

About WhiteOak

1. Who is the CEO of your Fund House?

Aashish P. Somaiyaa is the CEO of WhiteOak Capital Mutual Fund. Prior to joining WhiteOak Capital Asset Management Limited, Aashish served for nearly 8 years as Managing Director and CEO of Motilal Oswal Asset Management Company, one of the highly regarded and differentiated boutique equity managers in India backed by excellent performance track record and well documented investing philosophy.

2. Where is the Head office of WhiteOak Capital Mutual Fund?

The head office of WhiteOak Capital Mutual Fund is at Unit no. B4, 6th Floor, Cnergy, 25, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400025.

3. Do you have any Branch Offices or Official Point of Acceptance?

Yes, Currently, we have Official Point of Acceptance at the following 44 locations / cities:

- 1 Mumbai-Dadar
- 2 Mumbai - Churchgate
- 3 Ahmedabad
- 4 Amritsar
- 5 Bengaluru
- 6 Bhopal
- 7 Bhubaneswar
- 8 Vadodara
- 9 Chandigarh
- 10 Chennai
- 11 New Delhi
- 12 Gorakhpur
- 13 Guwahati
- 14 Hyderabad
- 15 Indore
- 16 Jaipur
- 17 Jamshedpur
- 18 Varanasi
- 19 Cochin
- 20 Kolkata
- 21 Lucknow
- 22 Siliguri
- 23 Nagpur
- 24 Patna
- 25 Pune

- 26 *Rajkot*
- 27 *Ranchi*
- 28 *Surat*
- 29 *Vijaywada*
- 30 *Jalandhar*
- 31 *Visakhapatnam*
- 32 *Trivandrum/
Thiruvananthapuram*
- 33 *Dehradun*
- 34 *Coimbatore*
- 35 *Prayagraj*
- 36 *Ludhiana*
- 37 *Agra*
- 38 *Nashik*
- 39 *Raipur*
- 40 *Jodhpur*
- 41 *Kanpur*
- 42 *Trichy*
- 43 *Gurugram*
- 44 *Panjim*

To see the latest list of our Official Point of Acceptance, please visit our website <https://mf.whiteoakamc.com/locate-us>

Our RTA(CAMS) also has its 204 locations as our Official Point of Acceptance which are updated on <https://mf.whiteoakamc.com/locate-us>

4. What is your Customer Service Number?

Our Customer Service number is **1800 3000 3060 (Toll free)**. You may reach out to us from Monday to Friday from 9 am to 6 pm.

Alternatively, you can also write to us at clientservice@whiteoakamc.com

5. What is your website address?

<https://mf.whiteoakamc.com>

6. Who is your Registrar & Transfer Agent(R&T/RTA)?

Our Registrar and Transfer Agent is CAMS i.e. Computer Age Management System

About the Scheme

7. What is Multi Asset Allocation Fund?

Multi Asset Allocation Fund is an open-ended hybrid scheme which invests in at least three asset classes with a minimum allocation of at least 10% each of all three asset classes. Most common asset classes invested by this category are Equity, Debt, Gold/Silver etc. International Equity exposure is also added in this category; however, foreign securities are not considered as separate asset class (it is considered as sub-asset class of Equity).

8. Why invest in Multi Asset Allocation Fund?

Multi Asset Fund is the scheme category offered by mutual funds which allocates its total assets into a combination of different asset classes as prescribed by SEBI from time to time. As mandated by SEBI this category should invest in a minimum of three asset classes. As none of the asset classes perform all the time and every asset class has something unique to offer. This helps to achieve diversification in the scheme. This also helps to reduce risk/volatility associated with holding any one particular asset class. Also, the allocation in the scheme is made considering dynamics of the market with an aim to achieve reasonable returns and limit volatility.

9. Who should invest in Multi Asset Allocation Fund?

Schemes in Multi asset Allocation Fund category can be the viable investment option for the investors who are looking to diversify their portfolio across various asset classes and who wish to invest for a long investment horizon.

10. What is the investment objective of the WhiteOak Capital Multi Asset Allocation Fund?

The investment objective of the Scheme is to provide long term capital appreciation and generate income by investing in instruments across multiple asset classes viz. Equity, Debt and Gold/Silver related instruments.

However, there is no assurance that the investment objective of the Scheme will be realized.

11. What is the nature of WhiteOak Capital Multi Asset Allocation Fund?

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

12. What kind of returns WhiteOak Capital Multi Asset Allocation Fund shall generate?

Returns in Mutual Funds cannot be guaranteed. To know more about the Scheme, you please read the Scheme Information Document that also provides the risk-o-meter and the product labelling.

You may also consult with a Financial Advisor before making an investment decision.

13. Who is the fund manager for WhiteOak Capital Multi Asset Allocation Fund?

Mr. Ramesh Mantri (For Equity)

Mr. Piyush Baranwal (For Debt Securities)

Mr. Vineet Narang (For Gold/ Silver related instruments)

Mr. Shariq Merchant (For Foreign Securities)

14. What are the different plans/options available under WhiteOak Multi Asset Allocation Fund?

- **Direct Plan:** *Direct plan is what you buy directly from the Mutual Fund.*
- **Regular Plan:** *A Regular plan is what you buy through an advisor, a broker or distributor (intermediary).*

The scheme provides only the "Growth Option" to its investors.

15. What is the default option of the scheme?

The scheme only has Growth option.

16. What is the face value of the scheme?

Rs. 10

17. What is the Minimum lumpsum investment amount criteria of the Scheme?

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

18. Is there any Entry load?

Entry load is Nil.

19. What is the minimum redemption amount?

Rs. 500/- and in multiples of Re 0.01/- or account balance, whichever is lower.

20. What is the Exit Load in the scheme?

1% if redeemed / switched-out within 1 month from the date of allotment.

About the New Fund Offer

21. What is the face value of the scheme?

Rs. 10

22. When is your Multi Asset Allocation Fund NFO beginning?

Our Multi Asset Allocation Fund NFO will begin on May 03rd, 2023.

23. When is your Multi Asset Allocation Fund NFO Closing?

The last day of NFO is May 12th, 2023.

24. When is the Allotment for Multi Asset Allocation Fund?

Allotment is on May 19th, 2023

25. When will an investor get account statement?

Within 5 working days from the date of closure of NFO i.e. May 19th, 2023, the statement of account shall be dispatched.

26. When will the scheme open for ongoing subscriptions, switches and redemptions?

The scheme will re-open for ongoing offer on May 22nd, 2023

27. What is the minimum SIP amount and installment?

Weekly SIP : Rs. 500/- (plus in multiple of Re. 1/-); Minimum installments: 6

Fortnightly SIP: Rs. 500/- (plus in multiple of Re. 1/-); Minimum installments: 6

Monthly SIP : Rs. 500/- (plus in multiple of Re. 1/-); Minimum installments: 6

Quarterly SIP : Rs. 1,500/- (plus in multiple of Re. 1/-); Minimum installments: 4

28. Is transaction charge applicable?

Transaction charges are applicable only if the investment is routed through Distributor or an IFA as per the below details, only if the Distributor has opted in for the charges:

First time MF Investor: Rs. 150/- for investment greater than equal to Rs. 10,000/-

Existing Investor: Rs. 100/- for investment greater than equal to Rs. 10,000/-

29. Is stamp duty applicable on transactions?

A stamp duty @0.005% of the transaction value would be levied on applicable mutual fund transactions, with effect from July 1, 2020. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase/switch in transactions (including Reinvestment of Income Distribution cum capital withdrawal option) to the Unit holders would be reduced to that extent.

30. How can I invest in your NFO Scheme?

You may invest through:

a. **Physical mode** by filling up our NFO Application Form, which is available on our website(<https://mf.whiteoakamc.com/downloads>) and submitting it along with the documents and the cheque to your nearest Investor Service Center of WhiteOak Capital MF or CAMS (details available on <https://mf.whiteoakamc.com/locate-us>)

b. **Our website** (<https://mf.whiteoakamc.com>)

- Existing Investor to Click Here <https://mf.whiteoakamc.com/investorlogin/>
- New Investor to Click here <https://mf.whiteoakamc.com/Investorlogin/PreLogin/VerifyKYCDetails.aspx?Investtype=NEWINVEST>

c. **Other Platforms:**

- CAMS Online or MyCAMS App (<https://www.camsonline.com>)
- Mutual Fund Utility Platform (<https://www.mfuindia.com/>)
- BSE STAR
- NSE NMF II and MFSS

d. Through **De-mat mode**

e. Through your Investment Advisor or Mutual Fund Distributor

31. Will WhiteOak Capital Multi Asset Allocation Fund available on Exchange Platform?

Yes, the scheme will be available on both BSE STAR and NSE NMFII and MFSS platform for both New Fund Offer and Ongoing Offer.

32. Till when the NFO Applications shall be accepted through these modes?

Physical mode: Till 5:30 p.m. at our Official point of acceptance. We will accept duly filled Application forms along with cheque and documents up till 5:30 p.m. at our Official point of acceptance (OPOA) on the last day of the NFO i.e. May 10th, 2023.

List of our OPOAs: <https://mf.whiteoakamc.com/locate-us>

Our website: Till 11:59 pm on May 10th, 2023.

CAMS Online/ MyCAMS App: Till 11:59 pm on May 10th, 2023.

Mutual Fund Utility: Till 11:59 pm on May 10th, 2023.

33. When is the last date for me to switch to the NFO scheme?

The last date of submission of switch request is May 10th, 2023 (before 3 p.m. ie. the before the redemption cut off)

34. Why would you reject an application?

If an NFO application is received after the cut-off or is found to be 'not in good order', it shall be rejected and a refund shall be initiated.

35. If an application is rejected, when will the refund happen?

Within 5 working days from the date of closure of NFO i.e. May 19th, 2023, the refund shall be initiated provided we receive the money in our Bank Account.

36. Can I hold units in Demat form?

Yes. Unit holders opting to hold the units in Demat form must provide their Demat Account details in the specified section of the application form. The applicant will be required to indicate the DP Id number and Ben Id number in the application form.

37. Can I appoint a nominee?

Yes. The nomination can be made by individuals applying for/holding units on their own behalf singly or jointly. Non individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate.

38. Is Nomination compulsory?

*As per the latest SEBI Circular dated 15th June, an investor should either nominate or should Opt out of the nomination by providing a declaration to WhiteOak Capital Asset Management Limited in the Nomination section of NFO Application Form.
(<https://mf.whiteoakamc.com/downloads>)*

Special Facilities in the NFO

39. Is SIP top-up available?

SIP top-up is available in 2 options:

- *Fixed - in multiples of Rs 500/-.*
- *Variable - in multiples of 5%.*

Top up in case of quarterly SIP is available only on yearly basis.

40. What is the Cap amount for micro-SIP?

Rs. 4,000/- for monthly SIP and Rs. 12,000/- for quarterly SIP

41. Are Flex SIP and Goal SIP available?

Yes, they are available.

42. How to apply for Flex SIP?

If you are an existing investor, you may fill Flex SIP /SIP registration form (including OTM Mandate). If you are new to WhiteOak, please fill the NFO Application Form along with Flex SIP /SIP registration form (including OTM Mandate section) along with cancelled cheque, if cheque for 1st instalment is not provided.

43. How to apply for Goal SIP?

If you are an existing investor, you may fill Goal SIP /SIP registration form (including OTM Mandate). If you are new to WhiteOak, please fill the NFO Application Form along with Goal SIP and OTM Debit Mandate Form (including OTM Mandate section) along with cancelled cheque, if cheque for 1st instalment is not provided.

Additional Features in the Ongoing Offer Period

44. Is SIP pause available?

Available (Minimum 1 month, Maximum 3 months)

45. How many times can SIP Pause be availed during the SIP Tenure?

Only once during the tenure of SIP. For eg, if SIP is registered for 5 years, then the investor may use the facility of 'SIP Pause' only once in 5 years

46. From which month can one start the SIP Pause?

After 6 instalments

47. What are the options and frequencies available for STP?

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

48. What is the minimum for availing STP facility?

At the time of registration, the minimum amount for this facility is Rs. 1,000/- and in multiples of Re.0.01 for Weekly, Monthly and Quarterly frequency.

Minimum no. of instalments for Weekly and Monthly frequency will be 6 and for Quarterly frequency will be 4.

The provision of “Minimum Redemption Amount” of the designated Transferor Scheme and “Minimum Application Amount” of the designated Transferee Scheme shall not be applicable to STP.

49. What is the minimum amount criteria for enrolment of an STP?

The minimum balance in the Unit holders account or the minimum amount of application at the time of enrolment for STP in the Transferor Scheme should be Rs. 12,000.

50. What are the options and frequencies available for SWP?

Monthly:

SWP Transaction Dates: Any date of every month (between 1st & 28th)

Minimum no. of installments and Minimum amount of installment: 2 installments of Rs. 500/- each and in multiples of Re. 1/- thereafter

Quarterly:

SWP Transaction Dates: Any date of every Quarter (between 1st & 28th)

Minimum no. of installments and Minimum amount of installment: 2 installments of Rs. 500/- each and in multiples of Re. 1/- thereafter

Half-Yearly:

SWP Transaction Dates: Any date of every half-year (between 1st & 28th)

Minimum no. of installments and Minimum amount of installment: 2 installments of Rs. 500/- each and in multiples of Re. 1/- thereafter

Yearly:

SWP Transaction Dates: Any date of every year (between 1st & 28th)

Minimum no. of installments and Minimum amount of installment : 2 installments of Rs. 500/- each and in multiples of Re. 1/- thereafter

51. When will an SWP be discontinued?

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

Product Label & Risk-o-meter

Scheme Name & Type of the Scheme	Product Labelling	Scheme Risk-o-meter
<p>WhiteOak Capital Multi Asset Allocation Fund</p> <p>An open ended scheme investing in Equity & Equity Related Instruments, Debt & Money Market Securities and Gold/Silver related instruments</p>	<p>This Product is suitable for investors who are seeking *</p> <p>◦Long term capital appreciation</p> <p>◦Investment in diversified portfolio of instruments across multiple asset classes i.e. Equity, Debt and Gold/Silver related instruments</p> <p>* Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p>	 <p>RISKOMETER</p> <p>Investors understand that their principal will be at Very High Risk</p>

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