, please provide the KYC acknowledgement issued by the KYC Registration Agency.

l. Please strike off sections that are not applicable.

INSTRUCTIONS FOR COMMON APPLICATION FORM

1. DISTRIBUTOR INFORMATION

a. Upfront commission (if any) shall be paid directly by the investor to the AMFI registered Distributors based onthe investors' assessment of various factors including the service rendered by the distributor.

b. Please mention 'DIRECT' in case the application is not routed through any distributor.

c. Pursuant to SEBI circular dated September 13, 2012, mutual funds have created a unique identity number of the employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products, in addition to the AMFI Registration Number (ARN) of the distributor. This Employee Unique Identification Number is referred as "EUIN". EUIN aims to assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leaves the employment of the distributor or his/her sub broker. Quoting of EUIN is mandatory in case of advisory transactions.

d. Distributors are advised to ensure that the sub broker affixes his/her ARN code in the column "Sub broker ARN code" separately provided, in addition to the current practice of affixing the internal code issued by the main ARN holder in the "Sub broker code (as allotted by ARN holder)" column and the EUIN of the Sales Person (if any) in the "EUIN" column.

e. Distributor are advised to ensure that they fill in the RIA/PMRN code, in case they are a Registered Investment Advisor / Portfolio Manager.

f. Investors are requested to note that EUIN is applicable for transactions such as Purchases, Switches, Registrations of SIP / STP and EUIN is not applicable for transactions such as Instalments under SIP/STP / SWP / Reinvestments of IDCW, Redemption, SWP Registration.

g. Investors are requested to note that EUIN is largely applicable to sales persons of non individual ARN holders only (whether acting in the capacity of the main distributor or sub broker). Further, EUIN will not be applicable for overseas distributors who comply with the requirements as per AMFI circular.

2. TRANSACTION CHARGES

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

3. EXISTING INVESTORS OF WHITEOAK CAPITAL MUTUAL FUND

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

4. SOLE/ FIRST APPLICANT'S DETAILS

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

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

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

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

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

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

d. Politically Exposed Person (PEP)^

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

b. Domestic PEPs: Individuals who are or have been entrusted domestically with prominent public functions within India, for example Heads of State or of Governments, senior government, judicial or military officials, senior executives of state-owned corporations.

c. Family members are individuals who are related to PEP either directly or through marriage or similar forms of partnership.

e. KYC Requirements and details:

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

- **PAN**

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

- **KNOW YOUR CUSTOMER (KYC)**

a) Individual client who has registered under Central KYC Records Registry (CKYCR) has to fill the 14 digit KYC Identification Number (KIN) in application form as per AMFI circular 135/BP/68/2016-17. To download Common KYC Application Form, please visit our website https://mf.whiteoakamc.com

b) In accordance with the aforesaid SEBI circulars and AMFI best practice guidelines for implementation of CKYC norms with effect from February 1, 2017:

c) Individual investors who have never done KYC process under KRA regime i.e. a new investor who is new to KRA system and whose KYC is not registered or verified in the KRA system shall be required to provide KYC details in the CKYC Form to the Mutual Fund/ AMC.

d) Individual investor who fills old KRA KYC Form, should provide additional / missing information using Supplementary KYC Form or CKYC Form.

e) Details of investors shall be uploaded on the system of CKYCR and a 14 digit unique KYC Identifier ('KIN') will be generated for such customer.

f) New investors, who have completed CKYC process & have obtained KIN may quote their KIN in the application form instead of submitting CKYC Form/ Supplementary KYC Form.

g) AMC/ Mutual Fund shall use the KIN of the investor to download the KYC information from CKYCR system and update its records.

h) If the PAN of investor is not updated on CKYCR system, the investor should submit self certified copy of PAN card to the Mutual Fund/ AMC.

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

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

Version : 20.01.2026

- **Micro Investment**
With effect from October 30, 2012, where the aggregate of the lump sum investment (fresh purchase & additional purchase) and Micro SIP instalments by an investor in a financial year i.e April to March does not exceed ₹50,000/- it shall be exempt from the requirement of PAN.
However, requirements of Know Your Customer (KYC) shall be mandatory.
Accordingly, investors seeking the above exemption for PAN still need to submit the KYC Acknowledgement, irrespective of the amount of investment. This exemption will be available only to Micro investment made by the individuals being Indian citizens (including NRIs, Joint holders, minors acting through guardian and sole proprietary firms). PIOs, HUFs, QFIs and other categories of investors will not be eligible for this exemption.

f. Contact Information

a. Please furnish the full postal address of the Sole/ First Applicant with PIN/Postal Code and complete contact details. (P.O. Box address is not sufficient).

b. As per SEBI letter SEBI/HO/IMD/DoF4/OW/P/2018/0000019378/1 dated July 9, 2018 and AMFI Best Practice Guidelines Circular No. 77 / 2018-19 the first/sole holder's own email address and mobile number should be provided for speed and ease of communication in a convenient and cost-effective manner, and to help prevent fraudulent transactions. **Individual investors must declare whether the primary email address and mobile number being provided belongs to Self or a Family member and tick the relevant code in the application form.**
The email id/ contact details mentioned on the application form should be the same as the ones provided in the KRA. If found different , the details mentioned on KRA records will be updated in the folio. Investor will need to update the email id / mobile number with the KRA incase of any change.

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

d. Overseas address is mandatory for NRI/FII investors.

5. BANK DETAILS

a. Please furnish complete Bank Account Details of the Sole/First Applicant. This is a mandatory requirement and applications not carrying bank account details shall be rejected. Bank details redemption proceeds/IDCW amount.

b. Please provide your complete Core Banking Account Number, (if applicable), in your Bank Mandate in the Application Form. In case you are not aware of the Core Banking Account Number, kindly check the same with your bankers.

c. Please attach a original cancelled cheque leaf if your investment instrument is not from the same bank account mentioned in the Application form.

d. WhiteOak Capital Mutual Fund will endeavour to remit the Redemption and IDCW proceeds through electronic mode, wherever sufficient bank account details of the unit holder are available.

e. In case of Minors investments, irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities.

6. MODE OF HOLDING

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

7. INVESTMENT/PAYMENT DETAILS

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

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

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

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

Plans:

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

- Investors subscribing under Direct Plan of the Schemes should indicate the Scheme/Plan name in the application form as "Scheme Name – Direct Plan" form for e.g. "WhiteOak Capital Flexi Cap Fund Direct Plan". Investors should also indicate "Direct" in the ARN column of the application form. However, in case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan.
- Please note, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.
- Please indicate the Option/Plan under which you wish to invest. Also indicate your choice for IDCW payout or re-investment. If any of the information is left blank, the default option will be applicable.
- IDCW re-investment is not available in WhiteOak Capital ELSS Tax Saver Fund.
- Please refer to Scheme Information Document, Statement of Aditional Information and Key Information Memorandum of the scheme for the Minimum amount criteria of the scheme.
- Please note that third party payments shall not be accepted.
- Third Party Payment" shall mean payment made through an instrument issued from an account other than that of the beneficiary investor. In case of payment instruments issued from a joint bank account, the first named applicant/investor must be one of the joint holders of the bank account from which the payment instrument is issued. 'Related person/s' means such persons as may be specified by the AMC from time to time.

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

1. Payment for investment by means of Cheque or any other mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian.
2. Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility through payroll deductions;
3. Custodian on behalf of an FII or a Client The investors making an application under the above mentioned exceptional cases are required to comply with the following, without which their applications for subscriptions for units will be rejected / not processed.

- Mandatory KYC compliance of the investor and the person making the payment, in order to determine the identity of the investor and the person issuing the payment instrument.
- Submit a separate, prescribed, 'Third Party Payment Declaration Form' from the beneficiary applicant/s (guardian in case of minor) and the person making the payment i.e., the Third Party, giving details of the bank account from which the payment is made and the relationship of the Third Party with the beneficiary. (The declaration form is available at https://mf.whiteoakamc.com
- Submit a cancelled cheque leaf or copy of bank statement / pass book page mentioning bank account number, account holders' name and address or such other document as the AMC may require for verifying the source of funds to ascertain that funds have been remitted from the drawer's account only.

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

a. Payment by Cheque: An investor at the time of his/her purchase must provide the details of pay-in bank account (i.e. account from which a subscription payment is made) and pay-out bank account (i.e. account into which redemption/IDCW proceeds are to be paid). Identification of third party cheques by the AMC / Registrars will be on the basis of either matching of pay-in bank account details with registered/pay-out bank account details or by matching the bank account number/name/signat ure of the first named investor with the name/account number/signature available on the cheque. If the name/bank account number is not pre-printed on the cheque and signature on the cheque does not match with signature on the application, then the first named applicant/investor should submit any one of the following documents:

(i) a copy of the bank passbook or a statement of bank account having the name and address of the account holder and account number.

(ii) a letter* (in original) from the bank on the bank's letterhead certifying that the investor maintains an account with the bank, alongwith information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available).

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

b. Payment by Prefunded Instrument:

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

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

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

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

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

e. Lumpsum Investment

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

NRI investors

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

Repatriation basis

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

Version : 20.01.2026

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

Non-Repatriation basis

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

f. Systematic Investment Plan (SIP)

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

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

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

a. Investors can hold units in demat / non-demat mode. In case demat account details are not provided or details of DP ID / BO ID, provided are incorrect or demat accou nt is not activated or not in active status, the units would be allotted in non-demat mode.

b. Statement of Accounts would be sent to Investors who are allotted units in non-demat mode.

c. Units held in dematerialiazed form are freely transferable with effect from October 01, 2011, except units held in Equity Link Savings Scheme during the lock-in period.

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

Details under FATCA & CRS: The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income- tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.Please note that you may receive more than one request for information if you have multiple relationships with WhiteOak Capital Mutual Fund or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

FATCA & CRS INSTRUCTIONS: If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number.

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

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

- All investors will have to mandatorily provide the information and declarations pertaining to

FATCA/CRS for all new accounts opened, failing which the application / transaction request shall be liable to be rejected.

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

FATCA & CRS Indicia observed (ticked)	Documentation required for Cure of FATCA/ CRS Indicia
U.S. place of birth	1. Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes; 2. Non-US passport or any non-US government issued document evidencing nationality or citizenship; AND 3. Any one of the following documents: Certified Copy of "Certificate of Loss of Nationality or Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship; or Reason the customer did not obtain U.S. citizenship at birth
Residence/mailing address in a country other than India	1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; **and** 2. Documentary evidence
Telephone number in a country other than India	**If no Indian telephone number is provided** 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; **and** 2. Documentary evidence **If Indian telephone number is provided along with a foreign country telephone number** 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident for tax purposes of any country other than India; **OR** 2. Documentary evidence
Telephone number in a country other than India	1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; **and** 2. Documentary evidence

10. NOMINATION DETAILS

1. If you are opening a new demat account / MF folio, you have to provide nomination. Otherwise, you have to follow the specified procedure for Opt-out
2. You may nominate a maximum of 3 persons, to receive the Units/amounts standing to your credit payable in the event of death of the Unit Holder(s) in respect of investment under a folio.
3. The nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly.
4. You can make nomination or change nominee any number of times without any restriction.
5. You are entitled to receive acknowledgement from the AMC / DP for each instance of providing or changing nomination.
6. Non-individuals including a Society, Trust (other than a religious or charitable trust), Body Corporate, Partnership Firm, Karta of Hindu undivided family, a Power of Attorney holder and/or Guardian of Minor unitholder cannot nominate.
7. Nomination is not allowed in a folio where Minor is the unitholder.
8. The signatories for this nomination form in joint folios / account, shall be the same as that of your joint MF folio / demat account. i.e.
   a. 'Either or Survivor' Folios / Accounts - any one of the holders can sign.
   b. 'First holder Folios / Accounts – only First Holder can sign.
   c. 'Jointly' Folios / Accounts - both holders have to sign
9. A minor may be nominated. In that event, the name and address of the Guardian of the minor nominee is to be provided optionally.
10. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
11. The Nominee shall not be a trust, society, body corporate, partnership firm, Karta of Hindu Family, or a Power of Attorney holder.
12. A Non-Resident Indian may be nominated subject to the applicable exchange control regulations.
13. Multiple Nominees: Nomination can be made in favour of multiple nominees, subject to a maximum of three nominees. In case of multiple nominees, the percentage of the allocation/share should be in whole numbers without any decimals, adding upto a total of 100%. If the percentage of allocation/share for each of the nominee is not mentioned, the allocation /claim settlement shall be made equally amongst all the nominees. Any odd lot after division shall be assigned / transferred to the first nominee mentioned in the form.
14. In case of demise of the investor and any one of the nominees, the regulated entities shall distribute the assets pro-rata to the remaining nominees
15. Every new nomination for a folio/account shall overwrite the existing nomination, if any.
16. Nomination made by a unit holder shall be applicable for units held in all the schemes under the respective folio / account.
17. Nomination shall stand rescinded upon the transfer of units.
18. Transmission of units in favour of a Nominee shall be valid discharge by the asset management company/ Mutual Fund / Trustees against the legal heir(s).
19. The nomination will be registered only when this form is completed in all respects to the s atisfaction of the AMC.
20. In respect of folios/accounts where the Nomination has been registered, the AMC will not entertain any request for transmission / claim settlement from any person other than the registered nominee(s), unless so directed by any competent court.
21. Investors should opt for the nomination facility to avoid hassles and inconveniences in case of unforeseen events in future.

Transmission aspects

- Upon demise of the investor, the nominees shall have the option to either continue as joint holders with other nominees or for each nominee(s) to open separate single account / folio.
- In case all your nominees do not claim the assets from the AMC / DP, then the residual unclaimed asset shall continue to be with the AMC in case of MF units and with the concerned Depository in case of Demat account.
- Nominee(s) shall extend all possible co-operation to transfer the assets to the legal heir(s) of the deceased investor. In this regard, no dispute shall lie against the AMC / DP.
- Death of Nominee/s: In the event of the nominee(s) pre-deceasing the unitholder(s), the unitholder/s is/are advised to make a fresh nomination soon after the demise of the nominee. The nomination will automatically stand cancelled in the event of the nominee(s) pre-deceasing the unitholder(s). In case of multiple nominations, if any of the nominee is deceased at the time of death claim settlement, the said nominee's share will be distributed on pro-rata basis (as illustrated below) amongst the surviving nominees. Nominee's legal heir cannot claim the assets on behalf of deceased Nominee(s).

% share as specified by investor at the time of nomination		% assets to be apportioned to surviving nominees upon demise of investor and nominee 'A'			
Nominee	% share	Nominee	% initial share	% of A's share to be apportioned	Total % share
A	60%	A	0	0	0
B	30%	B	30%	45%	75%
C	10%	C	10%	15%	25%
Total	100%	-	40%	60%	100%

11. DECLARATION AND SIGNATURES

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

12. GO GREEN INITIATIVE IN MUTUAL FUNDS

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

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

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

Version : 20.01.2026

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

WHITEOAK CAPITAL MUTUAL FUND
THE ART AND SCIENCE OF INVESTING

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

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

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

1. UNIT HOLDER INFORMATION

Folio Number

Applicant Name _____ PAN

2. SIP INVESTMENT DETAILS

(SIP end date cannot exceed 40 years) — Refer SIP Registration and Discontinuation in Instructions for SIP

Scheme Name	**WhiteOak Capital**	**WhiteOak Capital**
Plan	☐ Regular **OR** ☐ Direct	☐ Regular **OR** ☐ Direct
Option	☐ Growth **OR** ☐ IDCW: ☐ Reinvest ☐ Payout	☐ Growth **OR** ☐ IDCW: ☐ Reinvest ☐ Payout
SIP Frequency	**Monthly (Default) OR** ☐ Weekly _____ (Specify Day) ☐ Daily (Only on business days) ☐ Fortnightly ☐ Quarterly	**Monthly (Default) OR** ☐ Weekly _____ (Specify Day) ☐ Daily (Only on business days) ☐ Fortnightly ☐ Quarterly
SIP Date	**Default date** (Monthly and Quarterly): **10th OR** _____ (Specify Date)	**Default date (Monthly and Quarterly):** 10th **OR** _____
SIP Period	From M M Y Y To M M Y Y	From M M Y Y To
SIP Amount		

3. ☐ SIP TOP-UP - In case you wish to avail, please select from the options provided below:

To avail Top up in an existing SIP please provide	**Unique Ref No:** (As given in SOA)	**Unique Ref No:** (As given in SOA)
Percentage (min. 5% or in multiples of 5%) **Or Amount** (min Rs. 500 or in multiples of 500)	**5% (default) OR** ☐ 10% ☐ 15% ☐ 20% **OR** Amount Rs. _____	**5% (default) OR** ☐ 10% ☐ 15% ☐ 20% **OR** Amount Rs. _____
Top- Up Frequency	**Yearly (default) OR** ☐ Half Yearly	Yearly **(default) OR** ☐ Half Yearly
Top Up Cap (if any)	Amount: _____ **OR** Month - Year: M M Y Y	Amount: _____ **OR** Month - Year: M M Y Y

*SIP Top Up is not applicable for Weekly & Fortnightly frequency SIPs.. Only Fixed Top Up option can be availed in WhiteOak Capital ELSS Tax Saver Fund. (Please refer T & C of form)

4. SIP PAYMENT DETAILS

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

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

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

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

Mandatory Enclosures*

☐ Cancelled Cheque Leaf ☐ Copy of Cheque

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

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

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

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

Scan and view the video to avoid errors while filling the below **OTM Debit Mandate Form**

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

WHITEOAK CAPITAL MUTUAL FUND — THE ART AND SCIENCE OF INVESTING

UMRN Bank use **Date** D D M M Y Y Y Y

Sponsor Bank Code Bank use ☑ CREATE ☒ MODIFY ☒ CANCEL

Utility Code Bank use **I/We hereby authorize** WhiteOak Capital Mutual Fund

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

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

An Amount Of Rupees ₹

DEBIT TYPE ☒ Fixed Amount ☑ Maximum Amount **FREQUENCY** ☒ Mthly ☒ Qtly ☒ H-Yrly ☒ Yrly ☑ As & when presented

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

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

PERIOD

From D D M M Y Y Y Y

To D D M M Y Y Y Y

(End date cannot exceed 40 years)

Phone No.

Signature Of Primary Account Holder | Signature Of Joint Account Holder | Signature Of Joint Account Holder

1. Name Of Primary Account Holder 2. Name Of Joint Account Holder 3. Name Of Joint Account Holder

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

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

Terms and Conditions for SIP & SIP Top Up Facility:

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

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

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

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

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

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

Investors can subscribe to SIP by using OTM. The cheques should be in favour of the scheme and crossed "Account Payee Only", and the cheques must be payable at the centre where the applications are submitted to the Investor Service Centre.

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

SIP Registration and Discontinuation

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

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

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

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

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

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

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

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

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

  If existing OTM details not provided, then the details mentioned in OTM Debit Mandate Form will be considered for further SIP instalment payment.
- In case SIP date is not selected, then the SIP will be registered on 10th (default date) of each Month/Quarter, as applicable. Investors can choose any day of the week from Monday to Friday to register under weekly frequency. Incase Day is not specified by the investor transaction will be processed on Monday. For Fortnightly frequency, the transaction will be processed on 1st and 16th day of each month, as applicable. Further if multiple SIP dates are opted for or if the selection is not clear, then the SIP will be registered for 10th of each Month/Quarter, as applicable. In case SIP frequency is not selected, then the SIP will be registered with a default frequency Monthly and the default date for SIP shall be 10th of the month.
- If the investor has not mentioned the SIP start Month, SIP will start from the next applicable month, subject to completion of 30 days lead time from the receipt date of SIP request.
- The SIP of the scheme will get auto terminated, after **three** consecutive failures in case of weekly, fortnightly, monthly SIP frequency and **two** consecutive failures in case of quarterly SIP frequency.

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

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

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

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

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

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

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

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

SIP Top Up Facility:

a. This facility will allow investors to opt for SIP Top-Up, submitted along with physical OTM. The facility is available on a Half Yearly and Yearly basis. Weekly & Fortnightly Frequency is not available.

b. Investors are requested to note that the SIP Top-Up will be for a Default of 5% Variable Top-Up on an annual basis. Investors can, however, fill their preference other than the default option as per their choice. If the fixed SIP Top Up amount is not provided as specified i.e. in multiple of Rs. 500/- then the top up amount will be rounded off to the nearest amount. For e.g. In case SIP Top Up amount mentioned by investor is Rs. 555/- then the top up amount will be considered for Rs. 500/- and if SIP Top Up amount mentioned by investor is Rs. 955/- then the top up amount will be considered for Rs. 1,000/-. The Variable TOP-UP amount will be rounded off to the nearest highest multiple of Rs.10/-.

c. Investors will be required to clearly indicate if they do not wish to avail the Top-Up.

d. Further, Investors are requested to note that only Fixed Top Up option is available under the WhiteOak Capital ELSS Tax Saver Fund.

e. New/Fresh investors subscribing for SIP with Top Up are required to submit SIP request by filling SIP application form at least 30 days prior to the date of first debit date (for existing SIP it will be 15 Days) and SIP start date shall not be beyond 100 days from the date of submission of request for SIP's.

f. Existing Investors with ongoing SIP who wish to avail the Top-Up facility will be required to specifically mention 'Unique Ref No' (available on the Statement of Account) for the ensuing SIP in which Top-Up is being applied. In absence of the information for Unique Ref No, Top-Up will be applied for the very first SIP registered in respective scheme.

Additional instructions for SIP Top Up:

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

Please view below illustration for Fixed Top Up:

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

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

Please view below illustration for Variable Top Up:

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

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

Top Up Cap Amount and Top Up Month-year:

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

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

- ❖ Frequency of Daily SIP will be All Business Days from Monday to Friday (both days inclusive).
- ❖ The Daily SIP instalment will be skipped if it falls on a non-business day for the Scheme(s).
- ❖ SIP Top-Up frequency in case of investors availing Daily SIP facility will be half yearly/yearly.
- ❖ SIP Pause and Modify facility will not be available under Daily frequency SIP.

Version : 20.01.2026

Details of Ultimate Beneficial Owner including Additional FATCA & CRS Information

WHITEOAK CAPITAL MUTUAL FUND
THE ART AND SCIENCE OF INVESTING

(Only for Non Individuals)

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

Please tick the applicable tax resident declaration:

Name of the entity

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

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

PAN Date of Incorporation D D / M M / Y Y Y Y

City of Incorporation Country of Incorporation

Entity Constitution Type (Please ✓ as appropriate)

☐ Partnership Firm ☐ Private Limited Company ☐ Public Limited Company ☐ Society ☐ AOP / BOI ☐ Trust ☐ Liquidator ☐ HUF

☐ Limited Liability Partnership ☐ Artificial Juridical Person ☐ Others

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

Country	Tax Identification Number[%]	Identification Type (TIN or Other, please specify)

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

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

ADDITIONAL KYC INFORMATION

Gross Annual Income (₹)

☐ Below 1 Lac ☐ 1 - 5 Lacs ☐ 5-10 Lacs ☐ 10 - 25 Lacs ☐ >25 Lacs - 1 Crore ☐ 1 Crore

OR

Net - worth* (for Non-Individual) ₹ as on D D / M M / Y Y Y Y (Not older than 1 year)

*Politically Exposed Person (PEP) Status[$] (Also applicable for authorised signatories/ Promoters/ Karta/ Trustee/ Whole time Directors) ☐ PEP ☐ Related to PEP ☐ Not Applicable

Is the entity involved in any of the mentioned services: (Please tick as appropriate)

☐ Foreign exchange/ Money changer ☐ Gaming/ Gambling/ Lottery (Casinos, betting syndicates)
☐ Money lending/ Pawning ☐ Not applicable

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

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

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

We are a, Financial institution[5] ☐ **OR** Direct reporting NFE[6] ☐ (please tick as appropriate	GIIN **Note:** If you do not have a GIIN but you are sponsored by another entity , please provide your sponsor's GIIN above and indicate your sponsor's name below. Name of sponsoring entity
GIIN not available (please tick as applicable) If the entity is a financial institution,	☐ Applied for ☐ Not required to apply for - please specify 2 digits sub-category[7] ☐ Not obtained - Non-participating FI

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

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

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

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

Catagory (Please tick application category) ☐ Unlisted Company ☐ Partnership Firm ☐ Limited Liability Partnership Company ☐ Unincorporated association / body of individuals ☐ Private Trust ☐ Public Charitable Trust ☐ Religious Trust ☐ Others

UBO / Controlling Person(s) details: (Please refer instructions no. 3.iv)

Does your company/entity have any individual person(s) who holds direct / indirect controlling ownership above the prescribed threshold limit? ☐ **Yes** ☐ **No**

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

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

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

UBO / SMO Occupation **Please tick (✓)**	**Public Service** ☐ **Private Service** ☐ **Business** ☐ **Others** ☐		
SMO Designation #			
UBO / SMO KYC Validated? **Please tick (✓)**	☐ **Yes /** ☐ **No.** **If 'Yes,' please attach the KYC acknowledgement.** **If 'No,' complete the KYC and confirm the status.**	☐ **Yes /** ☐ **No.** **If 'Yes,' please attach the KYC acknowledgement.** **If 'No,' complete the KYC and confirm the status.**	☐ **Yes /** ☐ **No.** **If 'Yes,' please attach the KYC acknowledgement.** **If 'No,' complete the KYC and confirm the status.**

Mandatory column.
Note: If the given columns are not sufficient, required information in the given format can be enclosed as additional sheet(s) duly signed by Authorized Signatory.
* Participating Mutual Fund(s) / RTA may call for additional information/documentation wherever required or if the given information is not clear / incomplete / correct and you may provide the same as and when solicited.

FATCA - CRS Terms and Conditions

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

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

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

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

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

CERTIFICATION

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

DECLARATION

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

Name

Designation

Designation	Designation	Designation

Date D D / M M / Y Y Y Y

Place

Version : 20.01.2026

PART C FATCA Instructions & Definitions

1. Institution (FI) - The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.

- Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
- Custodial institution is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where it's income attributale to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of

  (i) The three financial years preceding the year in which determination is made; or

  (ii) The period during which the entity has been in existence, whichever is less.
- Investment entity is any entity:
- That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer

  (i) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or

  (ii) Individual and collective portfolio management, or

  (iii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;

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

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

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

  or

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

  The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 03, 04, 05 and 06-refer point 2c.)
- Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

- **FI not required to apply for GIIN:**

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

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

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

Types of NFEs that are regarded as excluded NFE are:

a. Publicly traded company (listed company)

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

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

b. Related entity of a publicly traded company

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

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

Code Sub-category

01 Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;

02 The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing;

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

04 The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;

05 The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;

06 The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;

07 Any NFE that fulfills all of the following requirements:

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

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

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

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

(I) an Investor Protection Fund referred to in clause (23EA);

(II) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and

(III) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;

3. Other definitions

(i) Related entity

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

(ii) Passive NFE

The term passive NFE means

(i) any non-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company; or

(ii) an investment entity defined in clause (b) of these instructions

(ii) a withholding foreign partnership or withholding foreign trust;

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

(iii) Passive income

The term passive income includes income by way of:

(1) Dividends,

(2) Interest

(3) Income equivalent to interest,

(4) Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE

(5) Annuities

(6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income

(7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,

(8) The excess of foreign currency gains over foreign currency losses

(9) Net income from swaps

(10) Amounts received under cash value insurance contracts

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

(iv) Instructions on Controlling Persons / Ultimate Beneficial Owner

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

A. For Investors other than individuals or trusts:

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

Version : 20.01.2026

- more than 10% of shares or capital or profits of the juridical person, where the juridical person is a company.
- more than 10% of the capital or profits of the juridical person, where the juridical person is a partnership.
- more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

(ii) In cases where there exists doubt under clause (i) above as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests, the identity of the natural person exercising control over the juridical person through other means like through voting rights, agreement, arrangements or in any other manner.

(iii) Where no natural person is identified under clauses (i) or (ii) above, the identity of the relevant natural person who holds the position of senior managing official.

B. For Investors which is a trust:

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

C. Exemption in case of listed companies / foreign investors

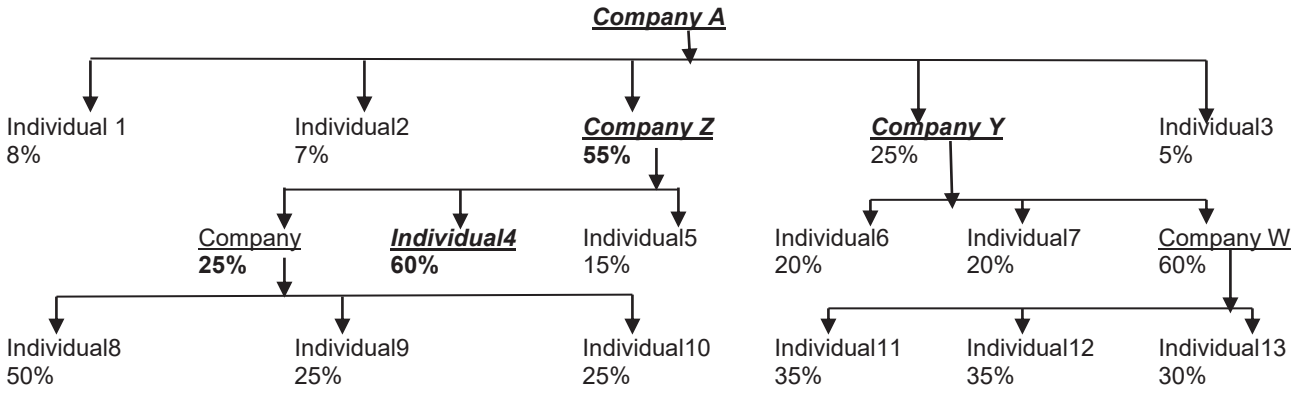
The client or the owner of the controlling interest is a company listed on a stock exchange or is a majority-owned subsidiary of such a company, there is no need for identification and verification of the identity of any shareholder or beneficial owner of such companies and hence exempted from UBO declaration provided other requisite information is provided. Intermediaries dealing with foreign investors' viz., Foreign Institutional Investors, Sub Accounts and Qualified Foreign Investors, may be guided by the clarifications issued vide - SEBI circular SEBI/HO/AFD-2/CIR/P/2022/175 dated December 19, 2022 and other circulars issued from time to time, for the purpose of identification of beneficial ownership of the client.

D. KYC requirements

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

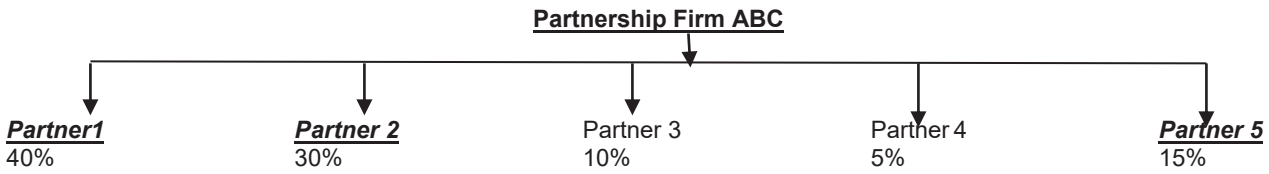
Sample Illustrations for ascertaining beneficial ownership:

Illustration No. 1 – Company A



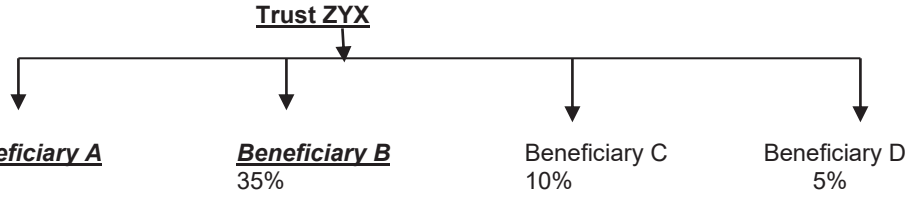
For Applicant A, Individual 4 is considered as UBO as it holds effective ownership of 33% in Company A. Hence details of Individual 4 must be provided with KYC proof, Shareholding pattern of Company A, Z & Y to be provided along with details of persons of Company Y who are senior managing officials and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

Illustration No. 2 – Partner ABC



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

Illustration No. 3 – Trustee ZYX



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

Version : 20.01.2026

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

WHITEOAK CAPITAL MUTUAL FUND
THE ART AND SCIENCE OF INVESTING

Investor Name										
PAN										

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

☐ Enclosed relevant documentary proof evidencing the above definition.

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

Registration Number of DARPAN portal	

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

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

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

Signature with relevant seal:

Authorized Signatory	Authorized Signatory	Authorized Signatory

Place: _____

Date: __/ ___/ ____

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

Version : 20.01.2026

This page is intentionally left blank

FLEX SIP REGISTRATION & OTM DEBIT MANDATE FORM

WHITEOAK CAPITAL MUTUAL FUND
THE ART AND SCIENCE OF INVESTING

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

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

1. UNIT HOLDER INFORMATION [Please mention name as per PAN]

Existing Folio Number _____ Name NAME AS PER PAN

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

Bank Name _____ Bank A /c No.

2. FLEX SIP INVESTMENT & PAYMENT DETAILS

WhiteOak Capital | SCHEME NAME | ☐ Regular Plan ☐ Direct Plan | ☑ Growth | SIP Frequency ☑ Monthly (Default)

SIP Date* D D **SIP Start** M M Y Y Y Y (*You may select any date from 1st to 28th of the month. Incase if no date is selected, 10th would be the default SIP Date)

Tenure of SIP - Please ✓ any one ☐ 3 Years ☐ 5 Years (Default) ☐ 10 Years ☐ 15 Years ☐ 20 Years

SIP Amount (₹ in figures) **(₹ in words)**

Investors/unit holders subscribing for this facility are required to submit the request at least 30 days prior to the SIP date. If you wish to register SIP in both the schemes, please submit separate form for each scheme.

☐ First Installment Details

First SIP Transaction via Cheque No. **Cheque Dated** D D M M Y Y Y Y **Amount (₹)** In Figures

Mandatory Enclosure (if 1st Installment is not by cheque) ☐ Blank cancelled cheque ☐ Copy of cheque

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

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

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

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

Scan and view the video to avoid errors while filling the below **OTM Debit Mandate Form**

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

WHITEOAK CAPITAL MUTUAL FUND THE ART AND SCIENCE OF INVESTING

UMRN Bank use **Date** D D M M Y Y Y Y

Sponsor Bank Code Bank use ☑ CREATE ☒ MODIFY ☒ CANCEL

Utility Code Bank use **I/We hereby authorize** WhiteOak Capital Mutual Fund

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

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

An Amount Of Rupees ₹

DEBIT TYPE ☒ Fixed Amount ☑ Maximum Amount FREQUENCY ☒ Mthly ☒ Qtly ☒ H-Yrly ☒ Yrly ☑ As & when presented

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

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

PERIOD

From D D M M Y Y Y Y

To D D M M Y Y Y Y

(End date cannot exceed 40 years)

Signature Of Primary Account Holder | Signature Of Joint Account Holder | Signature Of Joint Account Holder

Phone No.

1. Name Of Primary Account Holder 2. Name Of Joint Account Holder 3. Name Of Joint Account Holder

Please read the Instructions and refer to SID,SAI, KIM and Addendums issued for the respective schemes

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

Version : 20.01.2026

Terms and Condition of Flex SIP

Introduction of Flex SIP

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

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

Terms and Conditions

1. The first Flex SIP instalment (not exceeding Rs. 1 Lakh) will be processed for the fixed amount specified by the Unitholder in the enrolment form. From the second instalment onwards, the investment amount shall be higher of:
   - Fixed amount to be invested per instalment; or
   - The amount determined by the formula: (fixed amount to be invested per instalment X number of instalments including the current instalment) – market value of the investments through Flex SIP 2 Business Days prior to the SIP date.
2. At any given point in time, the subsequent Flex SIP instalment amount determined by the above formula shall be capped at 2 times the first Flex SIP instalment amount or Rs.1,99,999/- whichever is lower. The instalment amount shall be rounded off to nearest multiple of Re. 1/-.
3. The total amount invested during the tenure of the Flex SIP shall not exceed the total enrolment amount i.e. fixed amount per instalment X total number of instalments under the Flex SIP registration. Thus, the last instalment amount shall be decided accordingly.
4. Investors can choose any date (between 1 to 28) of his/her preference to register -any frequency available under the SIP facility. In case the date chosen for SIP falls on a Non-Business Day or on a date which is not available in a particular month, the SIP will be processed on the immediate next Business Day.
5. Investors/ unitholders subscribing for Flex SIP are required to submit Flex SIP request by filling this application form at least 30 days prior to the date of first debit date and SIP start date shall not be beyond 100 days from the date of submission of request for Flex SIP.
6. In case SIP date is not selected, then the Flex SIP will be registered on 10th (default date) of each Month/Quarter, as applicable
7. If the investor has not mentioned the SIP start Month, SIP will start from the next applicable month, subject to completion of 30 days lead time from the receipt date of SIP
8. The first SIP cheque/draft could be of any Business Day but subsequent Auto Debit mandate/cheques should be for any date from 1st to 28th of a month and there should be a minimum gap of at least 30 days between the 1st SIP transaction and the 2nd SIP. However, subsequent cheques/ Auto Debit transaction date should have a gap of 30 days . In case the criteria is not met, the SIP would start on the same date from the next month. Units shall be allotted as per the realisation date. Investors can also start a Flex SIP directly without any initial investment, however he has to submit the application for enrolment of Flex SIP on any working day but the subsequent installment date of Flex SIP shall be any date from 1st to 28th of a month with a minimum gap criteria of 30 days between the submission of application form and the 1st SIP.
9. In case of existing folio where a One Time Mandate ("OTM") is already registered, Unit Holder(s) will have to fill section 1, 2 and 3 of the form. Please tick the relevant part of Section 1 and provide the bank details. The SIP first installment date will be considered after a minimum gap of 10 days from the date of submission of request, if SIP amount is within the OTM maximum limit.
10. In case of any ambiguity in the form, it is liable to get rejected.
11. In case of any discrepancy, AMC reserves the right to process it as a normal SIP

Illustration

Flex SIP Enrolment Details:

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

Q1. How would the Flex SIP instalment be calculated?

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

The instalment amount will be calculated as follows:

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

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

Q2.How would maximum Flex SIP instalment be calculated?

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

Total units allotted up to the date of previous instalment i.e., June 15, 2022 is assumed as 1,558.675. NAV of the Scheme on July 13, 2022 (T-2) is assumed as Rs. 14/- per unit.

Hence, the market value of the investment as on July 13, 2022 is Rs. 21,821 [1558.675 X 14].

The instalment amount will be calculated as follows:

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

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

Q3. How would the Flex SIP instalment be calculated vis-à-vis total enrolment amount?

In the above illustration, the total enrolment amount for Flex SIP is Rs 1,80,000 (5000 X 36 months). If the total amount invested in Flex SIP till the 34th month is Rs 1,77,000, then the 35th instalment will be Rs. 3000 (Rs. 1,80,000 – Rs. 1,77,000) and the Flex SIP will cease.

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

GOAL SIP REGISTRATION & OTM DEBIT MANDATE FORM

WHITEOAK CAPITAL MUTUAL FUND
THE ART AND SCIENCE OF INVESTING

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

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

1. UNIT HOLDER INFORMATION

Existing Folio Number _____ Name NAME AS PER PAN

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

Bank Name _____ Bank A /c No.

2. GOAL SIP INVESTMENT & PAYMENT DETAILS

WhiteOak Capital SCHEME NAME (Pls ✓) ☐ Regular Plan ☐ Direct Plan | ☑ Growth | **SIP Frequency** ☑ Monthly (Default)

SIP Date* D D SIP Start M M Y Y Y Y (*You may select any date from 1st to 28th of the month. Incase if no date is selected, 10th would be the default SIP Date)

Tenure of SIP - (Please ✓ any one) ☐ 8 Years ☐ 10 Years ☐ 12 Years (Default) ☐ 15 Years ☐ 20 Years ☐ 25 Years ☐ 30 Years

SIP Amount (₹ in figures) (₹ in words)

Investors/unit holders subscribing for this facility are required to submit the request at least 30 days prior to the SIP date.

SWP Scheme - Please Specify (Pls ✓) ☐ Regular Plan ☐ Direct Plan | ☑ Growth

SWP Amount (₹ in figures): **(₹ in words) :** *(Refer point P)*

☐ SIP Top Up Facility (Optional) (✓ to avail facility) ☐ Fixed# **OR** ☐ Variable$ (Please fill the applicable section below) | **SIP Top Up Frequency** ☐ Half Yearly **OR** ☐ Yearly

#Fixed Top Up Amount: ₹ **OR** $Variable Top Up Percentage: ☐ 5% ☐ 10% ☐ 15% ☐ 20% ☐ Others (Multiple of 5% only)

#SIP Top Up amount has to be in multiple of ₹500/- only

$If the Variable Top Up percentage is not selected the default shall be 5%.

(Investor has to choose only one option either CAP amount or CAP month - year)

☐ SIP Top Up Cap Amount*:₹ **OR** ☐ SIP Top Up Cap Month M M Y Y Y Y

In case of multiple selection, Top Up Cap amount will be considered as a default selection

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

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

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

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

WHITEOAK CAPITAL MUTUAL FUND THE ART AND SCIENCE OF INVESTING

UMRN Bank use **Date** D D M M Y Y Y Y

Sponsor Bank Code Bank use ☑ CREATE ☒ MODIFY ☒ CANCEL

Utility Code Bank use **I/We hereby authorize** WhiteOak Capital Mutual Fund

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

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

An Amount Of Rupees ₹

DEBIT TYPE ☒ Fixed Amount ☑ Maximum Amount FREQUENCY ☒ Mthly ☒ Qtly ☒ H-Yrly ☒ Yrly ☑ As & when presented

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

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

PERIOD

From D D M M Y Y Y Y

To D D M M Y Y Y Y

Or ☒ **Until Cancelled**

Phone No.

Signature Of Primary Account Holder | Signature Of Joint Account Holder | Signature Of Joint Account Holder

1. Name Of Primary Account Holder 2. Name Of Joint Account Holder 3. Name Of Joint Account Holder

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

TOLL FREE NUMBER: 1800 3000 3060 | EMAIL: clientservice@whiteoakinvestors.com | WEBSITE: https://mf.whiteoakamc.com

Version : 20.01.2026

Terms & Conditions of Goal SIP

This form is for availing Goal SIP facility with or without SIP Top-Up Facility. WhiteOak Capital Goal SIP is an optional feature that allows investors to do the following:

1. Do an SWP from the invested scheme at the end the pre-specified SIP Tenure/Period
2. Switch out of all units allotted in the Source scheme to a pre-defined Target scheme at the end of SIP Tenure/Period and subsequently start a monthly SWP from the Target scheme

For SIP(Source) and SWP(Target) Scheme names, please refer to point C in Terms and Condition section below.

Terms & Conditions:

A. SIP is to be registered into the below mentioned schemes for a fixed period of either 8 years, 10 years, 12 years, 15 years, 20 years, 25 years or 30 years.

The following schemes are included for SIP under Goal SIP:

1. WhiteOak Capital Large Cap Fund. 2. WhiteOak Capital Flexi Cap Fund. 3. WhiteOak Capital Mid Cap Fund. 4. WhiteOak Capital Multi Cap Fund. 5.WhiteOak Capital ELSS Tax Saver Fund. 6. WhiteOak Capital Large & Mid Cap Fund 7. WhiteOak Capital Pharma and Healthcare Fund. 8. WhiteOak Capital Banking & Financial Services Fund. 9. WhiteOak Capital Balanced Advantage Fund. 10. WhiteOak Capital Multi Asset Allocation Fund. 11. WhiteOak Capital Balanced Hybrid Fund. 12. WhiteOak Capital Special Opportunities Fund. 13. WhiteOak Capital Digital Bharat Fund. 14. WhiteOak Capital ESG Best-In-Class Strategy Fund. 15. WhiteOak Capital Quality Equity Fund. 16. WhiteOak Capital Equity Savings Fund.
WhiteOak Capital AMC may modify the list of schemes participating in the GOAL SIP Feature. Please refer to Scheme Information Document and Addendum issued from time to time to find out the eligibility of the schemes for participation in this Special feature.
B. Goal SIP is allowed only for the SIP Eligible schemes with monthly frequency. SIP and SWP shall be registered only in the 'Growth' option of the Scheme.
C. Please refer to the below table for the Source Schemes (SIP) and Target Schemes (SWP) available for this facility.

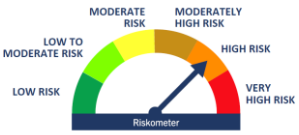
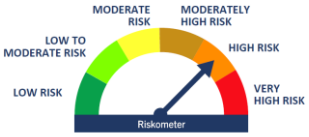
Sr. No.	SIP Scheme	SWP Scheme/Target Scheme
1	WhiteOak Capital Large Cap Fund	WhiteOak Capital Large Cap Fund WhiteOak Capital Flexi Cap Fund WhiteOak Capital Balanced Advantage Fund WhiteOak Capital Multi Asset Allocation Fund WhiteOak Capital Balanced Hybrid Fund WhiteOak Capital Equity Savings Fund
2	WhiteOak Capital Flexi Cap Fund	WhiteOak Capital Flexi Cap Fund WhiteOak Capital Large Cap Fund WhiteOak Capital Balanced Advantage Fund WhiteOak Capital Multi Asset Allocation Fund WhiteOak Capital Balanced Hybrid Fund WhiteOak Capital Equity Savings Fund
3	WhiteOak Capital Mid Cap Fund	WhiteOak Capital Mid Cap Fund WhiteOak Capital Large Cap Fund WhiteOak Capital Flexi Cap Fund WhiteOak Capital Balanced Advantage Fund WhiteOak Capital Multi Asset Allocation Fund WhiteOak Capital Balanced Hybrid Fund WhiteOak Capital Equity Savings Fund
4	WhiteOak Capital Multi Cap Fund	WhiteOak Capital Multi Cap Fund WhiteOak Capital Flexi Cap Fund WhiteOak Capital Large Cap Fund WhiteOak Capital Balanced Advantage Fund WhiteOak Capital Multi Asset Allocation Fund WhiteOak Capital Balanced Hybrid Fund WhiteOak Capital Equity Savings Fund
5	WhiteOak Capital ELSS Tax Saver Fund	WhiteOak Capital ELSS Tax Saver Fund
6	WhiteOak Capital Large & Mid Cap Fund	WhiteOak Capital Large & Mid Cap Fund WhiteOak Capital Flexi Cap Fund WhiteOak Capital Large Cap Fund WhiteOak Capital Balanced Advantage Fund WhiteOak Capital Multi Asset Allocation Fund WhiteOak Capital Balanced Hybrid Fund WhiteOak Capital Equity Savings Fund
7	WhiteOak Capital Pharma and Healthcare Fund	WhiteOak Capital Pharma and Healthcare Fund WhiteOak Capital Flexi Cap Fund WhiteOak Capital Large Cap Fund WhiteOak Capital Balanced Advantage Fund WhiteOak Capital Multi Asset Allocation Fund WhiteOak Capital Balanced Hybrid Fund WhiteOak Capital Equity Savings Fund
8	WhiteOak Capital Banking & Financial Services Fund	WhiteOak Capital Banking & Financial Services Fund WhiteOak Capital Flexi Cap Fund WhiteOak Capital Large Cap Fund WhiteOak Capital Balanced Advantage Fund WhiteOak Capital Multi Asset Allocation Fund WhiteOak Capital Balanced Hybrid Fund WhiteOak Capital Equity Savings Fund

Sr. No.	SIP Scheme	SWP Scheme/Target Scheme
9	WhiteOak Capital Balanced Advantage Fund	WhiteOak Capital Balanced Advantage Fund WhiteOak Capital Multi Asset Allocation Fund WhiteOak Capital Balanced Hybrid Fund WhiteOak Capital Equity Savings Fund
10	WhiteOak Capital Multi Asset Allocation Fund	WhiteOak Capital Multi Asset Allocation Fund WhiteOak Capital Balanced Advantage Fund WhiteOak Capital Balanced Hybrid Fund WhiteOak Capital Equity Savings Fund
11	WhiteOak Capital Balanced Hybrid Fund	WhiteOak Capital Balanced Hybrid Fund WhiteOak Capital Multi Asset Allocation Fund WhiteOak Capital Balanced Advantage Fund WhiteOak Capital Equity Savings Fund
12	WhiteOak Capital Special Opportunities Fund	WhiteOak Capital Special Opportunities Fund WhiteOak Capital Flexi Cap Fund WhiteOak Capital Large Cap Fund WhiteOak Capital Balanced Advantage Fund WhiteOak Capital Multi Asset Allocation Fund WhiteOak Capital Balanced Hybrid Fund WhiteOak Capital Equity Savings Fund
13	WhiteOak Capital Digital Bharat Fund	WhiteOak Capital Digital Bharat Fund WhiteOak Capital Flexi Cap Fund WhiteOak Capital Large Cap Fund WhiteOak Capital Balanced Advantage Fund WhiteOak Capital Multi Asset Allocation Fund WhiteOak Capital Balanced Hybrid Fund WhiteOak Capital Equity Savings Fund
14	WhiteOak Capital ESG Best-In-Class Strategy Fund	WhiteOak Capital ESG Best-In-Class Strategy Fund WhiteOak Capital Flexi Cap Fund WhiteOak Capital Large Cap Fund WhiteOak Capital Balanced Advantage Fund WhiteOak Capital Multi Asset Allocation Fund WhiteOak Capital Balanced Hybrid Fund WhiteOak Capital Equity Savings Fund
15	WhiteOak Capital Quality Equity Fund	WhiteOak Capital Quality Equity Fund WhiteOak Capital Flexi Cap Fund WhiteOak Capital Large Cap Fund WhiteOak Capital Balanced Advantage Fund WhiteOak Capital Multi Asset Allocation Fund WhiteOak Capital Balanced Hybrid Fund WhiteOak Capital Equity Savings Fund
16	WhiteOak Capital Equity Savings Fund	WhiteOak Capital Equity Savings Fund WhiteOak Capital Balanced Advantage Fund WhiteOak Capital Balanced Hybrid Fund WhiteOak Capital Multi Asset Allocation Fund

D. At the time of registration of Goal SIP, in case if the investor does not mention any Target Scheme for SWP, AMC will register such applications under Goal SIP instead of Normal SIP and the Source Scheme (SIP) mentioned in the application form will be considered as Default Target Scheme (SWP) for Goal SIP. The plan chosen (Direct or Regular) at the time of selecting the Source (SIP) scheme shall also be considered for the Target (SWP) scheme. For example, if the investor selects "Direct plan" for the SIP scheme, the Target scheme shall also be "Direct plan" and so on. SWP amount will be as per the amount mentioned by the investor in the mandate form. The SWP Amount is subject to the minimum SWP amount for the respective scheme(s)
E. On completion of the SIP period , the entire accumulated clear units via the respective Goal SIP will be transferred into a pre-defined SWP scheme, as opted by the investor, on T+15 days (T is the last SIP transaction date of the Goal SIP).
F. During Goal SIP registration itself, the SWP scheme ticked shall be the target scheme and the SWP will be registered for Monthly frequency. The Start date of SWP will be the month following the trigger date(last SIP Date + 15 days) and the End date will be 31st December 2099. However, the SWP under Goal SIP shall be processed till units are available. In case, the trigger date is a non- business day, the next business day will be taken. SWP Date will be same as the SIP date.
G. Post the transfer, SWP is to be activated for the amount specified by the investor in the mandate form. In case, the investor does not fill in any SWP amount, default shall be considered as an Initial SIP amount registered.
H. In case, the investor does not fill in any SIP tenure, the default tenure shall be 12 years. In case any other tenure is mentioned, apart from the ones mentioned in point A, the application shall be rejected. Purchase and Switch in (SI) is allowed under the SWP Scheme and SWP amount being triggered would be on units basis first in first out (FIFO) basis.
I. Investors can choose any date (between 1 to 28) of his/her preference to register -any frequency available under the SIP facility. In case the date chosen for SIP falls on a Non-Business Day or on a date which is not available in a particular month, the SIP will be processed on the immediate next Business Day.
J. Investors/ unitholders subscribing for Goal SIP are required to submit Goal SIP request by filling this application form at least 30 days prior to the date of first debit date and SIP start date shall not be beyond 100 days from the date of submission of request for Goal SIP.
K. In case SIP date is not selected, then the Goal SIP will be registered on 10th (default date) of each Month, as applicable.
L. If the investor has not mentioned the SIP start Month, SIP will start from the next applicable month, subject to completion of 30 days lead time from the receipt date of SIP.
M. The first SIP cheque/draft could be of any Business Day but subsequent Auto Debit mandate/cheques should be for any date from 1st to 28th of a month and there should be a minimum gap of at least 21 working days between the 1st SIP transaction and the 2nd SIP. However, subsequent cheques/ Auto Debit transaction date should have a gap of 30 days . In case the criteria is not met, the SIP would start on the same date from the next month. Units shall be allotted as per the realisation date. Investors can also start a Goal SIP directly without any initial investment, however he has to submit the application for enrolment of Goal SIP on any working day but the subsequent installment date of Goal SIP shall be any date from 1st to 28th of a month with a minimum gap criteria of 30 days between the submission of application form and the 1st SIP.
N. In case of any ambiguity in the form, it is liable to get rejected.
O. Goal SIP shall get discontinued in the following cases:
   - On cancellation of SIP before the end of tenure, the underlying trigger and SWP will cease
   - In case , redemption / Switch Out (SO) is processed in SIP Scheme during the SIP tenure, the trigger and the SWP will cease but SIP shall continue
   - Redemption and SO is also allowed under the Target Scheme. In case redemption / SO processed in Source Scheme after the SIP tenure till the execution of trigger switch, the trigger and the SWP will cease
   - In case investor's demise intimation is received during the SIP tenure, the switch and the SWP shall cease. In case investor's demise intimation is received post SIP tenure but upto December 2099 (or till units are available), the SWP shall cease
   - After 6 consecutive SIP transaction failures under Goal SIP for a Particular Scheme, the Goal SIP for the scheme shall get auto-terminated

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

R. Minor Tax status will not be allowed for Goal SIP registration.
S. The minimum installment amount under Goal SIP/ SWP shall be as minimum amount prescribed for SIP/SWP under Monthly frequencies in the respective schemes.
T. Goal SIP is not available under DEMAT mode.
U. Incase if the investor does not fulfill any criteria, the Goal SIP application may be rejected. WhiteOak Capital Mutual Fund reserves the right to reject any application.
V. To enroll for this facility, New investors needs to fill Common Application form along with the Goal SIP Registration & OTM Debit Mandate Form. Investors willing to invest in the existing folio need to only fill the Goal SIP Registration & OTM Debit Mandate Form. Where a One Time Mandate is already registered in a folio for a bank account, the Unit Holder(s) will have to fill only the SIP Registration Form and there is no need of a separate cheque to be given along with the SIP Registration Form.
W In case of any discrepancy, AMC reserves the right to process it as a normal SIP.
X. Investors can enrol for this facility by visiting our website mf.whiteoakamc.com. Online enrolment is also offered on Exchange Platforms, i.e BSE StAR / NSE "MFSS".1010

Scheme Name & Type of the Scheme	This product is suitable for investors who are seeking*	Scheme Riskometer	Benchmark Riskometer
WhiteOak Capital Multi Asset Allocation Fund An open ended scheme investing in Equity & Equity Related Instruments, Debt & Money Market Securities, Gold/Silver related instruments and Exchange Traded Commodity Derivatives	- Long term capital appreciation - Investment in diversified portfolio of instruments across multiple asset classes i.e. Equity, Debt, Gold/Silver related instruments and Exchange Traded Commodity Derivatives ***Investors should consult their financial advisers if in doubt about whether the product is suitable for them.**	 THE RISK OF THE SCHEME IS HIGH	 THE RISK OF THE BENCHMARK IS HIGH **BSE 500 TRI (30%) + CRISIL Short Term Bond Index (50%) + Domestic prices of Gold (16%) + Domestic prices of Silver (1%) + iCOMDEX Composite Index (3%)**