



MONTHLY FACTSHEET

**February
2024**

**Portfolio Data as on
29th February 2024**

Content	Page No.
WhiteOak Capital Flexi Cap Fund	03
WhiteOak Capital Mid Cap Fund	04
WhiteOak Capital ELSS Tax Saver Fund	05
WhiteOak Capital Large Cap Fund	06
WhiteOak Capital Large & Mid Cap Fund	07
WhiteOak Capital Multi Cap Fund	09
WhiteOak Capital Pharma and Healthcare Fund	10
WhiteOak Capital Banking & Financial Services Fund	11
WhiteOak Capital Balanced Advantage Fund	12
WhiteOak Capital Multi Asset Allocation Fund	14
WhiteOak Capital Balanced Hybrid Fund	16
WhiteOak Capital Liquid Fund	18
WhiteOak Capital Ultra Short Duration Fund	19
Fund Performance	20
SIP	23
Product Labelling & Riskometer	25
Potential Risk Class (PRC) Matrix	27
IDCW History	28
How to Read Factsheet	29

WhiteOak Capital Flexi Cap Fund

An Open Ended Dynamic Equity Scheme Investing Across Large Cap, Mid Cap and Small Cap Stocks



Data as on 29 February 2024

Fund Snapshot

Inception Date

02nd August 2022

Benchmark

S&P BSE 500 TRI

Fund Manager

Mr. Ramesh Mantri (Equity)
Managing this Scheme from its inception
Total Work Experience-Over 20 Years

Mr. Piyush Baranwal (Debt)
Managing this Scheme from its inception
Total Work Experience-Over 14 Years

Ms. Trupti Agrawal (Assistant Fund Manager/Equity)
Managing this Scheme from 11th August 2022
Total Work Experience -Over 15 Years

Category of the Scheme

Flexi Cap Fund

AUM

Monthly Average AUM ₹ 3068.01 Crore
Month End AUM ₹ 3135.17 Crore
Quarterly Avg AUM ₹ 2539.24 Crore

Minimum Investment & Additional Purchase Amount

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

Expense Ratio^{\$} (p.a %)

Regular Plan : 1.90
Direct Plan : 0.47

^{\$}Total Expense Ratio - As on last day of the month & includes additional expenses provided in Regulation 52(6A)(b) and 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996 and Goods and Service Tax on Management Fees. Different plans have different expense structure. For more details please visit our Website.

NAV of Plans / Options~ as on Feb 29, 2024

Regular Plan		Direct Plan	
Growth	₹ 14.1490	Growth	₹ 14.5080
IDCW	₹ 14.1490	IDCW	₹ 14.5080

~Plans: Regular and Direct

Options: Growth and IDCW

(Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.)

Portfolio Details

Weight in Top 10 Stocks: 31.22%
Weight in Top 20 Stocks: 45.31%
Total number of Stock : 107

Ratios

Portfolio Turn Over Ratio 1.49 Times

Load Structure

Entry Load^{\$}: Nil

Exit Load: 1.00% (of applicable NAV); if units are redeemed/switched-out within 1 month from the date of allotment. Nil thereafter

^{\$}SEBI vide its circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 has decided that there shall be no entry Load for all Mutual Fund Schemes.

Quantitative Information

Portfolio Beta, Standard Deviation, Sharpe Ratio and Tracking Error of the Scheme is not computed since the scheme has not completed 3 year from its inception.



Investment Objective

To generate long-term capital appreciation by investing predominately in equity & equity related instruments across the spectrum of various market capitalization. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.



Why to Invest In WhiteOak Capital Flexi Cap Fund ?

- Offers opportunities to invest in companies spanning entire market capitalization without any restrictions on market caps.
- Aims to build an attractive portfolio representing a cross section of companies diversified across major industries, economic sectors and market capitalization offering an acceptable risk reward balance.
- With No sector & Style bias, Scheme can achieve portfolio goal of diversification & risk mitigation.



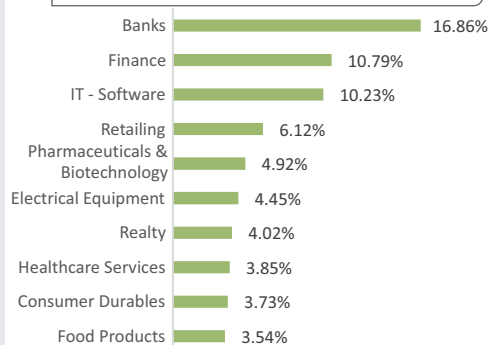
Portfolio holdings (as on February 29, 2024)

Instrument Type/ Issuer Name	Industry	% to Net Assets	Instrument Type/ Issuer Name	Industry	% to Net Assets
Equity & Equity related Instruments			Equity & Equity related Instruments		
ICICI Bank Limited	Banks	7.92%	Jupiter Life Line Hospitals Limited	Healthcare Services	0.51%
HDFC Bank Limited	Banks	4.80%	Kewal Kiran Clothing Limited	Textiles & Apparels	0.50%
Nestle India Limited	Food Products	3.48%	The Phoenix Mills Limited	Realty	0.50%
Titan Company Limited	Consumer Durables	2.81%	Honasa Consumer Limited	Personal Products	0.48%
Reliance Industries Limited	Petroleum Products	2.38%	Arvind Fashions Limited	Retailing	0.48%
Larsen & Toubro Limited	Construction	2.36%	Gujarat Ambuja Exports Limited	Agricultural Food & other Products	0.45%
Bharat Electronics Limited	Aerospace & Defense	1.98%	JB Chemicals & Pharmaceuticals Limited	Pharmaceuticals & Biotechnology	0.44%
Ambuja Cements Limited	Cement & Cement Products	1.94%	India Shelter Finance Corp. Ltd	Finance	0.43%
Zomato Limited	Retailing	1.85%	Indiamart Intermesh Limited	Retailing	0.43%
ABB India Limited	Electrical Equipment	1.70%	Fine Organic Industries Limited	Chemicals & Petrochemicals	0.43%
Computer Age Management Services Limited	Capital Markets	1.62%	Onward Technologies Limited	IT - Services	0.42%
CG Power and Industrial Solutions Limited	Electrical Equipment	1.59%	Safari Industries (India) Limited	Consumer Durables	0.41%
CoForge Limited	IT - Software	1.59%	Shivalik Bimetal Controls Limited	Industrial Products	0.41%
REC Limited	Finance	1.51%	Bharat Bijlee Limited	Electrical Equipment	0.41%
Cholamandalam Investment and Finance Company Ltd	Finance	1.40%	CSB Bank Limited	Banks	0.40%
Infosys Limited	IT - Software	1.35%	Hindalco Industries Limited	Non - Ferrous Metals	0.39%
Kotak Mahindra Bank Limited	Banks	1.31%	Jio Financial Services Limited	Finance	0.38%
Tata Consultancy Services Limited	IT - Software	1.30%	Bank of India	Banks	0.38%
Bajaj Finance Limited	Finance	1.24%	Garware Technical Fibres Limited	Textiles & Apparels	0.37%
Trent Limited	Retailing	1.18%	ICICI Prudential Life Insurance Company Limited	Insurance	0.37%
State Bank of India	Banks	1.15%	Arman Financial Services Limited	Finance	0.36%
Maruti Suzuki India Limited	Automobiles	1.15%	Radiant Cash Management Services Limited	Commercial Services & Supplies	0.35%
Torrent Pharmaceuticals Limited	Pharmaceuticals & Biotechnology	1.10%	Azad Engineering Ltd	Electrical Equipment	0.35%
Intellect Design Arena Limited	IT - Software	1.06%	Syngene International Limited	Healthcare Services	0.35%
KSB Limited	Industrial Products	1.04%	Kolte - Patil Developers Limited	Realty	0.34%
Neuland Laboratories Limited	Pharmaceuticals & Biotechnology	1.01%	Vesuvius India Limited	Industrial Products	0.32%
Mahindra & Mahindra Limited	Automobiles	0.99%	Capital Small Finance Bank Limited	Banks	0.32%
Godrej Consumer Products Limited	Personal Products	0.96%	Sai Silks Kalamandir Limited	Retailing	0.32%
Varun Beverages Limited	Beverages	0.94%	Vedant Fashions Limited	Retailing	0.30%
Sonata Software Limited	IT - Software	0.92%	Kaynes Technology India Limited	Industrial Manufacturing	0.30%
IIFL Finance Limited	Finance	0.89%	Jindal Stainless Limited	Ferrous Metals	0.26%
Astral Limited	Industrial Products	0.89%	Century Textiles & Industries Ltd	Paper, Forest & Jute Products	0.25%
Global Health Limited	Healthcare Services	0.88%	Procter & Gamble Hygiene and Health Care Limited	Personal Products	0.23%
Bajaj Finserv Limited	Finance	0.87%	Triveni Turbine Limited	Electrical Equipment	0.22%
Power Finance Corporation Ltd	Finance	0.87%	LTIMindtree Limited	IT - Software	0.21%
CMS Info System Limited	Commercial Services & Supplies	0.86%	Grindwell Norton Limited	Industrial Products	0.19%
Five Star Business Finance Limited	Finance	0.84%	Aster DM Healthcare Limited	Healthcare Services	0.19%
Newgen Software Technologies Ltd	IT - Software	0.76%	Avalon Technologies Limited	Electrical Equipment	0.18%
Info Edge (India) Limited	Retailing	0.75%	Cholamandalam Financial Holdings Limited	Finance	0.16%
Medi Assist Healthcare Services Ltd	Insurance	0.74%	Craftsman Automation Limited	Auto Components	0.14%
Hindustan Petroleum Corp. Ltd	Petroleum Products	0.74%	Nesco Limited	Commercial Services & Supplies	0.13%
360 One WAM Limited	Finance	0.72%	Bikaji Foods International Limited	Food Products	0.06%
Electronics Mart India Limited	Retailing	0.71%	Persistent Systems Limited	IT - Software	0.00%
Rainbow Childrens Medicare Ltd	Healthcare Services	0.71%	Navin Fluorine International Ltd	Chemicals & Petrochemicals	0.00%
Poly Medicare Limited	Healthcare Equipment & Supplies	0.70%	Muthoot Finance Limited	Finance	0.00%
Krishna Institute Of Medical Sciences Limited	Healthcare Services	0.68%	REIT Instruments		2.53%
Ajanta Pharma Limited	Pharmaceuticals & Biotechnology	0.68%	Nexus Select Trust - Reit	Realty	0.86%
NTPC Limited	Power	0.68%	Brookfield India Real Estate Trust	Realty	0.86%
Tata Steel Limited	Ferrous Metals	0.66%	Embassy Office Parks Reit	Realty	0.81%
Nucleus Software Exports Limited	IT - Software	0.65%	Debt & Money Market Instruments		1.67%
Sobha Limited	Realty	0.65%	Treasury Bill		1.67%
Apeejay Surrendra Park Hotels Ltd	Leisure Services	0.64%	91 Days	Sovereign	0.74%
Shriram Finance Limited	Finance	0.64%	182 Days	Sovereign	0.93%
HDFC Life Insurance Company Ltd	Insurance	0.61%	TREPS & Net Current Assets		3.90%
Mankind Pharma Limited	Pharmaceuticals & Biotechnology	0.60%	GRAND TOTAL		100.00%
The Jammu & Kashmir Bank Ltd	Banks	0.58%	Details of Stock Future / Index Future		
Cipla Limited	Pharmaceuticals & Biotechnology	0.57%	Long /Nifty 50	Index	1.51%
Vijaya Diagnostic Centre Limited	Healthcare Services	0.53%	Long /Persistent Systems Limited	IT - Software	1.88%
Innova Captab Limited	Pharmaceuticals & Biotechnology	0.53%	Long /Muthoot Finance Limited	Finance	0.48%
AIA Engineering Limited	Industrial Products	0.52%	Long /Navin Fluorine International Limited	Chemicals & Petrochemicals	0.14%
Senco Gold Limited	Consumer Durables	0.51%	Long /Indiamart Intermesh Limited	Retailing	0.10%
Oracle Financial Services Software Limited	IT - Software	0.51%			

Rounded off to the nearest two digits after the decimal point
#Allocation less than 0.01%



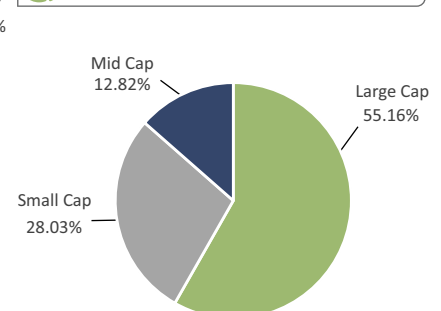
Top 10 Industry Allocation (% to Net Assets)



Industry Classification as recommended by SEBI/AMFI



Market Cap Allocation (% to Net Assets)



Market Capitalization as specified by SEBI/AMFI

WhiteOak Capital Mid Cap Fund



An Open ended equity scheme predominantly investing in mid cap stocks

Data as on 29 February 2024

Fund Snapshot

Inception Date

07th September 2022

Benchmark

S&P BSE Midcap 150 TRI

Fund Manager

Mr. Ramesh Mantri (Equity)

Managing this Scheme from its inception
Total Work Experience-Over 20 Years

Mr. Piyush Baranwal (Debt)

Managing this Scheme from its inception
Total Work Experience-Over 14 Years

Ms. Trupti Agrawal (Assistant Fund Manager/Equity)

Managing this Scheme from its inception
Total Work Experience -Over 15 Years

Mr. Shariq Merchant (Overseas Investments)

Managing this Scheme from its inception
Total Work Experience -Over 11 Years

Category of the Scheme

Mid Cap Fund

AUM

Monthly Average AUM ₹ 1606.14 Crore
Month End AUM ₹ 1626.54 Crore
Quarterly Avg AUM ₹ 1228.03 Crore

Minimum Investment & Additional Purchase Amount

Lumpsum- Rs. 500/- and in multiples of Re. 1/- thereafter

(Lumpsum subscriptions with a limit of Rs. 1 lakh per day per PAN w.e.f November 06, 2023)

SIP

For Weekly, Fortnightly & Monthly SIP - Rs.100 & in multiple of Re. 1, Min. instalments: 6,

For Quarterly SIP- Rs.500 & in multiple of Re. 1, Min. instalments: 4

STP

Daily Fixed STP - Rs. 500, Min. Instalments:60

Weekly Fixed STP - Rs.500, Min. Instalments:15

Monthly Fixed STP - Rs.1000, Min. Instalments:6

Quarterly Fixed STP - Rs.1500, Min. Instalments:4

Expense Ratio^{\$} (p.a %)

Regular Plan : 2.03
Direct Plan : 0.45

^{\$}Total Expense Ratio - As on last day of the month & includes additional expenses provided in Regulation 52(6A)(b) and 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996 and Goods and Service Tax on Management Fees. Different plans have different expense structure. For more details please visit our website.

NAV of Plans / Options~ as on Feb 29, 2024

Regular Plan		Direct Plan	
Growth	₹ 15.0770	Growth	₹ 15.4660
IDCW	₹ 15.0770	IDCW	₹ 15.4660

~Plans: Regular and Direct

Options: Growth and IDCW

(Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.)

Portfolio Details

Weight in Top 10 Stocks: 23.74%
Weight in Top 20 Stocks: 39.13%
Total number of Stock : 109

Ratios

Portfolio Turn Over Ratio 2.56 Times

Load Structure

Entry Load[†]: Nil

Exit Load: 1.00% (of applicable NAV); if units are redeemed/switched-out within 1 month from the date of allotment. Nil thereafter

[†]SEBI vide its circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 has decided that there shall be no entry Load for all Mutual Fund Schemes.

Quantitative Information

Portfolio Beta, Standard Deviation, Sharpe Ratio and Tracking Error of the Scheme is not computed since the scheme has not completed 3 years from its inception.

Investment Objective

The primary objective of the Scheme is to seek to generate capital appreciation by actively investing in and managing a diversified portfolio primarily composed of mid-cap stocks. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.

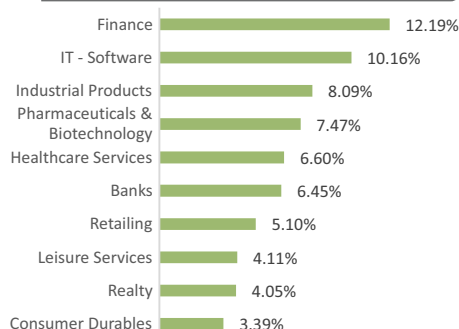
Why to Invest In WhiteOak Capital Mid Cap Fund ?

- Offers opportunities for long term capital appreciation investing primarily in mid cap stocks.
- Aims to build an attractive portfolio by investing in good businesses at attractive valuations.
- Focuses on Balanced Portfolio Construction - Portfolio of Pro-cyclical and Counter-cyclical stocks to help reducing macro-economic shocks.
- Provides Tactical Allocation to Small Caps to capture compelling opportunities in this segment.
- Offers Small Allocation to Large Caps for Liquidity.

Portfolio holdings (as on February 29, 2024)

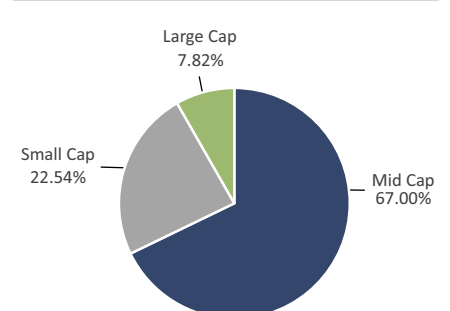
Instrument Type/ Issuer Name	Industry/ Rating	% to Net Assets	Instrument Type/ Issuer Name	Industry/ Rating	% to Net Assets
Equity & Equity related Instruments			Equity & Equity related Instruments		
The Indian Hotels Company Ltd	Leisure Services	3.56%	Power Finance Corp. Limited	Finance	0.50%
CG Power and Industrial Solutions Limited	Electrical Equipment	2.98%	Innova Captab Limited	Finance	0.49%
Max Healthcare Institute Limited	Healthcare Services	2.49%	Honasa Consumer Limited	Personal Products	0.48%
IFIL Finance Limited	Finance	2.31%	Century Textiles & Industries Ltd	Paper, Forest & Jute Products	0.48%
Coforge Limited	IT - Software	2.25%	Keval Kiran Clothing Limited	Textiles & Apparels	0.48%
The Federal Bank Limited	Banks	2.22%	Fortis Healthcare Limited	Healthcare Services	0.47%
KPIT Technologies Limited	IT - Software	2.09%	The Jammu & Kashmir Bank Ltd	Banks	0.46%
REC Limited	Finance	1.98%	Arvind Fashions Limited	Retailing	0.46%
The Phoenix Mills Limited	Realty	1.93%	Jupiter Life Line Hospitals Limited	Healthcare Services	0.46%
Astral Limited	Industrial Products	1.93%	Onward Technologies Limited	IT - Services	0.45%
AIA Engineering Limited	Industrial Products	1.92%	AU Small Finance Bank Limited	Banks	0.44%
Abbott India Limited	Pharmaceuticals & Biotechnology	1.84%	I&T Technology Services Limited	IT - Services	0.44%
Shriram Finance Limited	Finance	1.81%	Shivalik Bimetal Controls Limited	Industrial Products	0.42%
Max Financial Services Limited	Insurance	1.72%	JB Chemicals & Pharmaceuticals Limited	Pharmaceuticals & Biotechnology	0.40%
Info Edge (India) Limited	Retailing	1.63%	Narayana Hrudayalaya Limited	Healthcare Services	0.40%
Procter & Gamble Hygiene and Health Care Limited	Personal Products	1.34%	Page Industries Limited	Textiles & Apparels	0.39%
Computer Age Management Services Limited	Capital Markets	1.33%	Oracle Financial Services Software Limited	IT - Software	0.38%
Trent Limited	Retailing	1.29%	Kolte - Patil Developers Limited	Realty	0.34%
Metro Brands Limited	Consumer Durables	1.26%	Bharat Bijlee Limited	Electrical Equipment	0.33%
Jindal Stainless Limited	Ferrous Metals	1.25%	Fine Organic Industries Limited	Chemicals & Petrochemicals	0.32%
Ajanta Pharma Limited	Pharmaceuticals & Biotechnology	1.19%	Senco Gold Limited	Consumer Durables	0.32%
Container Corp. of India Limited	Transport Services	1.17%	Star Health And Allied Insurance Company Limited	Insurance	0.32%
Dixon Technologies (India) Ltd	Consumer Durables	1.14%	Krishna Institute Of Medical Sciences Limited	Healthcare Services	0.32%
Alkem Laboratories Limited	Pharmaceuticals & Biotechnology	1.09%	Capital Small Finance Bank Ltd	Banks	0.32%
Grindwell Norton Limited	Industrial Products	1.08%	Vesuvius India Limited	Industrial Products	0.31%
Oil India Limited	Oil	0.94%	Sai Silks Kalamandir Limited	Retailing	0.30%
Hindustan Petroleum Corp. Ltd	Petroleum Products	0.92%	Radiant Cash Management Services Limited	Commercial Services & Supplies	0.30%
CredentAccess Grameen Limited	IT - Software	0.90%	India Shelter Finance Corp. Ltd	Finance	0.29%
Persistent Systems Limited	Banks	0.90%	CSB Bank Limited	Banks	0.27%
Indian Bank	Fertilizers & Agrochemicals	0.90%	Sencor Gold Limited	Industrial Manufacturing	0.27%
Bayer Cropscience Limited	Healthcare Services	0.88%	Timken India Limited	Industrial Products	0.26%
Syngene International Limited	Pharmaceuticals & Biotechnology	0.85%	Nesco Limited	Commercial Services & Supplies	0.23%
Bank of India	Pharmaceuticals & Biotechnology	0.83%	Gujarat Ambuja Exports Limited	Agricultural Food & other Products	0.22%
Zydus Lifesciences Limited	Industrial Products	0.82%	Aster DM Healthcare Limited	Healthcare Services	0.19%
KSB Limited	Personal Products	0.82%	Vijaya Diagnostic Centre Limited	Healthcare Services	0.16%
Colgate Palmolive (India) Limited	Retailing	0.81%	Sundram Fasteners Limited	Auto Components	0.09%
Vedant Fashions Limited	IT - Software	0.80%	Bikaji Foods International Limited	Food Products	0.06%
Intellect Design Arena Limited	Finance	0.79%	HDFC Asset Management Company Limited	Capital Markets	0.02%
360 One WAM Limited	Industrial Products	0.78%	Gujarat Gas Limited	Gas	0.01%
KEI Industries Limited	Pharmaceuticals & Biotechnology	0.78%	IDFC First Bank Limited	Banks	0.01%
Neuland Laboratories Limited	Commercial Services & Supplies	0.78%	IPCA Laboratories Limited	Pharmaceuticals & Biotechnology	0.01%
CMS Info System Limited	Finance	0.77%	Navin Fluorine International Ltd	Chemicals & Petrochemicals	0.01%
Five Star Business Finance Ltd	Finance	0.76%	Muthoot Finance Limited	Finance	1.24%
Balkrishna Industries Limited	Auto Components	0.76%	REIT Instruments		
Rashi Peripherals Limited	IT - Hardware	0.76%	Brookfield India Real Estate Trust	Realty	0.64%
Global Health Limited	Healthcare Services	0.73%	Nexus Select Trust - REIT	Realty	0.60%
Endurance Technologies Limited	Auto Components	0.72%	Money Market Instruments		
Safari Industries (India) Limited	Consumer Durables	0.67%	Treasury Bill		
Varun Beverages Limited	Beverages	0.65%	91 Days		3.09%
Cummins India Limited	Industrial Products	0.64%	182 Days		1.07%
Dalmia Bharat Limited	Cement & Cement Products	0.64%	TREPS & Net Current Assets		8.91%
Medi Assist Healthcare Services Limited	Insurance	0.63%	Grand Total		100.00%
Sonata Software Limited	IT - Software	0.61%	Details of Stock Future / Index Future		
Electronics Mart India Limited	Retailing	0.61%	Long-Short / Name of the Instrument		
Coromandel International Ltd	Fertilizers & Agrochemicals	0.60%	Long / Nifty 50	Index	1.59%
Petronet LNG Limited	Gas	0.60%	Long / Persistent Systems	IT - Software	2.02%
3M India Limited	Diversified	0.56%	Long / Muthoot Finance Limited	Finance	1.75%
Nucleus Software Exports Ltd	IT - Software	0.56%	Long / HDFC Asset Management Company	Capital Markets	1.14%
Aapeejay Surrendra Park Hotels Limited	Leisure Services	0.55%	Long / Mahindra & Mahindra Financial Services Limited	Finance	1.07%
Newgen Software Technologies Limited	IT - Software	0.55%	Long / IDFC First Bank Limited	Banks	0.98%
Sobha Limited	IT - Software	0.54%	Long / IPCA Laboratories Limited	Pharmaceuticals & Biotechnology	0.85%
PI Industries Limited	Fertilizers & Agrochemicals	0.51%	Long / Gujarat Gas Limited	Gas	0.44%
Rainbow Childrens Medicare Ltd	Healthcare Services	0.50%	Long / Navin Fluorine International Limited	Chemicals & Petrochemicals	0.41%
Poly Medicare Limited	Healthcare Equipment & Supplies	0.50%	Long / Colgate Palmolive (India) Limited	Personal Products	0.35%

Top 10 Industry Allocation (% to Net Assets)



Industry Classification as recommended by SEBI/AMFI

Market Cap Allocation (% to Net Assets)



Market Capitalization as specified by SEBI/AMFI

WhiteOak Capital ELSS Tax Saver Fund



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

Data as on 29 February 2024

Fund Snapshot

Inception Date

14th October 2022

Benchmark

S&P BSE 500 TRI

Fund Manager

Mr. Ramesh Mantri (Equity)
Managing this Scheme from its inception
Total Work Experience-Over 20 Years

Mr. Piyush Baranwal (Debt)
Managing this Scheme from its inception
Total Work Experience-Over 14 Years

Ms. Trupti Agrawal (Assistant Fund Manager/Equity)
Managing this Scheme from its inception
Total Work Experience -Over 15 Years

Mr. Shariq Merchant (Overseas Investments)
Managing this Scheme from its inception
Total Work Experience-Over 11 Years

Category of the Scheme

Equity Linked Savings Scheme (ELSS)

AUM

Monthly Average AUM ₹ 153.07 Crore
Month End AUM ₹ 160.85 Crore
Quarterly Avg AUM ₹ 105.87 Crore

Minimum Investment & Additional Purchase Amount

Minimum of Rs. 500/- and in multiples of Re. 500/- thereafter

Expense Ratio[§] (p.a %)

Regular Plan : 2.33
Direct Plan : 0.71

[§]Total Expense Ratio - As on last day of the month & includes additional expenses provided in Regulation 52(6A)(b) and 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996 and Goods and Service Tax on Management Fees. Different plans have different expense structure. For more details please visit our Website.

NAV of Plans / Options~ as on Feb 29, 2024

Regular Plan		Direct Plan	
Growth	₹ 13.8830	Growth	₹ 14.2310
IDCW	₹ 13.8830	IDCW	₹ 14.2310

~Plans: Regular and Direct

Options: Growth and IDCW

(Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.)

Portfolio Details

Weight in Top 10 Stocks: 30.58%
Weight in Top 20 Stocks: 44.32%
Total number of Stock : 118

Ratios

Portfolio Turn Over Ratio 0.45 Times

Load Structure

Entry Load[§]: Nil

Exit Load: Nil (subject to Lock-in period of 3 years)

[§]SEBI vide its circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 has decided that there shall be no entry Load for all Mutual Fund Schemes.

Quantitative Information

Portfolio Beta, Standard Deviation, Sharpe Ratio and Tracking Error of the Scheme is not computed since the scheme has not completed 3 years from its inception.



Investment Objective

To generate capital appreciation / income from a portfolio, comprising predominantly of equity & equity related instruments. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.



Why to Invest In WhiteOak Capital ELSS Tax Saver Cap Fund ?

- Qualifies for Tax Exemption under Section 80C of Income Tax Act, 1961 (Applicable to investors opting for old tax regime as per prevailing tax laws).
- Invests across Markets Caps & Styles to capture compelling opportunities across market capitalizations.
- Aims to build equity portfolio of companies diversified across major industries, economic sectors and market capitalization that offer an acceptable risk reward balance.
- Focuses on Balanced Portfolio Construction - Portfolio of Pro-cyclical and Counter-cyclical stocks to help reducing macro-economic shocks.



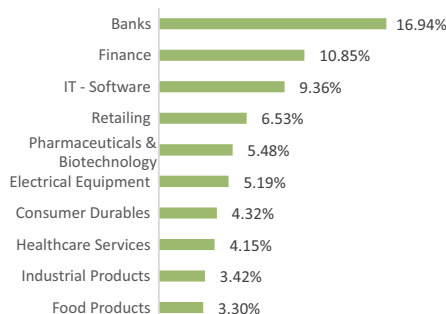
Portfolio holdings (as on February 29, 2024)

Instrument Type/ Issuer Name	Industry	% to Net Assets	Instrument Type/ Issuer Name	Industry	% to Net Assets
Equity & Equity related Instruments			Equity & Equity related Instruments		
ICICI Bank Limited	Banks	8.46%	AIA Engineering Limited	Industrial Products	0.54%
HDFC Bank Limited	Banks	4.64%	JB Chemicals & Pharmaceuticals Limited	Pharmaceuticals & Biotechnology	0.54%
Nestle India Limited	Food Products	3.24%	Poly Medicure Limited	Healthcare Equipment & Supplies	0.54%
Titan Company Limited	Consumer Durables	2.50%	Gujarat Ambuja Exports Limited	Agricultural Food & other Products	0.54%
Larsen & Toubro Limited	Construction	2.31%	Muthoot Finance Limited	Finance	0.53%
Zomato Limited	Retailing	2.10%	Jupiter Life Line Hospitals Limited	Healthcare Services	0.52%
Reliance Industries Limited	Petroleum Products	2.08%	Abbott India Limited	Pharmaceuticals & Biotechnology	0.52%
Bharat Electronics Limited	Aerospace & Defense	1.85%	Tata Steel Limited	Ferrous Metals	0.51%
Ambuja Cements Limited	Cement & Cement Products	1.75%	Hindalco Industries Limited	Non - Ferrous Metals	0.51%
Persistent Systems Limited	IT - Software	1.65%	The Jammu & Kashmir Bank Ltd	Banks	0.50%
CG Power and Industrial Solutions Limited	Electrical Equipment	1.65%	The Phoenix Mills Limited	Realty	0.50%
ABB India Limited	Electrical Equipment	1.63%	Mankind Pharma Limited	Pharmaceuticals & Biotechnology	0.48%
Cholamandalam Investment and Finance Company Ltd	Finance	1.50%	Shivalik Bimetal Controls Limited	Industrial Products	0.48%
Maruti Suzuki India Limited	Automobiles	1.41%	Honasa Consumer Limited	Personal Products	0.48%
Coforge Limited	IT - Software	1.39%	Senco Gold Limited	Consumer Durables	0.47%
Trent Limited	Retailing	1.33%	Century Textiles & Industries Ltd	Paper, Forest & Jute Products	0.47%
Power Finance Corporation Ltd	Finance	1.27%	Hindustan Petroleum Corp. Limited	Petroleum Products	0.44%
REC Limited	Finance	1.25%	Innova Captab Limited	Pharmaceuticals & Biotechnology	0.43%
Bajaj Finance Limited	Finance	1.17%	Kewal Kiran Clothing Limited	Textiles & Apparels	0.43%
Tata Consultancy Services Limited	IT - Software	1.14%	Kaynes Technology India Limited	Industrial Manufacturing	0.41%
Computer Age Management Services Limited	Capital Markets	1.14%	Blue Star Limited	Consumer Durables	0.41%
Kotak Mahindra Bank Limited	Banks	1.13%	Bank of India	Banks	0.40%
Godrej Consumer Products Limited	Personal Products	1.12%	India Shelter Finance Corp. Ltd	Finance	0.39%
Intellect Design Arena Limited	IT - Software	1.08%	ITI Mindtree Limited	IT - Software	0.39%
Mahindra & Mahindra Limited	Automobiles	1.06%	Aster DMJ Healthcare Limited	Healthcare Services	0.39%
KSB Limited	Industrial Products	1.01%	Triveni Turbine Limited	Electrical Equipment	0.37%
IIFL Finance Limited	Finance	0.98%	Eicher Motors Limited	Automobiles	0.37%
Global Health Limited	Healthcare Services	0.96%	Garware Technical Fibres Limited	Textiles & Apparels	0.37%
Neuland Laboratories Limited	Pharmaceuticals & Biotechnology	0.96%	ICICI Prudential Life Insurance Company Limited	Insurance	0.36%
State Bank of India	Banks	0.95%	CSB Bank Limited	Banks	0.36%
360 One WAM Limited	Finance	0.93%	Arman Financial Services Limited	Finance	0.35%
CMS Info System Limited	Commercial Services & Supplies	0.89%	Syngene International Limited	Healthcare Services	0.35%
Medi Assist Healthcare Services Ltd	Insurance	0.87%	Fine Organic Industries Limited	Chemicals & Petrochemicals	0.35%
Sobha Limited	Realty	0.85%	Indiamart Intermesh Limited	Retailing	0.35%
Infosys Limited	IT - Software	0.84%	Onward Technologies Limited	IT - Services	0.34%
Cipla Limited	Pharmaceuticals & Biotechnology	0.83%	Jio Financial Services Limited	Finance	0.34%
Nucleus Software Exports Limited	IT - Software	0.83%	Vesuvius India Limited	Industrial Products	0.34%
Ajanta Pharma Limited	Pharmaceuticals & Biotechnology	0.81%	Kolte - Patil Developers Limited	Realty	0.33%
Jindal Stainless Limited	Ferrous Metals	0.80%	Sai Silks Kalamandir Limited	Retailing	0.33%
Rainbow Childrens Medicare Ltd	Healthcare Services	0.78%	Cello World Limited	Consumer Durables	0.32%
Five Star Business Finance Limited	Finance	0.77%	Grindwell Norton Limited	Industrial Products	0.32%
Astral Limited	Industrial Products	0.74%	Capital Small Finance Bank Limited	Banks	0.30%
Sonata Software Limited	IT - Software	0.73%	Vedant Fashions Limited	Retailing	0.30%
Varun Beverages Limited	Beverages	0.73%	Radiant Cash Management Services Limited	Commercial Services & Supplies	0.29%
Bharat Bijlee Limited	Electrical Equipment	0.72%	Data Patterns (India) Limited	Aerospace & Defense	0.28%
Newgen Software Technologies Ltd	IT - Software	0.72%	Saregama India Limited	Entertainment	0.28%
Rashi Peripherals Limited	IT - Hardware	0.71%	Craftsman Automation Limited	Auto Components	0.26%
Torrent Pharmaceuticals Limited	Pharmaceuticals & Biotechnology	0.71%	Balkrishna Industries Limited	Auto Components	0.24%
Info Edge (India) Limited	Retailing	0.71%	Nesco Limited	Commercial Services & Supplies	0.23%
Max Financial Services Limited	Insurance	0.71%	Procter & Gamble Hygiene and Health Care Limited	Personal Products	0.22%
Bajaj Finserv Limited	Finance	0.70%	The Federal Bank Limited	Banks	0.20%
Electronics Mart India Limited	Retailing	0.68%	Zydus Lifesciences Limited	Pharmaceuticals & Biotechnology	0.20%
Aapeejay Surrendra Park Hotels Ltd	Leisure Services	0.66%	Go Fashion (India) Limited	Retailing	0.17%
Azad Engineering Ltd	Electrical Equipment	0.65%	Avalon Technologies Limited	Electrical Equipment	0.17%
Safari Industries (India) Limited	Consumer Durables	0.62%	Navin Fluorine International Ltd	Chemicals & Petrochemicals	0.15%
Shriram Finance Limited	Finance	0.61%	Cholamandalam Financial Holdings Limited	Finance	0.06%
Vijaya Diagnostic Centre Limited	Healthcare Services	0.59%	Bikaji Foods International Limited	Food Products	0.06%
Oracle Financial Services Software Limited	IT - Software	0.59%	TREPS & Net Current Assets		2.06%
HDFC Life Insurance Company Ltd	Insurance	0.56%	GRAND TOTAL		100.00%
Arvind Fashions Limited	Retailing	0.56%			
Krishna Institute Of Medical Sciences Limited	Healthcare Services	0.56%			

Rounded off to the nearest two digits after the decimal point



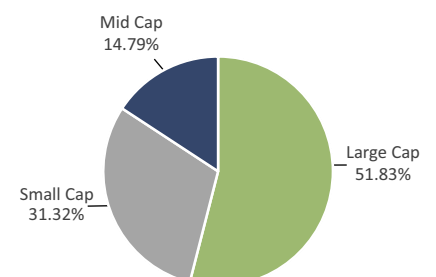
Top 10 Industry Allocation (% to Net Assets)



Industry Classification as recommended by SEBI/AMFI



Market Cap Allocation (% to Net Assets)



Market Capitalization as specified by SEBI/AMFI

WhiteOak Capital Large Cap Fund



An open ended equity scheme predominantly investing in large cap stocks

Data as on 29 February 2024

Fund Snapshot

Inception Date

1st December 2022

Benchmark

S&P BSE 100 TRI

Fund Manager

Mr. Ramesh Mantri (Equity)

Managing this Scheme from its inception

Total Work Experience-Over 20 Years

Mr. Piyush Baranwal (Debt)

Managing this Scheme from its inception

Total Work Experience-Over 14 Years

Ms. Trupti Agrawal (Assistant Fund Manager/Equity)

Managing this Scheme from its inception

Total Work Experience-Over 15 Years

Mr. Shariq Merchant (Overseas Investments)

Managing this Scheme from its inception

Total Work Experience-Over 11 Years

Category of the Scheme

Large Cap Fund

AUM

Monthly Average AUM ₹ 402.65 Crore

Month End AUM ₹ 410.22 Crore

Quarterly Avg AUM ₹ 358.81 Crore

Minimum Investment & Additional Purchase Amount

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

Expense Ratio^{\$} (p.a %)

Regular Plan : 2.39

Direct Plan : 0.72

^{\$}Total Expense Ratio - As on last day of the month & includes additional expenses provided in Regulation 52(6A)(b) and 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996 and Goods and Service Tax on Management Fees. Different plans have different expense structure. For more details please visit our Website.

NAV of Plans / Options~ as on Feb 29, 2024

Regular Plan		Direct Plan	
Growth	₹ 12.2280	Growth	₹ 12.4900
IDCW	₹ 12.2280	IDCW	₹ 12.4900

~Plans: Regular and Direct

Options: Growth and IDCW

(Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.)

Portfolio Details

Weight in Top 10 Stocks: 42.67%

Weight in Top 20 Stocks: 63.05%

Total number of Stock : 67

Ratios

Portfolio Turn Over Ratio 1.53 Times

Load Structure

Entry Load^{*}: Nil

Exit Load: 1.00% (of applicable NAV); if units are redeemed/switched-out within 1 month from the date of allotment. Nil thereafter

^{*}SEBI vide its circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 has decided that there shall be no entry Load for all Mutual Fund Schemes.

Quantitative Information

Portfolio Beta, Standard Deviation, Sharpe Ratio and Tracking Error of the Scheme is not computed since the scheme has not completed 3 years from its inception.



Investment Objective

To provide long-term capital appreciation/income by investing predominantly in and managing a diversified portfolio of Large-Cap stocks. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.



Why to Invest In WhiteOak Capital Large Cap Fund ?

- Offers opportunities for long term capital appreciation investing predominantly in Large-cap companies (minimum exposure of 80% to Large Cap stocks)
- Invests in Large Cap companies which demonstrate some usual characteristics such as Industry leaders with relatively stable businesses, Strong balance sheets to survive economic downturns, Easier access to Capital, Reputed management & availability of talent.
- Focuses on Balanced Portfolio Construction - Portfolio of Pro-cyclical and Counter-cyclical stocks to help reducing macro-economic shocks
- Provides Tactical Allocation to Mid Caps to capture compelling opportunities in this segment



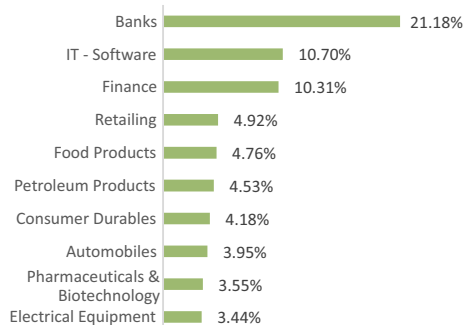
Portfolio holdings (as on February 29, 2024)

Instrument Type/ Issuer Name	Industry/ Rating	% to Net Assets	Instrument Type/ Issuer Name	Industry/ Rating	% to Net Assets
Equity & Equity related Instruments			REIT Instruments		
ICICI Bank Limited	Banks	9.54%	Company Limited	Insurance	0.58%
HDFC Bank Limited	Banks	6.26%	REC Limited	Finance	0.58%
Nestle India Limited	Food Products	4.76%	Global Health Limited	Healthcare Services	0.57%
Reliance Industries Limited	Petroleum Products	4.53%	Power Grid Corp. of India Limited	Power	0.56%
Titan Company Limited	Consumer Durables	4.18%	Five Star Business Finance Limited	Finance	0.56%
Larsen & Toubro Limited	Construction	3.02%	Sobha Limited	Realty	0.54%
Tata Consultancy Services Limited	IT - Software	2.85%	Jindal Stainless Limited	Ferrous Metals	0.53%
Zomato Limited	Retailing	2.57%	IIFL Finance Limited	Finance	0.52%
Infosys Limited	IT - Software	2.51%	Axis Bank Limited	Banks	0.51%
Ambuja Cements Limited	Cement & Cement Products	2.45%	The Jammu & Kashmir Bank Ltd	Banks	0.51%
Bharat Electronics Limited	Aerospace & Defense	2.40%	Sonata Software Limited	IT - Software	0.48%
State Bank of India	Banks	2.28%	Nucleus Software Exports Limited	IT - Software	0.48%
ABB India Limited	Electrical Equipment	2.20%	Eicher Motors Limited	Automobiles	0.47%
Kotak Mahindra Bank Limited	Banks	2.08%	Astral Limited	Industrial Products	0.46%
Mahindra & Mahindra Limited	Automobiles	2.03%	LTIMindtree Limited	IT - Software	0.45%
Trent Limited	Retailing	1.99%	The Phoenix Mills Limited	Realty	0.45%
Godrej Consumer Products Ltd	Personal Products	1.98%	Jio Financial Services Limited	Finance	0.43%
Varun Beverages Limited	Beverages	1.93%	India Shelter Finance Corp. Ltd	Finance	0.41%
Power Finance Corporation Ltd	Finance	1.90%	Bharat Bijlee Limited	Electrical Equipment	0.40%
Cholamandalam Investment and Finance Company Ltd	Finance	1.59%	Jupiter Life Line Hospitals Limited	Healthcare Services	0.40%
Maruti Suzuki India Limited	Automobiles	1.45%	Oracle Financial Services Software Limited	IT - Software	0.38%
Bajaj Finance Limited	Finance	1.42%	Info Edge (India) Limited	Retailing	0.36%
Cipla Limited	Pharmaceuticals & Biotechnology	1.40%	Oil India Limited	Oil	0.28%
Bajaj Finserv Limited	Finance	1.32%	Tube Investments of India Ltd	Auto Components	0.16%
InterGlobe Aviation Limited	Transport Services	1.26%	Honasa Consumer Limited	Personal Products	0.13%
Torrent Pharmaceuticals Limited	Pharmaceuticals & Biotechnology	1.19%	Persistent Systems Limited	IT - Software	0.04%
Shriram Finance Limited	Finance	1.13%	Muthoot Finance Limited	Finance	0.02%
Intellect Design Arena Limited	IT - Software	1.08%	REIT Instruments		
Coforge Limited	IT - Software	1.08%	Brookfield India Real Estate Trust	Realty	0.46%
Tata Steel Limited	Ferrous Metals	1.04%	Nexus Select Trust - REIT	Realty	0.46%
Mankind Pharma Limited	Pharmaceuticals & Biotechnology	0.96%	Money Market Instruments		
Computer Age Management Services Limited	Capital Markets	0.96%	Treasury Bill		1.89%
Bharti Airtel Limited	Telecom - Services	0.94%	91 Days	Sovereign	0.24%
CG Power and Industrial Solutions Limited	Electrical Equipment	0.84%	182 Days	Sovereign	1.65%
Hindalco Industries Limited	Non - Ferrous Metals	0.80%	TREPS & Net Current Assets		
HDFC Life Insurance Company Ltd	Insurance	0.74%	GRAND TOTAL		
NTPC Limited	Power	0.73%			2.66%
KSB Limited	Industrial Products	0.65%			100.00%
Medi Assist Healthcare Services Limited	Insurance	0.62%	Details of Stock Future / Index Future		
Oil & Natural Gas Corp. Limited	Oil	0.61%	Long-Short / Name of the Instrument	Industry	% to NAV.
ICICI Prudential Life Insurance			Long / Nifty 50	Index	1.81%
			Long / Persistent Systems Limited	IT - Software	1.35%
			Long / Muthoot Finance Limited	Finance	0.43%

Rounded off to the nearest two digits after the decimal point



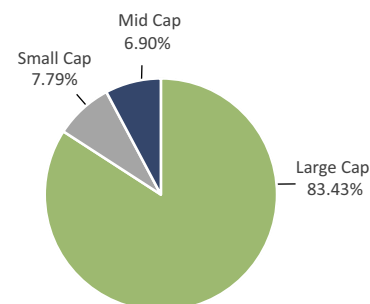
Top 10 Industry Allocation (% to Net Assets)



Industry Classification as recommended by SEBI/AMFI



Market Cap Allocation (% to Net Assets)



Market Capitalization as specified by SEBI/AMFI

WhiteOak Capital Large & Mid Cap Fund

(An open ended equity scheme investing in both large cap and mid cap stocks)



Data as on 29 February 2024

Fund Snapshot

Inception Date

22nd December 2023

Benchmark

S&P BSE 250 Large MidCap TRI

Fund Manager

Mr. Ramesh Mantri (Equity)

Managing this Scheme from its inception
Total Work Experience-Over 20 Years

Ms. Trupti Agrawal (Assistant Fund Manager/Equity)

Managing this Scheme from its inception
Total Work Experience -Over 15 Years

Mr. Piyush Baranwal (Debt)

Managing this Scheme from its inception
Total Work Experience-Over 14 Years

Mr. Shariq Merchant (Overseas Investments)

Managing this Scheme from its inception
Total Work Experience-Over 11 Years

Category of the Scheme

Large & Mid Cap Fund

AUM

Monthly Average AUM ₹ 990.48 Crore
Month End AUM ₹ 1009.26 Crore
Quarterly Avg AUM ₹ 92.96 Crore

Minimum Investment & Additional Purchase Amount

For Lumpsum: Minimum of Rs. 100/- and in multiples of Re. 1/- thereafter
For Weekly, Fortnightly & Monthly SIP - Rs.100 & in multiple of Re. 1, Min. instalments: 6
For Quarterly SIP- Rs.500 & in multiple of Re. 1, Min. instalments: 4
For STP
Daily Fixed STP - Rs. 500, Min. Instalments:60
Weekly Fixed STP - Rs.500, Min. Instalments:15
Monthly Fixed STP - Rs.1000, Min. Instalments:6
Quarterly Fixed STP - Rs.1500, Min. Instalments:4

Expense Ratio⁵ (p.a %)

Regular Plan : 2.13
Direct Plan : 0.36

⁵Total Expense Ratio - As on last day of the month & includes additional expenses provided in Regulation 52(6A)(b) and 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996 and Goods and Service Tax on Management Fees. Different plans have different expense structure. For more details please visit our Website.

NAV of Plans / Options~ as on Feb 29, 2024

Regular Plan	Direct Plan
Growth ₹ 10.6010	Growth ₹ 10.6370

~Plans: Regular and Direct
Options: Growth and IDCW

(Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.)

Portfolio Details

Weight in Top 10 Stocks: 28.60%
Weight in Top 20 Stocks: 43.58%
Total number of Stock : 101

Load Structure

Entry Load⁶: Nil

Exit Load: 1.00% (of applicable NAV); if units are redeemed/switched-out within 1 month from the date of allotment. Nil thereafter

⁶SEBI vide its circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 has decided that there shall be no entry Load for all Mutual Fund Schemes.

Quantitative Information

Portfolio Beta, Standard Deviation, Sharpe Ratio and Tracking Error of the Scheme is not computed since the scheme has not completed 3 years from its inception.

Portfolio Turnover Ratio is not computed since the Scheme has not completed 1 year from its inception.



Investment Objective

The primary objective of the scheme is to generate long term capital appreciation by investing in and managing a diversified portfolio of equity and equity related instruments of large and mid cap companies. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.

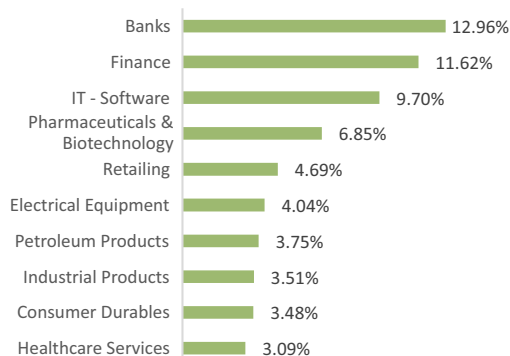


Why to Invest In WhiteOak Capital Large & Mid Cap Fund ?

- The scheme aims to capture opportunities available primarily in large and mid-cap space, as large cap may provide optimal stability and liquidity, whereas mid & small cap have the potential to offer higher returns, albeit high volatility.
- The scheme intends to have a small allocation to small cap companies. Small and Mid-Cap segment may create higher alpha generation opportunities since it has availability of broad spectrum of diversified and niche businesses and needs to be more researched. large in-house research capabilities matter a lot for identifying winners in this segment.
- The scheme aims to create a factor diversified balanced portfolio to provide better investment experience with low alpha volatility. Without sector and style biases, the scheme strives to achieve portfolio diversification and risk mitigation, reducing reliance on concentrated bets.



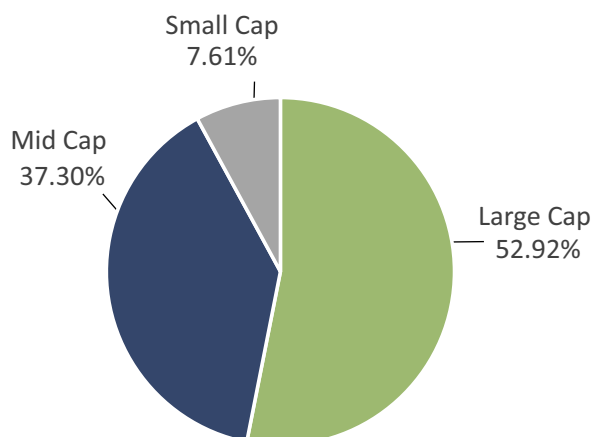
Top 10 Industry Allocation (% to Net Assets)



Industry Classification as recommended by SEBI/AMFI



Market Cap Allocation (% to Net Assets)



Market Capitalization as specified by SEBI/AMFI

WhiteOak Capital Large & Mid Cap Fund



(An open ended equity scheme investing in both large cap and mid cap stocks)

Data as on 29 February 2024



Portfolio holdings (as on February 29, 2024)

Instrument Type/ Issuer Name	Industry/ Rating	% to Net Assets	Instrument Type/ Issuer Name	Industry/ Rating	% to Net Assets
Equity & Equity related Instruments					
ICICI Bank Limited	Banks	6.06%	L&T Technology Services Limited	IT - Services	0.42%
HDFC Bank Limited	Banks	3.72%	Jio Financial Services Limited	Finance	0.41%
Reliance Industries Limited	Petroleum Products	3.07%	JB Chemicals & Pharmaceuticals Limited	Pharmaceuticals & Biotechnology	0.40%
Nestle India Limited	Food Products	2.98%	KSB Limited	Industrial Products	0.40%
Zomato Limited	Retailing	2.36%	Nucleus Software Exports Limited	IT - Software	0.40%
Titan Company Limited	Consumer Durables	2.27%	Hindalco Industries Limited	Non - Ferrous Metals	0.39%
ABB India Limited	Electrical Equipment	2.22%	Page Industries Limited	Textiles & Apparels	0.38%
Larsen & Toubro Limited	Construction	2.07%	Balkrishna Industries Limited	Auto Components	0.37%
Bharat Electronics Limited	Aerospace & Defense	2.01%	Century Textiles & Industries Limited	Paper, Forest & Jute Products	0.35%
The Indian Hotels Company Limited	Leisure Services	1.84%	Arman Financial Services Limited	Finance	0.30%
Coforge Limited	IT - Software	1.83%	Zydu Lifesciences Limited	Pharmaceuticals & Biotechnology	0.26%
CG Power and Industrial Solutions Limited	Electrical Equipment	1.82%	Inox India Limited	Industrial Products	0.14%
Power Finance Corporation Limited	Finance	1.67%	Capital Small Finance Bank Limited	Banks	0.07%
Ambuja Cements Limited	Cement & Cement Products	1.49%	Muthoot Finance Limited	Finance	0.04%
Trent Limited	Retailing	1.42%	HDFC Asset Management Company Limited	Capital Markets	0.03%
Infosys Limited	IT - Software	1.39%	Gujarat Gas Limited	Gas	0.02%
Bajaj Finance Limited	Finance	1.39%	IPCA Laboratories Limited	Pharmaceuticals & Biotechnology	0.01%
Max Healthcare Institute Limited	Healthcare Services	1.36%	REIT Instruments		0.84%
Shriram Finance Limited	Finance	1.32%	Embassy Office Parks REIT	Realty	0.84%
The Phoenix Mills Limited	Realty	1.29%	Money Market Instruments		2.07%
Godrej Consumer Products Limited	Personal Products	1.26%	Treasury Bill		2.07%
IIFL Finance Limited	Finance	1.15%	91 Days		0.30%
KPIT Technologies Limited	IT - Software	1.14%	182 Days		1.77%
Astral Limited	Industrial Products	1.11%	TREPS & Net Current Assets		6.17%
Torrent Pharmaceuticals Limited	Pharmaceuticals & Biotechnology	1.05%	GRAND TOTAL		100.00%
The Federal Bank Limited	Banks	1.03%			
Maruti Suzuki India Limited	Automobiles	1.02%			
Cipla Limited	Pharmaceuticals & Biotechnology	1.01%			
Mahindra & Mahindra Limited	Automobiles	0.97%			
Kotak Mahindra Bank Limited	Banks	0.96%			
Tata Consultancy Services Limited	IT - Software	0.93%			
Container Corporation of India Limited	Transport Services	0.92%			
Info Edge (India) Limited	Retailing	0.91%			
AIA Engineering Limited	Industrial Products	0.90%			
REC Limited	Finance	0.88%			
Varun Beverages Limited	Beverages	0.84%			
Ajanta Pharma Limited	Pharmaceuticals & Biotechnology	0.83%			
Bajaj Finserv Limited	Finance	0.78%			
Mankind Pharma Limited	Pharmaceuticals & Biotechnology	0.77%			
Cholamandalam Investment and Finance Company Ltd	Finance	0.74%			
Max Financial Services Limited	Insurance	0.73%			
Intellect Design Arena Limited	IT - Software	0.71%			
Oil India Limited	Oil	0.70%			
Tata Steel Limited	Ferrous Metals	0.69%			
360 One WAM Limited	Finance	0.69%			
Procter & Gamble Hygiene and Health Care Limited	Personal Products	0.68%			
Hindustan Petroleum Corporation Limited	Petroleum Products	0.68%			
Abbott India Limited	Pharmaceuticals & Biotechnology	0.68%			
Hindustan Aeronautics Limited	Aerospace & Defense	0.65%			
Bharti Airtel Limited	Telecom - Services	0.65%			
Alkem Laboratories Limited	Pharmaceuticals & Biotechnology	0.65%			
Sobha Limited	Realty	0.64%			
Dixon Technologies (India) Limited	Consumer Durables	0.64%			
Syngene International Limited	Healthcare Services	0.63%			
Indian Bank	Banks	0.63%			
Petronet LNG Limited	Gas	0.62%			
CreditAccess Grameen Limited	Finance	0.62%			
Medi Assist Healthcare Services Limited	Insurance	0.62%			
Bayer Cropscience Limited	Fertilizers & Agrochemicals	0.60%			
Global Health Limited	Healthcare Services	0.60%			
HDFC Life Insurance Company Limited	Insurance	0.60%			
Metro Brands Limited	Consumer Durables	0.57%			
Jindal Stainless Limited	Ferrous Metals	0.52%			
Innova Captab Limited	Pharmaceuticals & Biotechnology	0.51%			
Grindwell Norton Limited	Industrial Products	0.51%			
Oracle Financial Services Software Limited	IT - Software	0.51%			
Endurance Technologies Limited	Auto Components	0.50%			
Narayana Hrudayalaya Limited	Healthcare Services	0.50%			
Bank of India	Banks	0.49%			
ACC Limited	Cement & Cement Products	0.49%			
Dalmia Bharat Limited	Cement & Cement Products	0.49%			
LTIMindtree Limited	IT - Software	0.48%			
Computer Age Management Services Limited	Capital Markets	0.47%			
ICICI Prudential Life Insurance Company Limited	Insurance	0.47%			
PI Industries Limited	Fertilizers & Agrochemicals	0.46%			
NTPC Limited	Power	0.45%			
Sonata Software Limited	IT - Software	0.45%			
KEI Industries Limited	Industrial Products	0.45%			
Poly Medicure Limited	Healthcare Equipment & Supplies	0.44%			
Coromandel International Limited	Fertilizers & Agrochemicals	0.43%			
Colgate Palmolive (India) Limited	Personal Products	0.43%			
CMS Info System Limited	Commercial Services & Supplies	0.42%			

Rounded off to the nearest two digits after the decimal point

Details of Stock Future / Index Future

Long-Short / Name of the Instrument	Industry	% to NAV.
Long / Nifty 50	Index	1.48%
Long / Persistent Systems	IT - Software	1.86%
Long / Muthoot Finance Limited	Finance	1.02%
Long / HDFC Asset Management Company Limited	Capital Markets	0.75%
Long / IPCA Laboratories Limited	Pharmaceuticals & Biotechnology	0.68%
Long / Mahindra & Mahindra Financial Services Limited	Finance	0.61%
Long / Gujarat Gas Limited	Gas	0.51%

WhiteOak Capital Multi Cap Fund



An open ended equity scheme investing across large cap, mid cap, small cap stocks

Data as on 29 February 2024

Fund Snapshot

Inception Date

22nd September 2023

Benchmark

NIFTY 500 Multicap 50:25:25 TRI

Fund Manager

Mr. Ramesh Mantri (Equity)

Managing this Scheme from its inception
Total Work Experience-Over 20 Years

Mr. Piyush Baranwal (Debt)

Managing this Scheme from its inception
Total Work Experience-Over 14 Years

Ms. Trupti Agrawal (Assistant Fund Manager/Equity)

Managing this Scheme from its inception
Total Work Experience-Over 15 Years

Mr. Shariq Merchant (Overseas Investments)

Managing this Scheme from its inception
Total Work Experience-Over 11 Years

Category of the Scheme

Multi Cap Fund

AUM

Monthly Average AUM ₹ 743.13 Crore

Month End AUM ₹ 757.32 Crore

Quarterly Avg AUM ₹ 500.21 Crore

Minimum Investment &

Additional Purchase Amount

Lumpsum- Rs. 100/- and in multiples of Re. 1/- thereafter

SIP

For Weekly, Fortnightly & Monthly SIP- Rs.100 & in multiple of Re. 1, Min. instalments: 6,

For Quarterly SIP- Rs.500 & in multiple of Re. 1, Min. instalments: 4

STP

Daily Fixed STP- Rs. 500, Min. Instalments:60

Weekly Fixed STP- Rs.500, Min. Instalments:15

Monthly Fixed STP- Rs.1000, Min. Instalments:6

Quarterly Fixed STP- Rs.1500, Min. Instalments:4

Expense Ratio, (p.a %)

Regular Plan : 2.28

Direct Plan : 0.65

*Total Expense Ratio - As on last day of the month & includes additional expenses provided in Regulation 52(6A)(b) and 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996 and Goods and Service Tax on Management Fees. Different plans have different expense structure. For more details please visit our Website.

NAV of Plans / Options~ as on Feb 29, 2024

Regular Plan

Growth ₹ 11.9220

Direct Plan

Growth ₹ 12.0130

~Plans: Regular and Direct

Options: Growth

(Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.)

Portfolio Details

Weight in Top 10 Stocks: 21.39%

Weight in Top 20 Stocks: 33.69%

Total number of Stock : 135

Load Structure

Entry Load*: Nil

Exit Load: 1.00% (of applicable NAV); if units are redeemed/switched-out within 1 month from the date of allotment. Nil thereafter

*SEBI vide its circular no. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009 has decided that there shall be no entry Load for all Mutual Fund Schemes.

Quantitative Information

Portfolio Beta, Standard Deviation, Sharpe Ratio and Tracking Error of the Scheme is not computed since the scheme has not completed 3 years from its inception.

Portfolio Turnover Ratio is not computed since the Scheme has not completed 1 year from its inception.



Investment Objective

The primary objective of the Scheme is to provide long-term capital appreciation / income by investing across market capitalisations and managing a diversified portfolio of Large Cap, Mid Cap and Small Cap Stock. However, there can be no assurance that the investment objective of the Scheme will be realized.



Why to Invest In WhiteOak Capital Multi Cap Fund ?

- Scheme aims to capture opportunities available in all three-market cap space i.e., large, mid & small cap with minimum allocation of 25% to each market cap.
- The portfolio strives to maintain a significantly high active share, a crucial factor in generating potential alpha over an extended period (Active share quantifies how much of the portfolio differentiates from the benchmark).
- The scheme intends to have reasonably higher allocation to small and mid-cap companies. Small and Mid-Cap segment provides higher alpha generation opportunities since it has availability of broad spectrum of diversified and niche businesses and is relatively less researched.
- The scheme aims to create a factor diversified balanced portfolio to provide better investment experience with low alpha volatility. Without sector and style biases, the scheme strives to achieve portfolio diversification and risk mitigation, reducing reliance on concentrated bets.

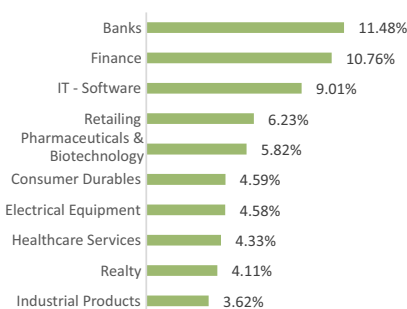


Portfolio holdings (as on February 29, 2024)

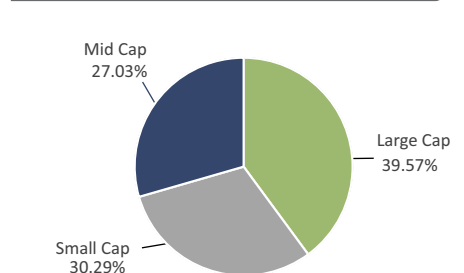
Instrument Type/ Issuer Name	Industry/ Rating	% to Net Assets	Instrument Type/ Issuer Name	Industry/ Rating	% to Net Assets
Equity & Equity related Instruments		92.89%	Equity & Equity related Instruments		92.89%
ICICI Bank Limited	Banks	4.71%	Kewal Kiran Clothing Limited	Textiles & Apparel	0.48%
HDFC Bank Limited	Banks	2.37%	Narayana Hrudayalaya Limited	Healthcare Services	0.48%
Nestle India Limited	Food Products	2.10%	PI Industries Limited	Fertilizers & Agrochemicals	0.48%
Zomato Limited	Retailing	1.89%	Procter & Gamble Hygiene and Health Care Limited	Personal Products	0.48%
Titan Company Limited	Consumer Durables	1.86%	The Jammu & Kashmir Bank Limited	Banks	0.48%
Reliance Industries Limited	Petroleum Products	1.83%	Endurance Technologies Limited	Auto Components	0.47%
Bharat Electronics Limited	Aerospace & Defense	1.68%	Senco Gold Limited	Consumer Durables	0.47%
ABB India Limited	Electrical Equipment	1.66%	Alkem Laboratories Limited	Pharmaceuticals & Biotechnology	0.46%
The Indian Hotels Company Limited	Leisure Services	1.66%	Dixon Technologies (India) Limited	Consumer Durables	0.45%
CG Power and Industrial Solutions Limited	Electrical Equipment	1.63%	JB Chemicals & Pharmaceuticals Ltd	Pharmaceuticals & Biotechnology	0.45%
Ambuja Cements Limited	Cement & Cement Products	1.55%	Grindwell Norton Limited	Industrial Products	0.44%
Larsen & Toubro Limited	Construction	1.37%	Innova Captab Limited	Pharmaceuticals & Biotechnology	0.44%
Computer Age Management Services Limited	Capital Markets	1.26%	India Shelter Finance Corp. Limited	Finance	0.44%
Coforge Limited	IT - Software	1.22%	HDFC Life Insurance Company Ltd	Insurance	0.44%
Power Finance Corporation Limited	Finance	1.20%	Safari Industries (India) Limited	Consumer Durables	0.43%
IFIL Finance Limited	Finance	1.18%	Ashiana Housing Limited	Banks	0.42%
Bajaj Finance Limited	Finance	1.17%	CSB Bank Limited	Pharmaceuticals & Biotechnology	0.42%
Intellect Design Arena Limited	IT - Software	1.15%	Zydus Lifesciences Limited	Pharmaceuticals & Biotechnology	0.42%
Trent Limited	Retailing	1.10%	Fine Organic Industries Limited	Chemicals & Petrochemicals	0.42%
REC Limited	Finance	1.10%	Tata Steel Limited	Ferrous Metals	0.41%
Jindal Stainless Limited	Ferrous Metals	1.02%	Metro Brands Limited	Consumer Durables	0.40%
Shriram Finance Limited	Finance	0.97%	Shivalik Bimetal Controls Limited	Textiles & Apparel	0.39%
Global Health Limited	Healthcare Services	0.95%	Dalmia Bharat Limited	Cement & Cement Products	0.39%
Torrent Pharmaceuticals Limited	Pharmaceuticals & Biotechnology	0.94%	Colgate Palmolive (India) Limited	Personal Products	0.39%
Astral Limited	Industrial Products	0.90%	Syngene International Limited	Healthcare Services	0.39%
360 One WAM Limited	Finance	0.88%	Petronet LNG Limited	Gas	0.38%
KSB Limited	Industrial Products	0.87%	LTMIndra Limited	IT - Software	0.37%
State Bank of India	Banks	0.84%	ICICI Prudential Life Insurance Company Limited	Insurance	0.37%
Sonata Software Limited	IT - Software	0.84%	Oracle Financial Services Software Limited	IT - Software	0.37%
Max Financial Services Limited	Insurance	0.82%	Indiamart Interneer Limited	IT - Software	0.37%
Infosys Limited	IT - Software	0.82%	Abbott India Limited	Pharmaceuticals & Biotechnology	0.36%
Medi Assist Healthcare Services Ltd	Insurance	0.82%	Balkrishna Industries Limited	Auto Components	0.36%
KPHIT Technologies Limited	IT - Software	0.81%	Hindalco Industries Limited	Non - Ferrous Metals	0.35%
Neuland Laboratories Limited	Pharmaceuticals & Biotechnology	0.81%	Vesuvius India Limited	Industrial Products	0.35%
Godrej Consumer Products Limited	Personal Products	0.80%	Onward Technologies Limited	IT - Services	0.34%
Info Edge (India) Limited	Retailing	0.78%	Nesco Limited	Commercial Services & Supplies	0.34%
Kotak Mahindra Bank Limited	Banks	0.76%	Sai Silks Kalamandir Limited	Retailing	0.34%
Mahindra & Mahindra Limited	Automobiles	0.75%	Arman Financial Services Limited	Finance	0.34%
CMS Info System Limited	Commercial Services & Supplies	0.74%	Radiant Cash Management Services Limited	Commercial Services	0.33%
Rashi Peripherals Limited	IT - Hardware	0.74%	Jio Financial Services Limited	Finance	0.33%
Newgen Software Technologies Ltd	IT - Software	0.72%	Triveni Turbine Limited	Electrical Equipment	0.32%
Five Star Business Finance Limited	Finance	0.72%	Dodda Dairy Limited	Food Products	0.32%
Ajanta Pharma Limited	Pharmaceuticals & Biotechnology	0.71%	Capital Small Finance Bank Limited	Banks	0.31%
The Phoenix Mills Limited	Realty	0.71%	Star Health And Allied Insurance Company Limited	Insurance	0.30%
Blue Star Limited	Consumer Durables	0.71%	Kaynes Technology India Limited	Industrial Manufacturing	0.29%
Nucleus Software Exports Limited	IT - Software	0.70%	Go Fashion (India) Limited	Retailing	0.28%
Rainbow Childrens Medicare Ltd	Healthcare Services	0.70%	Saregama India Limited	Entertainment	0.28%
Oil India Limited	Oil	0.69%	3M India Limited	Diversified	0.28%
Apeejay Surrendra Park Hotels Ltd	Leisure Services	0.69%	Cello World Limited	Consumer Durables	0.26%
Sobha Limited	Realty	0.68%	Vedant Fashions Limited	Retailing	0.24%
Bajaj Finserv Limited	Finance	0.67%	Asad Engineering Ltd	Electrical Equipment	0.23%
AIA Engineering Limited	Industrial Products	0.66%	Cholamandalam Investment and Finance Company Ltd	Finance	0.21%
Electronics Mart India Limited	Pharmaceuticals & Biotechnology	0.65%	Craftsman Automation Limited	Auto Components	0.20%
Kolte - Patil Developers Limited	Realty	0.64%	Avalon Technologies Limited	Electrical Equipment	0.19%
Maruti Suzuki India Limited	Automobiles	0.64%	Persistent Systems Limited	IT - Software	0.16%
Mankind Pharma Limited	Pharmaceuticals & Biotechnology	0.63%	Jupiter Life Hospitals Limited	Healthcare Services	0.15%
Vijaya Diagnostic Centre Limited	Healthcare Services	0.61%	REIT Instruments		1.65%
Cipla Limited	Pharmaceuticals & Biotechnology	0.60%	Nexus Select Trust - REIT	Realty	1.10%
Krishna Institute Of Medical Sciences Limited	Healthcare Services	0.60%	Brookfield India Real Estate Trust	Realty	0.55%
Poly Medicure Limited	Healthcare Equipment & Supplies	0.60%	Money Market Instruments		2.03%
Arvind Fashions Limited	Retailing	0.59%	Treasury Bill		2.03%
Century Textiles & Industries Ltd	Paper, Forest & Jute Products	0.59%	91 Days		1.83%
Bank of India	Banks	0.57%	182 Days		0.20%
Bharat Bijlee Limited	Electrical Equipment	0.55%	TREPS & Net Current Assets		3.43%
Bayer Cropscience Limited	Fertilizers & Agrochemicals	0.55%	GRAND TOTAL		100.00%
Honasa Consumer Limited	Personal Products	0.53%			
Gujarat Ambuja Exports Limited	Agricultural Food & other Products	0.52%			
Hindustan Petroleum Corp. Limited	Petroleum Products	0.52%			
The Federal Bank Limited	Banks	0.52%			
CreditAccess Grameen Limited	Finance	0.51%			
Varun Beverages Limited	Beverages	0.50%			
Indian Bank	Banks	0.50%			
Max Healthcare Institute Limited	Healthcare Services	0.50%			
Tata Consultancy Services Limited	IT - Software	0.49%			
NTPC Limited	Power	0.49%			
ACC Limited	Cement & Cement Products	0.48%			



Top 10 Industry Allocation (% to Net Assets)



Market Cap Allocation (% to Net Assets)



Industry Classification as recommended by SEBI/AMFI

Market Capitalization as specified by SEBI/AMFI

WhiteOak Capital Pharma and Healthcare Fund



An open ended equity scheme investing in Pharma and Healthcare sector

Data as on 29 February 2024

Fund Snapshot

Inception Date

06th February 2024

Benchmark

S&P BSE Healthcare TRI

Fund Manager

Mr. Ramesh Mantri (Equity)

Managing this Scheme from its inception

Total Work Experience-Over 20 Years

Mr. Dheeresh Pathak (Assistant Fund Manager- Equity)

Managing this Scheme from its inception

Total Work Experience-Over 16 Years

Mr. Piyush Baranwal (Debt)

Managing this Scheme from its inception

Total Work Experience-Over 14 Years

Mr. Shariq Merchant (Overseas Investments)

Managing this Scheme from its inception

Total Work Experience-Over 11 Years

Category of the Scheme

Sectoral Fund

AUM

Monthly Average AUM

₹ 77.43 Crore

Month End AUM

₹ 103.21 Crore

Minimum Investment & Additional Purchase Amount

Lumpsum- Rs. 100/- and in multiples of Re. 1/- thereafter

For Weekly, Fortnightly & Monthly SIP - Rs.100 & in multiple of Re. 1, Min. instalments: 6,

For Quarterly SIP- Rs.500 & in multiple of Re. 1, Min. instalments: 4

STP

Daily Fixed STP - Rs. 500, Min. Instalments:60

Weekly Fixed STP - Rs.500, Min. Instalments:15

Monthly Fixed STP - Rs.1000, Min. Instalments:6

Quarterly Fixed STP - Rs.1500, Min. Instalments:4

Expense Ratio, (p.a %)

Regular Plan :

2.35

Direct Plan :

0.60

⁵Total Expense Ratio - As on last day of the month & includes additional expenses provided in Regulation 52(6A)(b) and 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996 and Goods and Service Tax on Management Fees. Different plans have different expense structure. For more details please visit our Website.

NAV of Plans / Options~ as on Feb 29, 2024

Regular Plan

Growth ₹ 10.1860

Direct Plan

Growth ₹ 10.2000

~Plans: Regular and Direct

Options: Growth

(Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.)

Portfolio Details

Weight in Top 10 Stocks: 59.96%

Weight in Top 20 Stocks: 88.88%

Total number of Stock : 26

Load Structure

Entry Load⁶: Nil

Exit Load: 1.00% (of applicable NAV); if units are redeemed/switched-out within 1 month from the date of allotment. Nil thereafter

⁶SEBI vide its circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 has decided that there shall be no entry Load for all Mutual Fund Schemes.

Quantitative Information

Portfolio Beta, Standard Deviation, Sharpe Ratio and Tracking Error of the Scheme is not computed since the scheme has not completed 3 years from its inception.

Portfolio Turnover Ratio is not computed since the Scheme has not completed 1 year from its inception.



Investment Objective

The primary objective of the Scheme is to provide long-term capital appreciation by investing predominantly in equity and equity related instruments of Pharma and Healthcare companies. However, there can be no assurance that the investment objective of the Scheme will be realized.



Why to Invest In WhiteOak Capital Pharma and Healthcare Fund ?

- > **Pure play in Multi-Year Structural Growth Theme for India**
- > **Low Co-relation with broader market indices** along with potential to create wealth over the long term.
- > **Heterogeneous Business Model:** Opportunity for Active Fund Managers for bottom-up stock picking.
- > **Large and Experienced Team of Analysts:** WhiteOak Capital has a large and experienced analysts' team tracking a large investable universe within the Healthcare theme.



Portfolio holdings (as on February 29, 2024)

Instrument Type/ Issuer Name	Industry/ Rating	% to Net Assets
Equity & Equity related Instruments		94.62%
Sun Pharmaceutical Industries Limited	Pharmaceuticals & Biotechnology	9.28%
Cipla Limited	Pharmaceuticals & Biotechnology	8.83%
Torrent Pharmaceuticals Limited	Pharmaceuticals & Biotechnology	6.88%
Zydus Lifesciences Limited	Pharmaceuticals & Biotechnology	5.29%
Mankind Pharma Limited	Pharmaceuticals & Biotechnology	4.93%
Neuland Laboratories Limited	Pharmaceuticals & Biotechnology	4.87%
Krishna Institute Of Medical Sciences Limited	Healthcare Services	4.68%
Global Health Limited	Healthcare Services	4.42%
Rainbow Childrens Medicare Limited	Healthcare Services	4.42%
Ajanta Pharma Limited	Pharmaceuticals & Biotechnology	4.41%
Poly Medicure Limited	Healthcare Equipment & Supplies	4.36%
JB Chemicals & Pharmaceuticals Ltd	Pharmaceuticals & Biotechnology	4.01%
Abbott India Limited	Pharmaceuticals & Biotechnology	3.82%
Aster DM Healthcare Limited	Healthcare Services	3.41%
Vijaya Diagnostic Centre Limited	Healthcare Services	2.81%
Innova Captab Limited	Pharmaceuticals & Biotechnology	2.36%
Jupiter Life Line Hospitals Limited	Healthcare Services	2.24%
Glenmark Life Sciences Limited	Pharmaceuticals & Biotechnology	2.00%
Fine Organic Industries Limited	Chemicals & Petrochemicals	1.96%
Medi Assist Healthcare Services Ltd	Insurance	1.95%
Piramal Pharma Limited	Pharmaceuticals & Biotechnology	1.73%
Glenmark Pharmaceuticals Limited	Pharmaceuticals & Biotechnology	1.55%
Biocon Limited	Pharmaceuticals & Biotechnology	1.54%
Eris Lifesciences Limited	Pharmaceuticals & Biotechnology	1.26%
Gufic Biosciences Limited	Pharmaceuticals & Biotechnology	1.11%
RPG Life Sciences Limited	Pharmaceuticals & Biotechnology	0.50%
TREPS & Net Current Assets		5.38%
GRAND TOTAL		100.00%

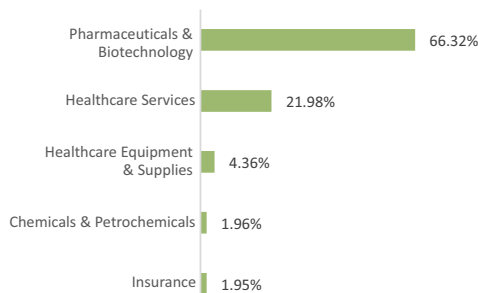
Rounded off to the nearest two digits after the decimal point

Details of Stock Future / Index Future

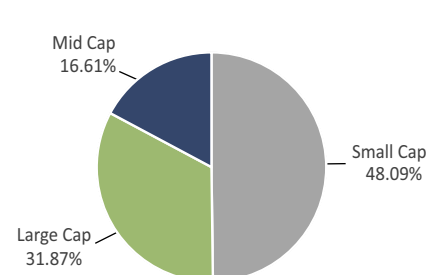
Long-Short / Name of the Instrument	Industry	% to NAV.
Long / Sun Pharmaceutical Industries Limited	Pharmaceuticals & Biotechnology	1.95%



Top 10 Industry Allocation (% to Net Assets)



Market Cap Allocation (% to Net Assets)



Industry Classification as recommended by SEBI/AMFI

Market Capitalization as specified by SEBI/AMFI

WhiteOak Capital Banking & Financial Services Fund



An open-ended equity scheme investing in banking & financial services sector

Data as on 29 February 2024

Fund Snapshot

Inception Date

06th February 2024

Benchmark

Nifty Financial Services Total Return Index (TRI)

Fund Manager

Ms. Trupti Agrawal (Equity)

Managing this Scheme from its inception

Total Work Experience-Over 15 Years

Mr. Ramesh Mantri (Equity)

Managing this Scheme from its inception

Total Work Experience-Over 20 Years

Mr. Piyush Baranwal (Debt)

Managing this Scheme from its inception

Total Work Experience-Over 14 Years

Mr. Shariq Merchant (Overseas Investments)

Managing this Scheme from its inception

Total Work Experience-Over 11 Years

Category of the Scheme

Equity- Thematic Fund

AUM

Monthly Average AUM ₹ 94.06 Crore

Month End AUM ₹ 121.98 Crore

Minimum Investment & Additional Purchase Amount

Lumpsum- Rs. 100/- and in multiples of Re. 1/- thereafter

SIP

For Weekly, Fortnightly & Monthly SIP - Rs.100 & in multiple of Re. 1, Min. instalments: 6,

For Quarterly SIP- Rs.500 & in multiple of Re. 1, Min. instalments: 4

STP

Daily Fixed STP - Rs. 500, Min. Instalments:60

Weekly Fixed STP - Rs.500, Min. Instalments:15

Monthly Fixed STP - Rs.1000, Min. Instalments:6

Quarterly Fixed STP - Rs.1500, Min. Instalments:4

Expense Ratio (p.a %)

Regular Plan : 2.35

Direct Plan : 0.60

[†]Total Expense Ratio - As on last day of the month & includes additional expenses provided in Regulation 52(6A)(b) and 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996 and Goods and Service Tax on Management Fees. Different plans have different expense structure. For more details please visit our Website.

NAV of Plans / Options~ as on Feb 29, 2024

Regular Plan

Growth ₹ 9.8480

Direct Plan

Growth ₹ 9.8600

~Plans: Regular and Direct

Options: Growth and IDCW

(Pursuant to payment of IDCW, the NAV of IDCW Option of scheme/plans would fall to the extent of payout and statutory levy, if applicable.)

Portfolio Details

Weight in Top 10 Stocks: 66.26%

Weight in Top 20 Stocks: 88.55%

Total number of Stock : 28

Load Structure

Entry Load[†]: Nil

Exit Load: 1.00% (of applicable NAV); if units are redeemed/switched-out within 1 month from the date of allotment. Nil thereafter

[†]SEBI vide its circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 has decided that there shall be no entry Load for all Mutual Fund Schemes.

Quantitative Information

Portfolio Beta, Standard Deviation, Sharpe Ratio and Tracking Error of the Scheme is not computed since the scheme has not completed 3 years from its inception.

Portfolio Turnover Ratio is not computed since the Scheme has not completed 1 year from its inception.



Investment Objective

The primary objective of the Scheme is to provide long-term capital appreciation by investing predominantly in equity and equity related instruments of banks & companies engaged in Financial Services Sector. However, there can be no assurance that the investment objective of the Scheme will be realized.



Why to Invest In WhiteOak Capital Banking & Financial Services Fund ?

➤ **Pure play in Multi-Year Structural Growth Theme for India**

➤ **Attention to the Emerging Businesses:** Our Strong BFSI coverage pays adequate attention to the emerging business segments. Many of them are expected to grow faster and the universe is likely to increase as more businesses are expected to enter the listed BFSI Space.

➤ **Large and Experienced team of Analysts:** WhiteOak Capital has a large and experienced analysts' team tracking a large investable universe within the theme.

➤ **Diversified Portfolio within the theme-** The team is well equipped to create a diversified portfolio within the theme with reasonable exposure to high growth-emerging opportunities.

BFSI= Banking, Financial Services and Insurance



Portfolio holdings (as on February 29, 2024)

Instrument Type/ Issuer Name	Industry/ Rating	% to Net Assets
Equity & Equity related Instruments		96.52%
ICICI Bank Limited	Banks	20.83%
HDFC Bank Limited	Banks	14.88%
Bajaj Finserv Limited	Finance	5.90%
Kotak Mahindra Bank Limited	Banks	4.85%
Five Star Business Finance Limited	Finance	3.93%
Cholamandalam Financial Holdings Limited	Finance	3.92%
IIFL Finance Limited	Finance	3.02%
State Bank of India	Banks	2.99%
SBI Life Insurance Company Limited	Insurance	2.99%
Axis Bank Limited	Banks	2.95%
Computer Age Management Services Limited	Capital Markets	2.52%
Medi Assist Healthcare Services Limited	Insurance	2.49%
Shriram Finance Limited	Finance	2.45%
Intellect Design Arena Limited	IT - Software	2.36%
Power Finance Corporation Limited	Finance	2.35%
Capital Small Finance Bank Limited	Banks	2.30%
REC Limited	Finance	2.28%
360 One WAM Limited	Finance	1.97%
CSB Bank Limited	Banks	1.86%
Bank of India	Banks	1.71%
The Jammu & Kashmir Bank Limited	Banks	1.70%
KFin Technologies Limited	Capital Markets	1.02%
BSE Limited	Capital Markets	1.01%
Bajaj Finance Limited	Finance	0.96%
Nucleus Software Exports Limited	IT - Software	0.96%
LIC Housing Finance Limited	Finance	0.92%
HDFC Life Insurance Company Limited	Insurance	0.90%
CMS Info System Limited	Commercial Services & Supplies	0.50%

TREPS & Net Current Assets

GRAND TOTAL

Rounded off to the nearest two digits after the decimal point

100.00%

Details of Stock Future / Index Future

Long-Short / Name of the Instrument

Long / Nifty Financial Index Future

Industry

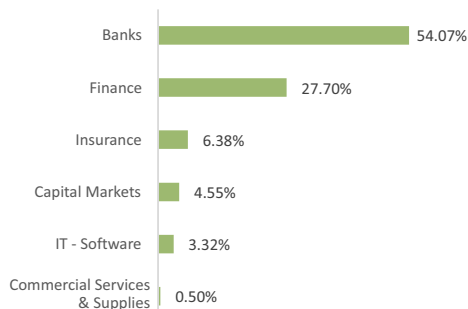
Index

% to NAV.

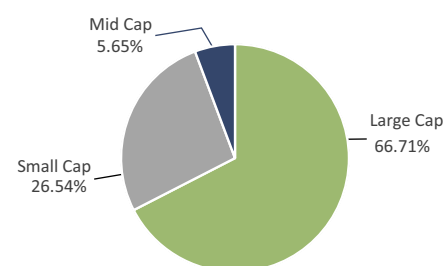
2.38%



Top 10 Industry Allocation (% to Net Assets)



Market Cap Allocation (% to Net Assets)



Industry Classification as recommended by SEBI/AMFI

Market Capitalization as specified by SEBI/AMFI

WhiteOak Capital Balanced Advantage Fund

An Open Ended Dynamic Asset Allocation Fund



Data as on 29 February 2024

Fund Snapshot

Inception Date

10th February 2023

Benchmark

CRISIL Hybrid 50+50 - Moderate Index

Fund Manager

Mr. Ramesh Mantri (Equity)

Managing this Scheme from its inception
Total Work Experience-Over 20 Years

Mr. Piyush Baranwal (Debt)

Managing this Scheme from its inception
Total Work Experience-Over 14 Years

Ms. Trupti Agrawal (Assistant Fund Manager/Equity)

Managing this Scheme from its inception
Total Work Experience -Over 15 Years

Category of the Scheme

Hybrid Scheme - Balanced Advantage Fund /Dynamic Asset Allocation Fund

AUM

Monthly Average AUM ₹ 845.28 Crore

Month End AUM ₹ 871.39 Crore

Quarterly Avg AUM ₹ 711.24 Crore

Minimum Investment & Additional Purchase Amount

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

Expense Ratio[§] (p.a. %)

Regular Plan : 2.23

Direct Plan : 0.60

[§]Total Expense Ratio - As on last day of the month & includes additional expenses provided in Regulation 52(6A)(b) and 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996 and Goods and Service Tax on Management Fees. Different plans have different expense structure. For more details please visit our Website.

NAV of Plans / Options~ as on Feb 29, 2024

Regular Plan

Growth ₹ 12.0300

Direct Plan

Growth ₹ 12.2420

~Plans: Regular and Direct

Options: Growth

Currently, the Scheme is not offering Income Distribution cum Capital Withdrawal Option (IDCW).

Portfolio Details (Equity Holding net Derivatives)

Weight in Top 10 Stocks: 20.22%

Weight in Top 20 Stocks: 29.28%

Total number of Stock : 91

Net Equity Exposure 53.08% (post adjustment of long & short future positions)

Quantitative Information as on Feb 29, 2024

Annualised Portfolio YTM*: 7.32%

Macaulay Duration : 3.63 Years

Residual Maturity : 4.98 Years

Modified Duration : 3.48 Years

* in case of semi-annual YTM, it will be annualised
(Calculated on amount invested in debt securities (including accrued interest), deployment of funds in TREPS and Reverse Repo and net receivable / payable.)

Ratios

Portfolio Turn Over Ratio 3.06 Times

Load Structure

Entry Load[§]: Nil

Exit Load: 1.00% (of applicable NAV); if units are redeemed/switched-out within 1 month from the date of allotment. Nil thereafter

[§]SEBI vide its circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 has decided that there shall be no entry Load for all Mutual Fund Schemes.

Quantitative Information

Portfolio Beta, Standard Deviation, Sharpe Ratio and Tracking Error of the Scheme is not computed since the scheme has not completed 3 years from its inception.



Investment Objective

To provide long term capital appreciation and generate income from a dynamically managed portfolio of equity & equity related instruments and debt & money market securities. However, there can be no assurance that the investment objective of the Scheme will be realized.

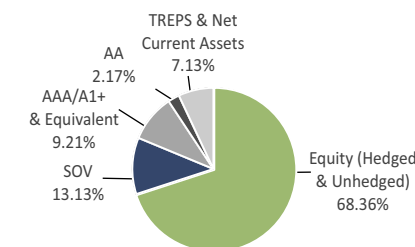


Why to Invest In WhiteOak Capital Balanced Advantage Fund ?

- > Helps to remove psychological barrier (Greed & Fear) for its investors by investing in a dynamically managed portfolio of equity & equity related instruments and debt & money market securities.
- > Scheme utilizes proprietary in-house Market Valuation Index to decide Net Equity Levels.
- > Scheme allocates Higher in Equity when Equity Market Valuation is Low and Lower when Equity Market Valuation is High, thus benefits from market volatility.
- > Seeks to invest in arbitrage opportunities in India Equities while maintaining net equity levels between 30%-80%.
- > Endeavors to deliver better investing experience over full market cycle by reducing downside during falling market and providing reasonable participation during rising market.



Rating Profile (% to Net Assets)

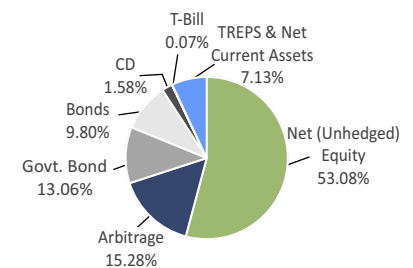


SOV-Sovereign

Long & short future positions are considered.



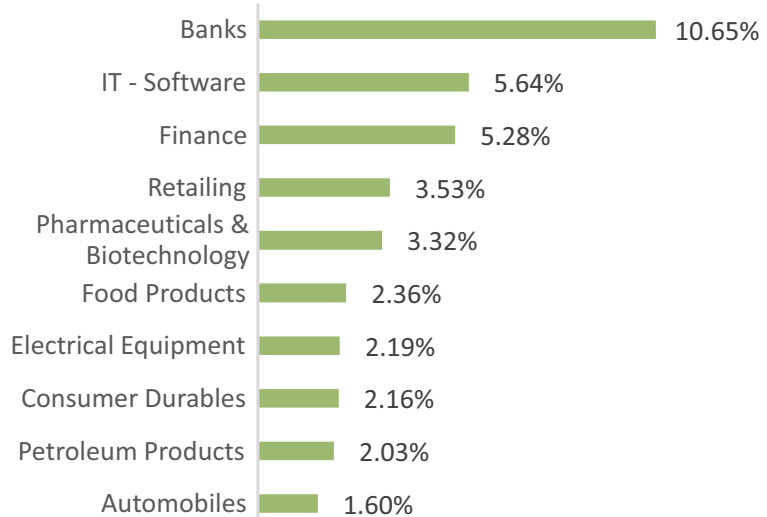
Asset Allocation (% to Net Assets)



CD-Certificate of Deposit TBILL-Treasury Bills



Top 10 Industry Allocation of Equity Holding (% to Net Assets)



Industry Classification as recommended by SEBI/AMFI

Long & short future positions are considered.

WhiteOak Capital Balanced Advantage Fund

An Open Ended Dynamic Asset Allocation Fund



Data as on 29 February 2024



Portfolio holdings (as on February 29, 2024)

Instrument Type/ Issuer Name	Industry/ Rating	% to Net Assets	% Derivatives to Net assets / Hedged Equity	Net (Unhedged) Equity % [^]
Equity & Equity related		67.32%	-15.28%	52.04%
ICICI Bank Limited	Banks	4.96%		4.96%
HDFC Bank Limited	Banks	3.99%	(0.98)%	3.01%
Nestle India Limited	Food Products	2.36%		2.36%
Titan Company Limited	Consumer Durables	1.95%		1.95%
Reliance Industries Limited	Petroleum Products	4.99%	(3.26)%	1.73%
Larsen & Toubro Limited	Construction	3.41%	(1.95)%	1.46%
Zomato Limited	Retailing	1.43%		1.43%
Bharat Electronics Limited	Aerospace & Defense	1.15%		1.15%
Kotak Mahindra Bank Limited	Banks	1.93%	(0.84)%	1.09%
Infosys Limited	IT - Software	1.88%	(0.80)%	1.08%
ABB India Limited	Electrical Equipment	1.05%		1.05%
Tata Consultancy Services Limited	IT - Software	1.03%		1.03%
Coforge Limited	IT - Software	0.91%		0.91%
REC Limited	Finance	0.91%		0.91%
Godrej Consumer Products Limited	Personal Products	0.90%		0.90%
Ambuja Cements Limited	Cement & Cement Products	1.27%	(0.38)%	0.89%
Trent Limited	Retailing	0.87%		0.87%
Cipla Limited	Pharmaceuticals & Biotechnology	0.87%		0.87%
Torrent Pharmaceuticals Limited	Pharmaceuticals & Biotechnology	0.84%		0.84%
State Bank of India	Banks	0.89%	(0.10)%	0.79%
CG Power and Industrial Solutions Limited	Electrical Equipment	0.79%		0.79%
Mahindra & Mahindra Limited	Automobiles	0.78%		0.78%
Cholamandalam Investment and Finance Company Ltd	Finance	0.77%		0.77%
Computer Age Management Services Limited	Capital Markets	0.77%		0.77%
Rashi Peripherals Limited	IT - Hardware	0.74%		0.74%
Power Finance Corporation Limited	Finance	0.71%		0.71%
Bajaj Finserv Limited	Finance	0.66%		0.66%
Bajaj Finance Limited	Finance	2.16%	(1.53)%	0.63%
Maruti Suzuki India Limited	Automobiles	0.63%		0.63%
Varun Beverages Limited	Beverages	0.60%		0.60%
Bharti Airtel Limited	Telecom - Services	0.58%		0.58%
Intellect Design Arena Limited	IT - Software	0.53%		0.53%
Info Edge (India) Limited	Retailing	0.49%		0.49%
Tata Steel Limited	Ferrous Metals	0.48%		0.48%
HDFC Life Insurance Company Limited	Insurance	0.46%		0.46%
KSB Limited	Industrial Products	0.45%		0.45%
Ajanta Pharma Limited	Pharmaceuticals & Biotechnology	0.43%		0.43%
Neuland Laboratories Limited	Pharmaceuticals & Biotechnology	0.40%		0.40%
Medi Assist Healthcare Services Limited	Insurance	0.40%		0.40%
NTPC Limited	Power	0.39%		0.39%
Global Health Limited	Healthcare Services	0.35%		0.35%
Astral Limited	Industrial Products	0.35%		0.35%
CMS Info System Limited	Commercial Services & Supplies	0.34%		0.34%
360 One WAM Limited	Finance	0.33%		0.33%
ICICI Prudential Life Insurance Company Limited	Insurance	0.33%		0.33%
Sobha Limited	Realty	0.32%		0.32%
Five Star Business Finance Limited	Finance	0.32%		0.32%
Electronics Mart India Limited	Retailing	0.32%		0.32%
Oracle Financial Services Software Limited	IT - Software	0.32%		0.32%
Krishna Institute Of Medical Sciences Limited	Healthcare Services	0.31%		0.31%
Hindustan Petroleum Corporation Limited	Petroleum Products	0.30%		0.30%
IIFL Finance Limited	Finance	0.30%		0.30%
Newgen Software Technologies Limited	IT - Software	0.29%		0.29%
Mankind Pharma Limited	Pharmaceuticals & Biotechnology	0.29%		0.29%
The Phoenix Mills Limited	Realty	0.29%		0.29%
Poly Medicure Limited	Healthcare Equipment & Supplies	0.29%		0.29%
The Jammu & Kashmir Bank Limited	Banks	0.28%		0.28%
Rainbow Childrens Medicare Limited	Healthcare Services	0.28%		0.28%
Bharat Bijlee Limited	Electrical Equipment	0.27%		0.27%
Hindalco Industries Limited	Non - Ferrous Metals	2.22%	(1.96)%	0.26%
Axis Bank Limited	Banks	1.81%	(1.55)%	0.26%
Oil & Natural Gas Corporation Limited	Oil	0.32%	(0.06)%	0.26%
LTIMindtree Limited	IT - Software	0.26%		0.26%
Capital Small Finance Bank Limited	Banks	0.26%		0.26%
JB Chemicals & Pharmaceuticals Limited	Pharmaceuticals & Biotechnology	0.26%		0.26%
Apeejay Surrendra Park Hotels Limited	Leisure Services	0.24%		0.24%
Kewal Kiran Clothing Limited	Textiles & Apparels	0.24%		0.24%
Grindwell Norton Limited	Industrial Products	0.24%		0.24%
Innova Captab Limited	Pharmaceuticals & Biotechnology	0.23%		0.23%
AIA Engineering Limited	Industrial Products	0.22%		0.22%
Sonata Software Limited	IT - Software	0.22%		0.22%
Safari Industries (India) Limited	Consumer Durables	0.21%		0.21%
Indiamart Intermesh Limited	Retailing	0.21%		0.21%
Arvind Fashions Limited	Retailing	0.21%		0.21%
Shriram Finance Limited	Finance	0.19%		0.19%
Eicher Motors Limited	Automobiles	0.19%		0.19%
Onward Technologies Limited	IT - Services	0.17%		0.17%
Radiant Cash Management Services Limited	Commercial Services & Supplies	0.17%		0.17%
Arman Financial Services Limited	Finance	0.17%		0.17%
SHIVALIK BIMETAL CONTROLS LIMITED	Industrial Products	0.15%		0.15%
Nucleus Software Exports Limited	IT - Software	0.14%		0.14%
Vijaya Diagnostic Centre Limited	Healthcare Services	0.13%		0.13%
Kaynes Technology India Limited	Industrial Manufacturing	0.12%		0.12%
Azad Engineering Ltd	Electrical Equipment	0.08%		0.08%
Jio Financial Services Limited	Finance	0.08%		0.08%
Persistent Systems Limited	IT - Software	0.02%		0.02%
Muthoot Finance Limited	Finance	0.01%		0.01%
Power Grid Corporation of India Limited	Power	0.69%	(0.69)%	0.00%
Abbott India Limited	Pharmaceuticals & Biotechnology	0.24%	(0.24)%	0.00%
Syngene International Limited	Healthcare Services	0.17%	(0.17)%	0.00%
Hindustan Unilever Limited	Diversified FMCG	0.76%	(0.77)%	-0.01%
Debt & Money Market Instruments		24.51%		
Corporate Bonds		9.80%		
National Bank For Agriculture and Rural Development	CRISIL AAA	3.42%		
Cholamandalam Investment and Finance Company Ltd	ICRA AA+	2.17%		
Small Industries Dev Bank of India	ICRA AAA	1.94%		
LC Housing Finance Limited	CRISIL AAA	1.14%		
Can Fin Homes Limited	ICRA AAA	1.13%		
Treasury Bill (182 Days)	Sovereign	0.07%		
Government Bonds	Sovereign	13.06%		
Certificate of Deposit		1.58%		
ICICI Bank Limited	ICRA A1+	0.78%		
HDFC Bank Limited	CARE A1+	0.46%		
Small Industries Dev Bank of India	CARE A1+	0.23%		
The Federal Bank Limited	CRISIL A1+	0.11%		
TREPS		7.51%		
Net Current Assets		0.66%		
GRAND TOTAL		100.00%		
#Allocation less than 0.01%				
[^] Only short future positions are considered.				
Details of Stock Future / Index Future				
Long-Short / Name of the Instrument	Industry	% to NAV.		
Long Persistent Systems Limited	IT - Software	0.84%		
Long Muthoot Finance Limited	Finance	0.20%		

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

Data as on 29 February 2024

Fund Snapshot

Inception Date

19th May 2023

Benchmark

S&P BSE 500 TRI (40%) + CRISIL Composite Bond Index (40%)
Domestic prices of Gold (10%) + Domestic prices of Silver (10%)

Fund Manager

Mr. Ramesh Mantri (Equity)

Managing this Scheme from its inception
Total Work Experience-Over 20 Years

Mr. Piyush Baranwal (Debt)

Managing this Scheme from its inception
Total Work Experience-Over 14 Years

Mr. Vineet Narang (Commodity)

Managing this Scheme from its inception
Total Work Experience- Over 1 Year and 7 months

Mr. Shariq Merchant (overseas)

Managing this Scheme from its inception
Total Work Experience- Over 11 Years

Category of the Scheme

Hybrid Scheme- Multi Asset Allocation Fund

AUM

Monthly Average AUM ₹ 307.60 Crore
Month End AUM ₹ 321.01 Crore
Quarterly Avg AUM ₹ 230.07 Crore

Minimum Investment & Additional Purchase Amount

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

Expense Ratio⁵ (p.a %)

Regular Plan : 1.75
Direct Plan : 0.57

⁵Total Expense Ratio - As on last day of the month & includes additional expenses provided in Regulation 52(6A)(b) and 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996 and Goods and Service Tax on Management Fees. Different plans have different expense structure. For more details please visit our Website.

NAV of Plans / Options~ as on Feb 29, 2024

Regular Plan

Growth ₹ 11.2190

Direct Plan

Growth ₹ 11.3230

~Plans: Regular and Direct

Options: Growth

Currently, the Scheme is not offering Income Distribution cum Capital Withdrawal Option (IDCW).

Portfolio Details (Equity Holding net Derivatives)

Weight in Top 10 Stocks: 9.55%

Weight in Top 20 Stocks: 14.50%

Total number of Stock: 89

Net Equity Exposure 28.00% (post adjustment of long & short future positions)

Quantitative Information as on Feb 29, 2024

Annualised Portfolio YTM*: 7.40%

Macaulay Duration : 3.51 Years

Residual Maturity : 4.82 Years

Modified Duration : 3.37 Years

* in case of semi-annual YTM, it will be annualised
(Calculated on amount invested in debt securities (including accrued interest), deployment of funds in TREPS and Reverse Repo and net receivable / payable.)

Load Structure

Entry Load⁶: Nil

Exit Load: 1.00% (of applicable NAV); if units are redeemed/switched-out within 1 month from the date of allotment. Nil thereafter

⁶SEBI vide its circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 has decided that there shall be no entry Load for all Mutual Fund Schemes.

Quantitative Information

Portfolio Beta, Standard Deviation, Sharpe Ratio and Tracking Error of the Scheme is not computed since the scheme has not completed 3 years from its inception.

Portfolio Turnover Ratio is not computed since the Scheme has not completed 1 year from its inception.



Investment Objective

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.



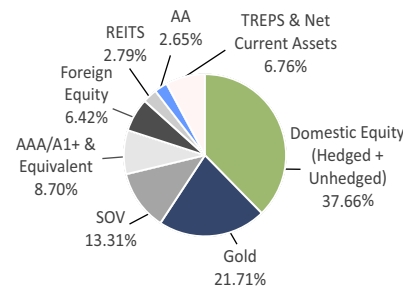
Why to invest in WhiteOak Capital Multi Asset Allocation Fund?

- › Scheme offers diversification across various asset classes like different asset classes like domestic equity & related instruments, Gold, Fixed income, Foreign Equity etc.
- › Economic Cycles and Markets across the globe are very dynamic and it is not possible to consistently time the winning asset class, but a right mix of these asset classes may help investors achieve optimum level of risk adjusted return.
- › Scheme invests in various asset classes using internal Proprietary Model to figure out relative attractiveness of these asset classes.
- › The scheme endeavours to achieve Reasonable Return with Moderate Volatility for its investors over medium to long term by diversifying investments in various Low-Correlated and Negatively Correlated Asset Classes.
- › The scheme can be a Hassel-free and Tax-efficient[^] way of investing in various asset classes via Single Mutual Fund Scheme with quick T+1 day Liquidity.

[^]Scheme is eligible for Long Term Capital Gain tax of 20% (+ Surcharge and Cess) with indexation benefit after the holding period of more than 3 years as per prevailing tax laws (w.e.f. 1st April 2023). Investors are requested to consult their tax consultant to understand individual nature of tax implications. Portfolio will be managed as per stated Investment objective, investment strategy & asset allocation in the Scheme Information Document (SID) and is subject to the changes within provisions of SID of the Scheme.



Rating Profile (% to Net Assets)

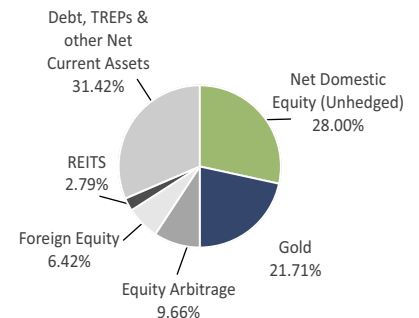


■ SOV-Sovereign

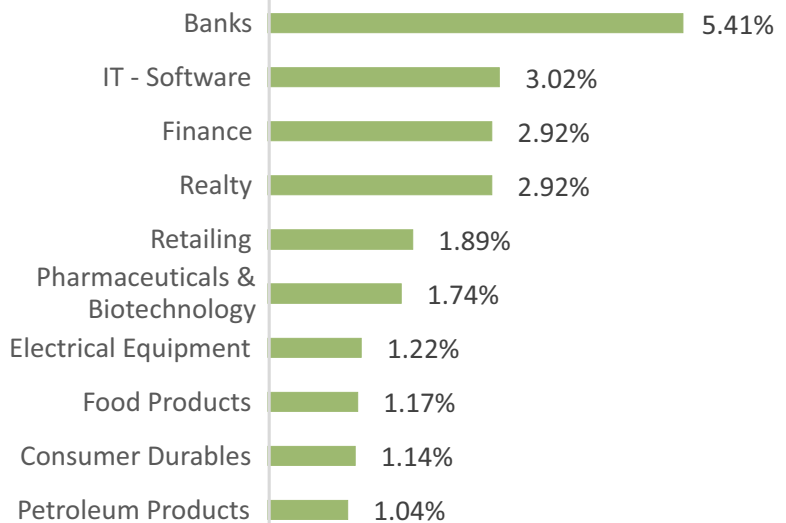
Long & short future positions are considered.



Asset Allocation (% to Net Assets)



Top 10 Industry Allocation of Equity Holding (% to Net Assets)



Industry Classification as recommended by SEBI/AMFI

Long & short future positions are considered

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

Data as on 29 February 2024



Portfolio holdings (as on February 29, 2024)

Instrument Type/ Issuer Name	Industry/ Rating	% to Net Assets	% Derivatives to Net assets / Hedged Equity	Net (Unhedged) Equity % [^]
Equity & Equity related		36.67%	(9.66)%	27.01%
Reliance Industries Limited	Petroleum Products	4.44%	0.83%	0.83%
HDFC Bank Limited	Banks	2.80%	(3.55)%	1.57%
ICICI Bank Limited	Banks	2.54%	(1.23)%	2.54%
Kotak Mahindra Bank Limited	Banks	2.21%	(1.66)%	0.55%
Bajaj Finance Limited	Finance	1.59%	(1.25)%	0.34%
Nestle India Limited	Food Products	1.17%		1.17%
Oil & Natural Gas Corporation Limited	Oil	1.14%	(0.97)%	0.17%
Titan Company Limited	Consumer Durables	0.98%		0.98%
Tata Consultancy Services Limited	IT - Software	0.83%	(0.32)%	0.51%
Zomato Limited	Retailing	0.83%		0.83%
Larsen & Toubro Limited	Construction	0.77%		0.77%
Hindustan Unilever Limited	Diversified FMCG	0.64%	(0.64)%	0.00%
Ambuja Cements Limited	Cement & Cement Products	0.60%		0.60%
ABB India Limited	Electrical Equipment	0.59%		0.59%
Bharat Electronics Limited	Aerospace & Defense	0.57%		0.57%
Godrej Consumer Products Limited	Personal Products	0.53%		0.53%
Cholamandalam Investment and Finance Company Ltd	Finance	0.50%		0.50%
Infosys Limited	IT - Software	0.48%		0.48%
Coforge Limited	IT - Software	0.46%		0.46%
REC Limited	Finance	0.45%		0.45%
Trent Limited	Retailing	0.44%		0.44%
Mahindra & Mahindra Limited	Automobiles	0.41%		0.41%
Torrent Pharmaceuticals Limited	Pharmaceuticals & Biotechnology	0.39%		0.39%
Power Finance Corporation Limited	Finance	0.39%		0.39%
CG Power and Industrial Solutions Limited	Electrical Equipment	0.38%		0.38%
Computer Age Management Services Limited	Capital Markets	0.37%		0.37%
Neuland Laboratories Limited	Pharmaceuticals & Biotechnology	0.35%		0.35%
Cipla Limited	Pharmaceuticals & Biotechnology	0.33%		0.33%
Bajaj Finserv Limited	Finance	0.32%		0.32%
State Bank of India	Banks	0.31%		0.31%
Maruti Suzuki India Limited	Automobiles	0.30%		0.30%
Intellect Design Arena Limited	IT - Software	0.29%		0.29%
Varun Beverages Limited	Beverages	0.25%		0.25%
Medi Assist Healthcare Services Limited	Insurance	0.24%		0.24%
HDFC Life Insurance Company Limited	Insurance	0.24%		0.24%
Bharti Airtel Limited	Telecom - Services	0.23%		0.23%
KSB Limited	Industrial Products	0.23%		0.23%
Shriram Finance Limited	Finance	0.23%		0.23%
Axis Bank Limited	Banks	0.22%	(0.04)%	0.18%
Tata Steel Limited	Ferrous Metals	0.21%		0.21%
Rashi Peripherals Limited	IT - Hardware	0.21%		0.21%
NTPC Limited	Power	0.20%		0.20%
Info Edge (India) Limited	Retailing	0.20%		0.20%
Newgen Software Technologies Limited	IT - Software	0.19%		0.19%
CMS Info System Limited	Commercial Services & Supplies	0.18%		0.18%
Oracle Financial Services Software Limited	IT - Software	0.18%		0.18%
ICICI Prudential Life Insurance Company Limited	Insurance	0.18%		0.18%
Safari Industries (India) Limited	Consumer Durables	0.16%		0.16%
Arvind Fashions Limited	Retailing	0.16%		0.16%
Bharat Bijlee Limited	Electrical Equipment	0.16%		0.16%
Electronics Mart India Limited	Retailing	0.16%		0.16%
Krishna Institute Of Medical Sciences Limited	Healthcare Services	0.16%		0.16%
LTIMindtree Limited	IT - Software	0.16%		0.16%
Nucleus Software Exports Limited	IT - Software	0.16%		0.16%
Hindalco Industries Limited	Non - Ferrous Metals	0.15%		0.15%
Hindustan Petroleum Corporation Limited	Petroleum Products	0.15%		0.15%
Mankind Pharma Limited	Pharmaceuticals & Biotechnology	0.15%		0.15%
Poly Medicure Limited	Healthcare Equipment & Supplies	0.15%		0.15%
Innova Captab Limited	Pharmaceuticals & Biotechnology	0.15%		0.15%
Astral Limited	Industrial Products	0.14%		0.14%
Sonata Software Limited	IT - Software	0.14%		0.14%
Five Star Business Finance Limited	Finance	0.14%		0.14%
Ajanta Pharma Limited	Pharmaceuticals & Biotechnology	0.14%		0.14%
Rainbow Childrens Medicare Limited	Healthcare Services	0.13%		0.13%
The Jammu & Kashmir Bank Limited	Banks	0.13%		0.13%
Jio Financial Services Limited	Finance	0.13%		0.13%
Global Health Limited	Healthcare Services	0.13%		0.13%
Abbott India Limited	Pharmaceuticals & Biotechnology	0.13%		0.13%
The Phoenix Mills Limited	Realty	0.13%		0.13%
Capital Small Finance Bank Limited	Banks	0.13%		0.13%
Apeejay Surrendra Park Hotels Limited	Leisure Services	0.12%		0.12%
360 One WAM Limited	Linance	0.12%		0.12%
IFL Finance Limited	Finance	0.12%		0.12%
Kewal Kiran Clothing Limited	Textiles & Apparels	0.12%		0.12%
Vijaya Diagnostic Centre Limited	Healthcare Services	0.11%		0.11%
AIA Engineering Limited	Industrial Products	0.11%		0.11%
Syngene International Limited	Healthcare Services	0.10%		0.10%
JB Chemicals & Pharmaceuticals Limited	Pharmaceuticals & Biotechnology	0.10%		0.10%
Indiamart Interesh Limited	Retailing	0.10%		0.10%
Grindwell Norton Limited	Industrial Products	0.10%		0.10%
Azad Engineering Ltd	Electrical Equipment	0.09%		0.09%
Muthoot Finance Limited	Finance	0.09%		0.09%
Shivalik Bimetal Controls Limited	Industrial Products	0.09%		0.09%
Onward Technologies Limited	IT - Services	0.08%		0.08%
Eicher Motors Limited	Automobiles	0.07%		0.07%
Keynes Technology India Limited	Industrial Manufacturing	0.07%		0.07%
Persistent Systems Limited	IT - Software	0.07%		0.07%
Radiant Cash Management Services Limited	Commercial Services & Supplies	0.07%		0.07%
Power Grid Corporation of India Limited	Power	0.01%		0.01%
REIT Instruments		2.79%		
Nexus Select Trust - REIT	Realty	1.08%		
Brookfield India Real Estate Trust	Realty	0.97%		
Embassy Office Parks REIT	Realty	0.74%		
Foreign Equity		6.42%		
International Exchange Traded Funds		4.86%		
Vanguard S&P 500 ETF	Miscellaneous	4.86%		
Domestic ETF		1.56%		
Motilal Oswal NASDAQ 100 ETF		0.94%		
Mirae Asset S&P 500 Top 50 ETF		0.62%		
Debt Instruments		24.66%		
Government Securities		12.94%		
Treasury Bills		0.37%		
91 days		0.31%		
182 Days		0.06%		
Corporate Bonds		11.35%		
REC Limited	CRISIL AAA	2.17%		
Small Industries Dev Bank of India	CRISIL AAA	1.87%		
Tata Power Company Limited	CARE AA	1.72%		
UC Housing Finance Limited	CRISIL AAA	1.56%		
National Bank For Agriculture and Rural Development	CRISIL AAA	1.56%		
Can Fin Homes Limited	ICRA AAA	1.54%		
Cholamandalam Investment and Finance Company Ltd	ICRA AA+	0.93%		
Gold		21.71%		
ICICI Prudential Gold ETF		9.89%		
HDFC Gold Exchange Traded Fund		9.54%		
DSP Gold ETF		2.28%		
TREPS		7.70%		
Net Current Assets		0.05%		
GRAND TOTAL		100.00%		

[^]only short future positions are considered.

Details of Stock Future / Index Future

Long/Short/Name of the Instrument	Industry	% to NAV.
Long / Index Nifty 50	Index	0.52%
Long Persistent Systems Limited	IT - Software	0.38%
Long Muthoot Finance	Finance	0.09%

WhiteOak Capital Balanced Hybrid Fund

An open ended balanced scheme investing in equity and debt instruments



Data as on 29 February 2024

Fund Snapshot

Inception Date

27th October 2023

Benchmark

CRISIL Hybrid 50+50 - Moderate Index

Fund Manager

Mr. Ramesh Mantri (Equity)
Managing this Scheme from its inception
Total Work Experience-Over 20 Years

Mr. Piyush Baranwal (Debt)
Managing this Scheme from its inception
Total Work Experience-Over 15 Years

Ms. Trupti Agrawal (Assistant Fund Manager- Equity)
Managing this Scheme from its inception
Total Work Experience-Over 15 Years

Mr. Shariq Merchant (overseas)
Managing this Scheme from its inception
Total Work Experience- Over 11 Years

Category of the Scheme

Balanced Hybrid Fund

AUM

Monthly Average AUM ₹ 93.15 Crore
Month End AUM ₹ 95.65 Crore
Quarterly Avg AUM ₹ 54.45 Crore

Minimum Investment & Additional Purchase Amount

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

Expense Ratio⁵ (p.a %)

Regular Plan : 2.13
Direct Plan : 0.71

⁵Total Expense Ratio - As on last day of the month & includes additional expenses provided in Regulation 52(6A)(b) and 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996 and Goods and Service Tax on Management Fees. Different plans have different expense structure. For more details please visit our Website.

NAV of Plans / Options~ as on Feb 29, 2024

Regular Plan	Direct Plan
Growth ₹ 11.0310	Growth ₹ 11.0880

~Plans: Regular and Direct
Options: Growth

Currently, the Scheme is not offering Income Distribution cum Capital Withdrawal Option (IDCW).

Portfolio Details (Equity Holding net Derivatives)

Weight in Top 10 Stocks: 20.53%
Weight in Top 20 Stocks: 29.29%
Total number of Stock : 89

Quantitative Information as on Feb 29, 2024

Annualised Portfolio YTM*: 7.37%
Macaulay Duration : 4.01 Years
Residual Maturity : 5.46 Years
Modified Duration : 3.86 Years

* in case of semi-annual YTM, it will be annualised
(Calculated on amount invested in debt securities (including accrued interest), deployment of funds in TREPS and Reverse Repo and net receivable / payable.)

Load Structure

Entry Load⁶: Nil

Exit Load: 1.00% (of applicable NAV); if units are redeemed/switched-out within 1 month from the date of allotment.

Nil thereafter

⁶SEBI vide its circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 has decided that there shall be no entry Load for all Mutual Fund Schemes.

Quantitative Information

Portfolio Beta, Standard Deviation, Sharpe Ratio and Tracking Error of the Scheme is not computed since the scheme has not completed 3 years from its inception.

Portfolio Turnover Ratio is not computed since the Scheme has not completed 1 year from its inception.

Investment Objective

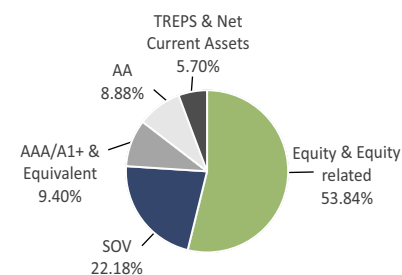
The investment objective of the Scheme is to provide long term capital appreciation and generate income by investing in a balanced portfolio of equity & equity related instruments and debt & money market securities. However, there is no assurance that the investment objective of the Scheme will be realized.

Why to invest in WhiteOak Capital Balanced Hybrid Fund?

- Equity provides higher wealth creation opportunities in the long term and Debt provides stability to the portfolio.
- WhiteOak Capital Balanced Hybrid Fund is a simple yet effective way to participate in both the asset classes.
- This scheme can be a hassle-free and tax-efficient[^] way of investing in Debt and Equity via Single Mutual Fund Scheme.

[^]Scheme is eligible for Long Term Capital Gain tax of 20% (+ Surcharge and Cess) with indexation benefit after the holding period of more than 3 years as per prevailing tax laws (w.e.f. 1st April 2023). Investors are requested to consult their tax consultant to understand individual nature of tax implications. Portfolio will be managed as per stated Investment objective, investment strategy & asset allocation in the Scheme Information Document (SID) and is subject to the changes within provisions of SID of the Scheme.

Rating Profile (% to Net Assets)



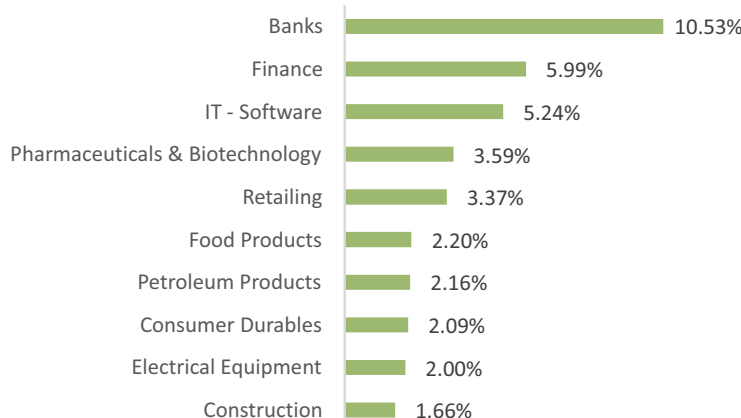
SOV-Sovereign

Index Futures are considered

Asset Allocation (% to Net Assets)



Top 10 Industry Allocation of equity Holding Net of Derivatives (%)



Industry Classification as recommended by SEBI/AMFI

Index Futures are not considered

WhiteOak Capital Balanced Hybrid Fund



An open ended balanced scheme investing in equity and debt instruments

Data as on 29 February 2024



Portfolio holdings (as on February 29, 2024)

Instrument Type/ Issuer Name	Industry/ Rating	% to Net Assets
Equity & Equity related		52.91%
ICICI Bank Limited	Banks	5.22%
HDFC Bank Limited	Banks	2.97%
Nestle India Limited	Food Products	2.20%
Reliance Industries Limited	Petroleum Products	1.86%
Titan Company Limited	Consumer Durables	1.83%
Larsen & Toubro Limited	Construction	1.66%
Zomato Limited	Retailing	1.42%
Bharat Electronics Limited	Aerospace & Defense	1.21%
Ambuja Cements Limited	Cement & Cement Products	1.10%
Tata Consultancy Services Limited	IT - Software	1.06%
ABB India Limited	Electrical Equipment	0.98%
Kotak Mahindra Bank Limited	Banks	0.98%
Mahindra & Mahindra Limited	Automobiles	0.94%
Godrej Consumer Products Limited	Personal Products	0.94%
Trent Limited	Retailing	0.90%
Power Finance Corporation Limited	Finance	0.83%
Bajaj Finserv Limited	Finance	0.83%
Cipla Limited	Pharmaceuticals & Biotechnology	0.80%
CG Power and Industrial Solutions Limited	Electrical Equipment	0.78%
Cholamandlam Investment and Finance Company Ltd	Finance	0.78%
Torrent Pharmaceuticals Limited	Pharmaceuticals & Biotechnology	0.78%
Persistent Systems Limited	IT - Software	0.77%
REC Limited	Finance	0.76%
Coforge Limited	IT - Software	0.75%
Infosys Limited	IT - Software	0.74%
Computer Age Management Services Limited	Capital Markets	0.71%
State Bank of India	Banks	0.70%
Mankind Pharma Limited	Pharmaceuticals & Biotechnology	0.62%
Bajaj Finance Limited	Finance	0.61%
Maruti Suzuki India Limited	Automobiles	0.59%
Intellect Design Arena Limited	IT - Software	0.58%
Shriram Finance Limited	Finance	0.56%
Varun Beverages Limited	Beverages	0.50%
Bharti Airtel Limited	Telecom - Services	0.46%
Neuland Laboratories Limited	Pharmaceuticals & Biotechnology	0.46%
Tata Steel Limited	Ferrous Metals	0.43%
HDFC Life Insurance Company Limited	Insurance	0.43%
NTPC Limited	Power	0.43%
KSB Limited	Industrial Products	0.42%
Medi Assist Healthcare Services Limited	Insurance	0.42%
CMS Info System Limited	Commercial Services & Supplies	0.40%
Rashi Peripherals Limited	IT - Hardware	0.39%
IIFL Finance Limited	Finance	0.39%
Five Star Business Finance Limited	Finance	0.38%
360 One WAM Limited	Finance	0.34%
Global Health Limited	Healthcare Services	0.33%
Sonata Software Limited	IT - Software	0.32%
Sobha Limited	Realty	0.32%
Hindustan Petroleum Corporation Limited	Petroleum Products	0.30%
Poly Medicure Limited	Healthcare Equipment & Supplies	0.30%
ICICI Prudential Life Insurance Company Limited	Insurance	0.29%
Ajanta Pharma Limited	Pharmaceuticals & Biotechnology	0.29%
Axis Bank Limited	Banks	0.29%
Rainbow Childrens Medicare Limited	Healthcare Services	0.28%
Krishna Institute Of Medical Sciences Limited	Healthcare Services	0.28%
Oracle Financial Services Software Limited	IT - Software	0.28%
Hindalco Industries Limited	Non - Ferrous Metals	0.27%
Jio Financial Services Limited	Finance	0.27%
LTIMindtree Limited	IT - Software	0.27%
Safari Industries (India) Limited	Consumer Durables	0.26%
Info Edge (India) Limited	Retailing	0.26%
AIA Engineering Limited	Industrial Products	0.26%
The Phoenix Mills Limited	Realty	0.25%
Electronics Mart India Limited	Retailing	0.25%
Abbott India Limited	Pharmaceuticals & Biotechnology	0.25%
Oil & Natural Gas Corporation Limited	Oil	0.24%
Muthoot Finance Limited	Finance	0.24%
Newgen Software Technologies Limited	IT - Software	0.24%
The Jammu & Kashmir Bank Limited	Banks	0.24%
Apeejay Surrendra Park Hotels Limited	Leisure Services	0.24%
Arvind Fashions Limited	Retailing	0.24%
Nucleus Software Exports Limited	IT - Software	0.23%
Astral Limited	Industrial Products	0.23%
Bharat Bijlee Limited	Electrical Equipment	0.21%
Kewal Kiran Clothing Limited	Textiles & Apparels	0.21%
Innova Captab Limited	Pharmaceuticals & Biotechnology	0.20%
Grindwell Norton Limited	Industrial Products	0.20%
Indiamart Intermesh Limited	Retailing	0.19%
JB Chemicals & Pharmaceuticals Limited	Pharmaceuticals & Biotechnology	0.19%
SHIVALIK BIMETAL CONTROLS LIMITED	Industrial Products	0.18%
Syngene International Limited	Healthcare Services	0.17%
Keynes Technology India Limited	Industrial Manufacturing	0.17%
Radiant Cash Management Services Limited	Commercial Services & Supplies	0.16%
Onward Technologies Limited	IT - Services	0.15%
Vijaya Diagnostic Centre Limited	Healthcare Services	0.15%
Capital Small Finance Bank Limited	Banks	0.13%
Vedant Fashions Limited	Retailing	0.11%
Inox India Limited	Industrial Products	0.03%
Azad Engineering Ltd	Electrical Equipment	0.03%
Debt Instruments		40.46%
Governemnt Securities		22.18%
Corporate Bonds		18.28%
REC Limited	CRISIL AAA	5.26%
Tata Power Company Limited	CARE AA	4.71%
Cholamandlam Investment and Finance Company Ltd	ICRA AA+	4.17%
Small Industries Dev Bank of India	CRISIL AAA	2.08%
Can Fin Homes Limited	ICRA AAA	2.06%
TREPS		5.57%
Net Current Assets		1.06%
GRAND TOTAL		100.00%

Details of Stock Future / Index Future

Long-Short / Name of the Instrument	Industry	% to NAV.
Long / Index Nifty 50	Index	0.93%

WhiteOak Capital Liquid Fund

An Open Ended Liquid Scheme. A relatively Low Interest Rate Risk and Moderate Credit Risk



Data as on 29 February 2024

Fund Snapshot

Inception Date

16th January 2019

Benchmark

CRISIL Liquid Debt B-I Index
(The benchmark has been revised to CRISIL Liquid Debt A-1 index w.e.f March 12, 2024)

Fund Manager

Mr. Piyush Baranwal
Managing this scheme since its inception
Total Work Experience - Over 14 Years

Category of the Scheme

Liquid Fund

AUM

Monthly Average AUM ₹ 256.25 Crore
Month End AUM ₹ 255.84 Crore
Quarterly Avg AUM ₹ 216.34 Crore

Minimum Investment & Additional Purchase Amount

Growth Option: ₹500 and in multiples of ₹1/- thereafter.
Income Distribution cum capital withdrawal option (Payout & Reinvestment): ₹2,000 and in multiples of ₹1/ thereafter.

Expense Ratio⁵ (p.a. %)

Regular Plan: 0.34
Direct Plan: 0.26

⁵Total Expense Ratio - As on last day of the month & includes additional expenses provided in Regulation 52(6A)(b) and 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996 and Goods and Service Tax on Management Fees. Different plans have different expense structure. For more details please visit our Website.

NAV of Plans / Options~ as on Feb 29, 2024

Regular Plan		Direct Plan	
Growth	₹ 1280.9862	Growth	₹ 1286.9806
Daily IDCW.	₹ 1000.9749	Daily IDCW.	₹ 1000.9889
Weekly IDCW.	₹ 1001.7845	Weekly IDCW.	₹ 1001.7875
Fortnightly IDCW.	₹ 1003.2113	Fortnightly IDCW.	₹ 1001.2184
Monthly IDCW.	₹ 1004.2226	Monthly IDCW.	₹ 1003.7354

~Plans: Regular and Direct
Options: Growth and IDCW

Quantitative Information as on Feb 29, 2024

Annualised Portfolio YTM*: 7.57%
Macaulay Duration: 58 Days
Residual Maturity: 58 Days
Modified Duration: 58 Days

* in case of semi-annual YTM, it will be annualised

Load Structure

Entry Load⁶: Nil

Exit Load: (w.e.f. October 19, 2019)

Investor exit upon subscription*	Day 1	Day 2	Day 3	Day 4	Day 5	Day 6	Day 7 onwards
Exit Load as a % of redemption proceeds	0.0070%	0.0065%	0.0060%	0.0055%	0.0050%	0.0045%	0.0000%

⁶SEBI vide its circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 has decided that there shall be no entry Load for all Mutual Fund Schemes.

Investment Objective

The investment objective of the Scheme is to generate optimal returns consistent with moderate levels of risk and high liquidity by investing in high quality debt and money market instruments. However, there is no assurance or guarantee that the investment objective of the Scheme will be achieved. The Scheme does not assure or guarantee any returns.

Why to Invest In WhiteOak Capital Liquid Fund ?

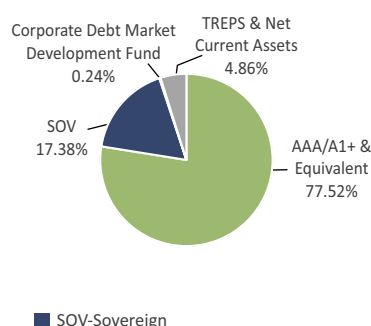
- The Scheme focuses on short term deployment of funds.
- The fund endeavors to generate optimal returns with high level of liquidity, minimal volatility & low to moderate credit risk.
- The Scheme invests predominantly in short maturity and highly liquid securities like T-bills, Banks CD's, CPs and NCDs of highly rated corporates etc. with a maximum residual maturity of 91 days.
- The fund seeks to follow stringent liquidity and credit parameters to optimize the risk-return proposition for the investors.
- The Scheme endeavors to maintain high credit quality portfolio by analyzing the fundamental credit strength of issuers using in-house credit model.

Portfolio holdings (as on February 29, 2024)

Instrument Type/ Issuer Name	Rating	% to Net Assets
Certificate of Deposit		52.13%
Bank of Baroda	FITCH A1+	9.58%
Canara Bank	CRISIL A1+	9.58%
Small Industries Dev Bank of India	CARE A1+	8.86%
ICICI Bank Limited	ICRA A1+	8.85%
HDFC Bank Limited	CARE A1+	8.15%
The Federal Bank Limited	CRISIL A1+	7.11%
Commercial Paper		18.78%
Aditya Birla Finance Limited	ICRA A1+	9.60%
ICICI Securities Limited	CRISIL A1+	9.18%
Corporate Debt Market Development Fund		0.24%
Treasury Bills (T-Bills)		17.38%
91 days		17.38%
182 Days		
Corporate Bond		6.61%
Godrej Industries Limited	CRISIL AA	6.61%
TREPS		4.35%
Net Current Assets		0.51%
Total Net Assets		100.00%

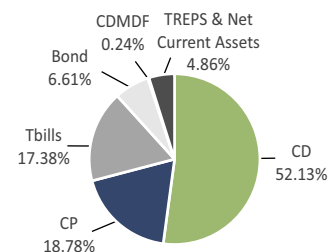
Rounded off to the nearest two digits after the decimal

Rating Profile (% to Net Assets)



SOV-Sovereign

Asset Allocation (% to Net Assets)



CD-Commercial Paper
Tills-Treasury Bills
CDMDF-Corporate Debt Market Development Fund
CP-Certificate of Deposit
Bond-Corporate Bond

WhiteOak Capital Ultra Short Duration Fund



An open ended ultra-short term debt scheme investing in debt and money market instruments such that the Macaulay duration of the portfolio is between 3-6 months. A relatively Low Interest Rate Risk and Moderate Credit Risk.

Data as on 29 February 2024

Fund Snapshot

Inception Date

06th June 2019

Benchmark

CRISIL Ultra Short Duration Debt B-I Index
(The benchmark has been revised to CRISIL Ultra Short Duration Debt A-1 index w.e.f. March 12, 2024)

Fund Manager

Mr. Piyush Baranwal
Managing this scheme since its inception
Total Work Experience - Over 14 Years

Category of the Scheme

Ultra Short Duration Fund

AUM

Monthly Average AUM ₹ 260.51 Crore
Month End AUM ₹ 262.63 Crore
Quarterly Avg AUM ₹ 273.56 Crore

Minimum Investment & Additional Purchase Amount

Growth Option: ₹500 and in multiples of ₹1/- thereafter.
Income Distribution cum capital withdrawal option (Payout & Reinvestment): ₹2,000 and in multiples of ₹1/ thereafter.

Expense Ratio[§] (p.a %)

Regular Plan : 1.04
Direct Plan : 0.60

[§]Total Expense Ratio - As on last day of the month & includes additional expenses provided in Regulation 52(6A)(b) and 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996 and Goods and Service Tax on Management Fees. Different plans have different expense structure. For more details please visit our Website.

NAV of Plans / Options~ as on Feb 29, 2024

Regular Plan	Direct Plan
Growth ₹ 1244.3168	Growth ₹ 1279.0007
Daily IDCW. ₹ 1001.6487	Daily IDCW. ₹ 1001.6627
Weekly IDCW. ₹ 1002.9478	Weekly IDCW. ₹ 1002.3919
Fortnightly IDCW ₹ 1001.9531	Fortnightly IDCW. ₹ 1002.0110
Monthly IDCW. ₹ 1004.1496	Monthly IDCW. ₹ 1004.8465

~Plans: Regular and Direct
Options: Growth and IDCW

Quantitative Information as on Feb 29, 2024

Annualised Portfolio YTM*: 7.80%
Macaulay Duration : 157 Days
Residual Maturity : 161 Days
Modified Duration : 150 Days

* in case of semi-annual YTM, it will be annualised

Load Structure

Entry Load[§]: Nil
Exit Load: Nil

[§]SEBI vide its circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 has decided that there shall be no entry Load for all Mutual Fund Schemes.

Investment Objective

The investment objective of the scheme is to generate reasonable income with low volatility through investment in a portfolio comprising of debt & money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.

Why to Invest In WhiteOak Capital Ultra Short Duration Fund ?

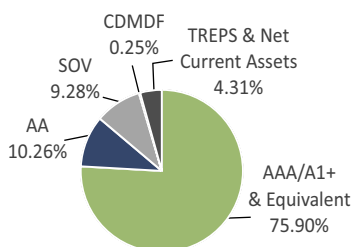
- ✓ The fund aims to generate reasonable returns in short term.
- ✓ The portfolio endeavors to maintain a Macaulay duration of 3-6 months with low volatility.
- ✓ Ideal for Institutional & Retail investors to invest their surplus money for short term.
- ✓ No Exit Load on redemption of your investments.
- ✓ The fund endeavors to Maintain high credit quality portfolio by analyzing the fundamental.
- ✓ credit strength and secondary market liquidity of issuers using in-house credit and liquidity models.

Portfolio holdings (as on February 29, 2024)

Instrument Type/ Issuer Name	Rating	% to Net Assets
Certificate of Deposit		46.80%
State Bank of India	CARE A1+	9.39%
HDFC Bank Limited	CARE A1+	9.34%
Kotak Mahindra Bank Limited	CRISIL A1+	9.34%
ICICI Bank Limited	ICRA A1+	7.32%
Axis Bank Limited	CRISIL A1+	5.60%
Small Industries Dev Bank of India	CARE A1+	3.74%
The Federal Bank Limited	CRISIL A1+	2.07%
Commercial Paper		9.77%
Aditya Birla Finance Limited	ICRA A1+	9.40%
ICICI Securities Limited	CRISIL A1+	0.37%
Treasury Bills (T-Bills)		9.28%
182 Days	Sovereign	9.28%
Corporate Bonds		29.59%
Cholamandalam Investment and Finance Company Ltd	ICRA AA+	7.21%
REC Limited	CRISIL AAA	6.81%
Can Fin Homes Limited	ICRA AAA	6.75%
Power Finance Corporation Limited	CRISIL AAA	3.86%
Godrej Industries Limited	CRISIL AA	3.05%
Small Industries Dev Bank of India	CARE AAA	1.91%
Corporate Debt Market Development Fund		0.25%
Corporate Debt Market Development Fund	Class A2	0.25%
TREPS		4.41%
Net Current Assets		-0.10%
Total Net Assets		100.00%

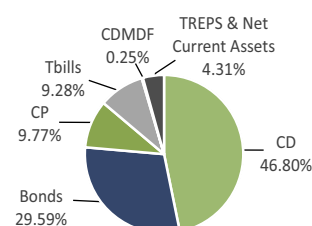
Rounded off to the nearest two digits after the decimal

Rating Profile (% to Net Assets)



SOV-Sovereign CDMD-Corporate Debt Market Development Fund

Asset Allocation (% to Net Assets)



CD-Certificate of Deposit Bond-Corporate Bond
CP-Commercial Paper T-bills-Treasury Bills
CDMD-Corporate Debt Market Development Fund

Note: Please refer to Scheme Information Document where concept of Macaulay's Duration is explained

Data as on 29 February 2024

WhiteOak Capital Liquid Fund - Managed by Mr. Piyush Baranwal (Data as on 29th February 2024)

Period	Simple Annualised Returns (%)			CAGR Returns (%)				Value of Investment of Rs. 10,000*				NAV/Index value (as on February 29, 2024)
	7 Days	15 Days	30 Days	1 Year	3 Years	5 Years	Since Inception	1 Year	3 Years	5 Years	Since Inception	
Regular Plan - Growth Option	7.68%	7.91%	7.49%	7.03%	4.97%	4.90%	4.95%	10,705	11,567	12,705	12,810	1,280.9862
Direct Plan - Growth Option	7.76%	8.00%	7.58%	7.14%	5.07%	5.00%	5.05%	10,716	11,602	12,763	12,870	1,286.9806
CRISIL Liquid Debt B-I Index [^]	7.49%	7.77%	7.53%	7.32%	5.51%	5.42%	5.46%	10,734	11,749	13,025	13,133	3,976.89
CRISIL 1 Year T-Bill ^{^^}	7.62%	7.75%	7.13%	7.36%	5.06%	5.52%	5.61%	10,738	11,598	13,088	13,225	7,051.32

[^]Benchmark ^{^^}Additional Benchmark. CAGR – Compounded Annual Growth Rate. Inception/Allotment date: 16th January 2019. **Past performance may or may not be sustained in future and should not be used as a basis of comparison with other investments.** Since inception returns of the scheme is calculated on face value of Rs. 1,000 invested at inception. The performance details provided above are of Growth Option under Regular and Direct Plan. Different Plans i.e Regular Plan and Direct Plan under the scheme has different expense structure. *Based on standard investment of Rs. 10,000 made at the beginning of the relevant period. Mr. Piyush Baranwal is managing the scheme since inception. In case, the start / end date of the concerned period is a non-business date (NBD), the NAV of the previous date is considered for computation of returns.

WhiteOak Capital Ultra Short Duration Fund - Managed by Mr. Piyush Baranwal (Data as on 29th February 2024)

Period	CAGR Returns (%)			Value of Investment of Rs. 10,000*			NAV/Index value (as on February 29, 2024)
	1 Year	3 Years	Since Inception	1 Year	3 Year	Since Inception	
Regular Plan - Growth Option	6.57%	4.74%	4.72%	10,659	11,494	12,443	1,244.3168
Direct Plan - Growth Option	7.24%	5.38%	5.33%	10,726	11,707	12,790	1,279.0007
CRISIL Ultra Short Duration Debt B-I Index [^]	7.80%	5.92%	6.08%	10,783	11,890	13,226	7,428.83
CRISIL 1 Year T-Bill ^{^^}	7.36%	5.06%	5.38%	10,738	11,600	12,817	7,051.32

[^]Benchmark ^{^^}Additional Benchmark. CAGR – Compounded Annual Growth Rate. Inception/Allotment date: 06th June 2019. **Past performance may or may not be sustained in future and should not be used as a basis of comparison with other investments.** Since inception returns of the scheme is calculated on face value of Rs. 1,000 invested at inception. The performance details provided above are of Growth Option under Regular and Direct Plan. Different Plans i.e Regular Plan and Direct Plan under the scheme has different expense structure. The performance data for 5 years period has not been provided, since scheme is in existence for less than 5 years. *Based on standard investment of Rs. 10,000 made at the beginning of the relevant period. Mr. Piyush Baranwal is managing the scheme since inception. In case, the start / end date of the concerned period is a non-business date (NBD), the NAV of the previous date is considered for computation of returns.

WhiteOak Capital Flexi Cap Fund - Managed by Mr. Ramesh Mantri, Mr. Piyush Baranwal & Ms. Trupti Agrawal (Data as on 29th February 2024)

Period	CAGR Returns (%)		Value of Investment of Rs. 10,000*		NAV/Index value (as on February 29, 2024)
	1 Year	Since Inception	1 Year	Since Inception	
Regular Plan - Growth Option	42.21%	- 24.60%	14,234	- 14,149	14.1490
Direct Plan - Growth Option	44.44%	- 26.59%	14,459	- 14,508	14.5080
S&P BSE 500 TRI^	39.34%	- 21.95%	13,947	- 13,677	40,081.34
Nifty 50 TRI^^	28.40%	- 17.36%	12,849	- 12,873	32,360.25

[^]Benchmark ^{^^}Additional Benchmark. Inception/Allotment date: 02nd August 2022. **Past performance may or may not be sustained in future and and is not a guarantee of any future returns, and should not be used as a basis of comparison with other investments.** Since inception returns of the scheme is calculated on face value of Rs. 10 invested at inception. The performance details provided above are of Growth Option under Regular and Direct Plan. Different Plans i.e Regular Plan and Direct Plan under the scheme has different expense structure. *Based on standard investment of Rs. 10,000 made at the beginning of the relevant period. The performance data for 3 years period has not been provided, since scheme is in existence for less than 3 years. Mr. Ramesh Mantri (Equity) & Mr. Piyush Baranwal (Debt) are managing the scheme since inception & Ms. Trupti Agrawal (Assistant Fund Manager/Equity) Managing this Scheme from 11th August 2022. In case, the start / end date of the concerned period is a non-business date (NBD), the NAV of the previous date is considered for computation of returns.

Data as on 29 February 2024

WhiteOak Capital Mid Cap Fund - Managed by Mr. Ramesh Mantri, Mr. Piyush Baranwal, Ms. Trupti Agrawal & Mr. Shariq Merchant (Data as on 29th February 2024)

Period	CAGR Returns (%)			Value of Investment of Rs. 10,000*			NAV/Index value (as on February 29, 2024)
	1 Year		Since Inception	1 Year		Since Inception	
Regular Plan - Growth Option	55.68%	-	31.99%	15,587	-	15,077	15.0770
Direct Plan - Growth Option	58.31%	-	34.28%	15,851	-	15,466	15.4660
S&P BSE Midcap 150 TRI [^]	56.32%	-	31.56%	15,651	-	15,005	16,327.83
Nifty 50 TRI ^{^^}	28.40%	-	17.19%	12,849	-	12,645	32,360.25

[^]Benchmark ^{^^}Additional Benchmark. Inception/Allotment date: 07th September 2022. **Past performance may or may not be sustained in future and is not a guarantee of any future returns, and should not be used as a basis of comparison with other investments.** Since inception returns of the scheme is calculated on face value of Rs. 10 invested at inception. The performance details provided above are of Growth Option under Regular and Direct Plan. Different Plans i.e Regular Plan and Direct Plan under the scheme has different expense structure. *Based on standard investment of Rs. 10,000 made at the beginning of the relevant period. The performance data for 3 years period has not been provided, since scheme is in existence for less than 3 years. Mr. Ramesh Mantri (Equity), Mr. Piyush Baranwal (Debt), Ms. Trupti Agrawal (Assistant Fund Manager/Equity) & Mr. Shariq Merchant (Overseas Investments) are managing the scheme since inception. In case, the start / end date of the concerned period is a non-business date (NBD), the NAV of the previous date is considered for computation of returns.

WhiteOak Capital ELSS Tax Saver Fund - Managed by Mr. Ramesh Mantri, Mr. Piyush Baranwal, Ms. Trupti Agrawal & Mr. Shariq Merchant (Data as on 29th February 2024)

Period	CAGR Returns (%)			Value of Investment of Rs. 10,000*			NAV/Index value (as on February 29, 2024)
	1 Year		Since Inception	6 Months		Since Inception	
Regular Plan - Growth Option	43.41%	-	26.88%	14,355	-	13,883	13.8830
Direct Plan - Growth Option	45.85%	-	29.18%	14,600	-	14,231	14.2310
S&P BSE 500 TRI [^]	39.34%	-	25.58%	13,947	-	13,688	40,081.34
Nifty 50 TRI ^{^^}	28.40%	-	20.76%	12,849	-	12,968	32,360.25

[^]Benchmark ^{^^}Additional Benchmark. Inception/Allotment date: 14th October 2022. **Past performance may or may not be sustained in future and is not a guarantee of any future returns, and should not be used as a basis of comparison with other investments.** Since inception returns of the scheme is calculated on face value of Rs. 10 invested at inception. The performance details provided above are of Growth Option under Regular and Direct Plan. Different Plans i.e Regular Plan and Direct Plan under the scheme has different expense structure. The performance data for 3 years period has not been provided, since scheme is in existence for less than 3 years.. *Based on standard investment of Rs. 10,000 made at the beginning of the relevant period. Mr. Ramesh Mantri (Equity), Mr. Piyush Baranwal (Debt), Ms. Trupti Agrawal (Assistant Fund Manager/Equity) & Mr. Shariq Merchant (Overseas Investments) are managing the scheme since inception. In case, the start / end date of the concerned period is a non-business date (NBD), the NAV of the previous date is considered for computation of returns.

WhiteOak Capital Large Cap Fund - Managed by Mr. Ramesh Mantri , Mr. Piyush Baranwal & Ms. Trupti Agrawal & Mr. Shariq Merchant (Data as on 29th February 2024)

Period	CAGR Returns (%)			Value of Investment of Rs. 10,000*			NAV/Index value (as on February 29, 2024)
	1 Year		Since Inception	1 Year		Since Inception	
Regular Plan - Growth Option	34.89%	-	17.51%	13,500	-	12,228	12.2280
Direct Plan - Growth Option	37.18%	-	19.53%	13,730	-	12,490	12.4900
S&P BSE 100 TRI [^]	32.42%	-	17.05%	13,252	-	12,169	29,043.78
Nifty 50 TRI ^{^^}	28.40%	-	14.43%	12,849	-	11,830	32,360.25

[^]Benchmark ^{^^}Additional Benchmark. Inception/Allotment date: 01st December 2022. **Past performance may or may not be sustained in future and is not a guarantee of any future returns, and should not be used as a basis of comparison with other investments.** Since inception returns of the scheme is calculated on face value of Rs. 10 invested at inception. The performance details provided above are of Growth Option under Regular and Direct Plan. Different Plans i.e Regular Plan and Direct Plan under the scheme has different expense structure. The performance data for 3 years period has not been provided, since scheme is in existence for less than 3 years.. *Based on standard investment of Rs. 10,000 made at the beginning of the relevant period. Mr. Ramesh Mantri (Equity), Mr. Piyush Baranwal (Debt), Ms. Trupti Agrawal (Assistant Fund Manager/Equity) & Mr. Shariq Merchant (Overseas Investments) are managing the scheme since inception. In case, the start / end date of the concerned period is a non-business date (NBD), the NAV of the previous date is considered for computation of returns.

Data as on 29 February 2024

WhiteOak Capital Balanced Advantage Fund - Managed by Mr. Ramesh Mantri, Mr. Piyush Baranwal, & Ms. Trupti Agrawal (Data as on 29th February 2024)

Period	CAGR Returns (%)			Value of Investment of Rs. 10,000*			NAV/Index value (as on February 29, 2024)
	1 Year		Since Inception	1 Year		Since Inception	
Regular Plan - Growth Option	22.30%	-	19.20%	12,237	-	12,030	12.0300
Direct Plan - Growth Option	24.34%	-	21.20%	12,441	-	12,242	12.2420
CRISIL Hybrid 50+50 - Moderate Index [^]	22.23%	-	19.24%	12,230	-	12,033	13,579.77
Nifty 50 TRI ^{^^}	28.40%	-	23.25%	12,849	-	12,460	32,360.25

[^]Benchmark ^{^^}Additional Benchmark. Inception/Allotment date: 10th February 2023. **Past performance may or may not be sustained in future and is not a guarantee of any future returns, and should not be used as a basis of comparison with other investments.** Since inception returns of the scheme is calculated on face value of Rs. 10 invested at inception. The performance details provided above are of Growth Option under Regular and Direct Plan. Different Plans i.e Regular Plan and Direct Plan under the scheme has different expense structure. The performance data for 3 years period has not been provided, since scheme is in existence for less than 3 years.*Based on standard investment of Rs. 10,000 made at the beginning of the relevant period. Mr. Ramesh Mantri (Equity), Mr. Piyush Baranwal (Debt) & Ms. Trupti Agrawal (Assistant Fund Manager/Equity) are managing the scheme since inception. In case, the start / end date of the concerned period is a non-business date (NBD), the NAV of the previous date is considered for computation of returns.

WhiteOak Capital Multi Asset Allocation Fund - Managed by Mr. Ramesh Mantri, Mr. Piyush Baranwal, Mr. Vineet Narang & Mr. Shariq Merchant (Data as on 29th February 2024)

Period	Simple Annualized Returns (%)			Value of Investment of Rs. 10,000*			NAV/Index value (as on February 29, 2024)
	6 Months		Since Inception	6 Months		Since Inception	
Regular Plan - Growth Option	15.77%	-	15.56%	10,758	-	11,200	11.2190
Direct Plan - Growth Option	17.05%	-	16.88%	10,816	-	11,300	11.3230
S&P BSE 500 TRI (40%) + CRISIL Composite Bond Index (40%) Domestic prices of Gold (10%) + Domestic prices of Silver (10%) [^]	17.43%	-	17.75%	10,834	-	11,366	11.3911
Nifty 50 TRI ^{^^}	29.23%	-	27.87%	11,364	-	12,124	32,360.25

[^]Benchmark ^{^^}Additional Benchmark. Inception/Allotment date: 19th May 2023. **Past performance may or may not be sustained in future and should not be used as a basis of comparison with other investments.** Since inception returns of the scheme is calculated on face value of Rs. 10 invested at inception. The performance details provided above are of Growth Option under Regular and Direct Plan. Different Plans i.e Regular Plan and Direct Plan under the scheme has different expense structure. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year.*Based on standard investment of Rs. 10,000 made at the beginning of the relevant period. Mr. Ramesh Mantri (Equity), Mr. Piyush Baranwal (Debt), Mr. Vineet Narang (Commodity) & Mr. Shariq Merchant (Overseas Investments) are managing the scheme since inception. In case, the start / end date of the concerned period is a non-business date (NBD), the NAV of the previous date is considered for computation of returns.

Note: WhiteOak Capital Pharma and Healthcare Fund managed by Mr. Ramesh Mantri, Mr. Dheeresh Pathak, Mr. Piyush Baranwal, and Mr. Shariq Merchant and, WhiteOak Capital Banking & Financial Services Fund managed by Trupti Agrawal, Mr. Ramesh Mantri, Mr. Piyush Baranwal, and Mr. Shariq Merchant. WhiteOak Capital Balance Hybrid Fund, WhiteOak Capital Multi Cap Fund and WhiteOak Capital Large & Mid Cap Fund managed by Mr. Ramesh Mantri, Ms. Trupti Agarwal, Mr. Piyush Baranwal and Mr. Shariq Merchant, have not completed 6 months since their inception. Therefore, the performance of these schemes is not provided.

Data as on 29 February 2024

Returns shown for Regular- Growth Option as on 29 February 2024

	WhiteOak Capital Flexi Cap Fund- Regular- Growth				S&P BSE 500 TRI		Nifty 50 TRI	
Inception Date- 2 Aug 2022	SIP Start Date	Total Amount Invested(Rs.)	Market Value(Rs.)	SIP Returns(%)	Market Value(Rs.)	SIP Returns(%)	Market Value(Rs.)	SIP Returns(%)
1 Year SIP	01-Mar-23	120000	145329	41.50	144844	40.67	137805	28.73
Since Inception SIP	2-Aug-22	190000	241041	31.99	238097	30.17	225537	22.37

	WhiteOak Capital Mid Cap Fund- Regular- Growth				S&P BSE 150 Mid Cap TRI		Nifty 50 TRI	
Inception Date- 7 September 2022	SIP Start Date	Total Amount Invested(Rs.)	Market Value(Rs.)	SIP Returns(%)	Market Value(Rs.)	SIP Returns(%)	Market Value(Rs.)	SIP Returns(%)
1 Year SIP	01-Mar-23	120000	153384	55.55	154658	57.81	137805	28.73
Since Inception SIP	7-Sep-22	180000	243045	44.24	245527	45.97	212605	22.97

	WhiteOak Capital ELSS Tax Saver Fund - Regular Growth				S&P BSE 500 TRI		Nifty 50 TRI	
Inception Date- 14 October 2022	SIP Start Date	Total Amount Invested(Rs.)	Market Value(Rs.)	SIP Returns(%)	Market Value(Rs.)	SIP Returns(%)	Market Value(Rs.)	SIP Returns(%)
1 Year SIP	01-Mar-23	120000	146665	43.81	144844	40.67	137805	28.73
Since Inception SIP	14-Oct-22	170000	214874	35.65	210919	32.50	199730	23.60

	WhiteOak Capital Large Cap Fund - Regular Growth				S&P BSE 100 TRI		Nifty 50 TRI	
Inception Date- 1 December 2022	SIP Start Date	Total Amount Invested(Rs.)	Market Value(Rs.)	SIP Returns(%)	Market Value(Rs.)	SIP Returns(%)	Market Value(Rs.)	SIP Returns(%)
1 Year SIP	01-Mar-23	120000	142669	36.95	140686	33.58	137805	28.73
Since Inception SIP	01-Dec-22	150000	180909	31.73	178467	29.19	174496	25.06

	WhiteOak Capital Balanced Advantage Fund - Regular Plan - Growth				CRISIL Hybrid 50+50 - Moderate Index		Nifty 50 TRI	
Inception Date- 10 February 2023	SIP Start Date	Total Amount Invested(Rs.)	Market Value(Rs.)	SIP Returns(%)	Market Value(Rs.)	SIP Returns(%)	Market Value(Rs.)	SIP Returns(%)
1 Year SIP	01-Mar-23	120000	135350	24.65	134284	22.88	137805	28.73
Since Inception SIP	10-Feb-23	130000	147592	24.13	146317	22.34	150265	27.91

Disclaimer: The above investment simulation is for understanding purpose only and should not be construed as a promise on minimum returns and safeguard of capital. The AMC / Mutual Fund is not guaranteeing or promising or forecasting any returns. Investors are advised to consult their financial advisor/consultant before taking any investment decision. SIP does not assure a profit or guarantee protection against a loss in a declining market. Please refer SID of the respective Schemes before investing. The performance of the schemes is benchmarked to the Total Return variant of the Index.

Benefits of Systematic Investment Plan (SIP)

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say 10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions..

1.SIP Performances is computed considering SIP Investment on 1st business day of every month.

2."Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month

For details of other Schemes managed by Fund Manager please refer to page no. 18 to 20

Data as on 29 February 2024

Returns shown for Direct-Growth Option as on 29 February 2024

	WhiteOak Capital Flexi Cap Fund- Direct- Growth				S&P BSE 500 TRI		Nifty 50 TRI	
Inception Date- 2 Aug 2022	SIP Start Date	Total Amount Invested(Rs.)	Market Value(Rs.)	SIP Returns(%)	Market Value(Rs.)	SIP Returns(%)	Market Value(Rs.)	SIP Returns(%)
1 Year SIP	01-Mar-23	120000	146596	43.69	144844	40.67	137805	28.73
Since Inception SIP	02-Aug-22	190000	244359	34.04	238097	30.17	225537	22.37

	WhiteOak Capital Mid Cap Fund- Direct- Growth				S&P BSE 150 Mid Cap TRI		Nifty 50 TRI	
Inception Date- 7 September 2022	SIP Start Date	Total Amount Invested(Rs.)	Market Value(Rs.)	SIP Returns(%)	Market Value(Rs.)	SIP Returns(%)	Market Value(Rs.)	SIP Returns(%)
1 Year SIP	01-Mar-23	120000	154843	58.13	154658	57.81	137805	28.73
Since Inception SIP	07-Sep-22	180000	246513	46.65	245527	45.97	212605	22.97

	WhiteOak Capital ELSS Tax Saver Fund - Direct- Growth				S&P BSE 500 TRI		Nifty 50 TRI	
Inception Date- 14 October 2022	SIP Start Date	Total Amount Invested(Rs.)	Market Value(Rs.)	SIP Returns(%)	Market Value(Rs.)	SIP Returns(%)	Market Value(Rs.)	SIP Returns(%)
1 Year SIP	01-Mar-23	120000	148052	46.21	144844	40.67	137805	28.73
Since Inception SIP	14-Oct-22	170000	217779	37.96	210919	32.50	199730	23.60

	WhiteOak Capital Large Cap Fund - Direct- Growth				S&P BSE 100 TRI		Nifty 50 TRI	
Inception Date- 1 December 2022	SIP Start Date	Total Amount Invested(Rs.)	Market Value(Rs.)	SIP Returns(%)	Market Value(Rs.)	SIP Returns(%)	Market Value(Rs.)	SIP Returns(%)
1 Year SIP	01-Mar-23	120000	142669	36.95	140686	33.58	137805	28.73
Since Inception SIP	01-Dec-22	150000	180909	31.73	178467	29.19	174496	25.06

	WhiteOak Capital Balanced Advantage Fund - Direct - Growth				CRISIL Hybrid 50+50 - Moderate Index		Nifty 50 TRI	
Inception Date- 10 February 2023	SIP Start Date	Total Amount Invested(Rs.)	Market Value(Rs.)	SIP Returns(%)	Market Value(Rs.)	SIP Returns(%)	Market Value(Rs.)	SIP Returns(%)
1 Year SIP	01-Mar-23	120000	134122	22.61	134284	22.88	137805	28.73
Since Inception SIP	10-Feb-23	130000	146152	22.11	146317	22.34	150265	27.91

Disclaimer: The above investment simulation is for understanding purpose only and should not be construed as a promise on minimum returns and safeguard of capital. The AMC / Mutual Fund is not guaranteeing or promising or forecasting any returns. Investors are advised to consult their financial advisor/consultant before taking any investment decision. SIP does not assure a profit or guarantee protection against a loss in a declining market. Please refer SID of the respective Schemes before investing. The performance of the schemes is benchmarked to the Total Return variant of the Index.

Benefits of Systematic Investment Plan (SIP)

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. To illustrate the advantages of SIP investments, this is how your investments would have grown if you had invested say 10,000 systematically on the first Business Day of every month over a period of time in the Respective Scheme by using XIRR approach. XIRR helps in calculating return on investments given an initial and final value and a series of cash inflows and outflows with the correct allowance for the time impact of the transactions..

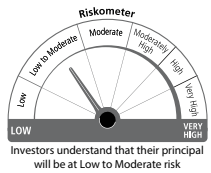
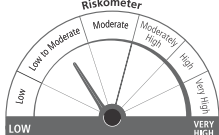
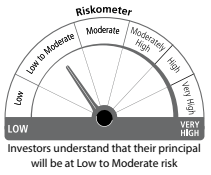
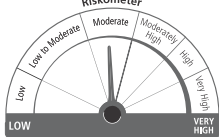
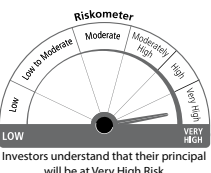
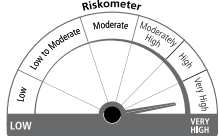
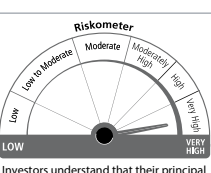


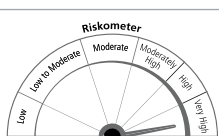
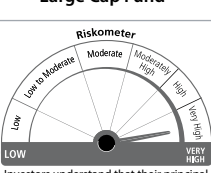
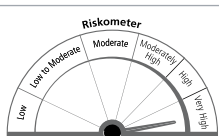
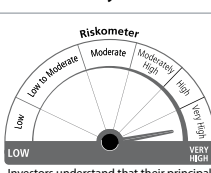
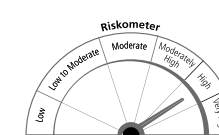
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2."Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month

For details of other Schemes managed by Fund Manager please refer to page no. 18 to 20

Product Labelling & Riskometer


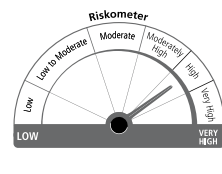

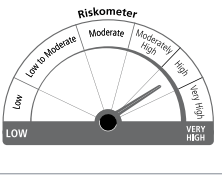

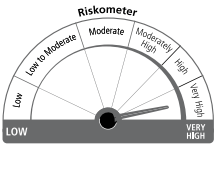
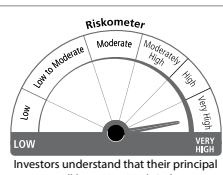
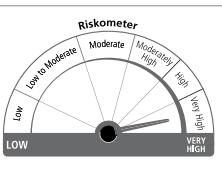
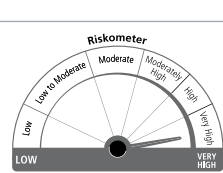
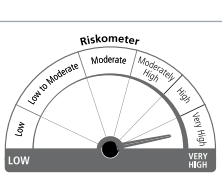
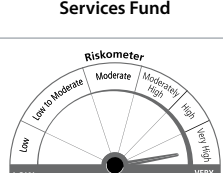
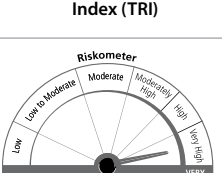
Data as on 29 February 2024

Scheme Name & Type of the scheme	This product is suitable for investors who are seeking*	Scheme Riskometer	Benchmark Riskometer
WhiteOak Capital Liquid Fund (An Open Ended Liquid Scheme. A relatively Low Interest Rate Risk and Moderate Credit Risk)	Regular income over short term Investment in debt and money market instruments	WhiteOak Capital Liquid Fund  <p>Investors understand that their principal will be at Low to Moderate risk</p>	CRISIL Liquid Debt B-I Index (The benchmark has been revised to CRISIL Liquid Debt A-1 index w.e.f. March 12, 2024) 
WhiteOak Capital Ultra Short Duration Fund (An open ended ultra-short term debt scheme investing in debt and money market instruments such that the Macaulay duration of the portfolio is between 3 - 6 months. A relatively Low Interest Rate Risk and Moderate Credit Risk.)	Regular income over short term Investment in debt and money market instruments such that the Macaulay duration of the portfolio is between 3 - 6 months	WhiteOak Capital Ultra Short Duration Fund  <p>Investors understand that their principal will be at Low to Moderate risk</p>	CRISIL Ultra Short Duration Debt B-I Index The benchmark has been revised to CRISIL Ultra Short Duration Debt A-1 index w.e.f. March 12, 2024 
WhiteOak Capital Flexi Cap Fund (An Open Ended Dynamic Equity Scheme Investing Across Large Cap, Mid Cap and Small Cap Stocks)	Long term capital appreciation Investment in a diversified portfolio of equity and equity-related securities of companies across the spectrum of various market capitalization.	WhiteOak Capital Flexi Cap Fund  <p>Investors understand that their principal will be at Very High Risk</p>	S&P BSE 500 TRI 
WhiteOak Capital Mid Cap Fund (An Open Ended Equity Scheme Predominantly Investing In Mid-Cap Stocks)	Long term capital appreciation Investment in a diversified portfolio of equity and equity-related securities of companies primarily selected from the mid-cap segment of the Indian markets	WhiteOak Capital Mid Cap Fund  <p>Investors understand that their principal will be at Very High Risk</p>	S&P BSE Midcap 150 TRI 
WhiteOak Capital ELSS Tax Saver Fund (An open ended Equity Linked Savings Scheme with a statutory lock in of 3 years and tax benefit)	Long term capital appreciation Investment in a diversified portfolio of equity and equity-related securities Tax Benefits with a lock-in of 3-years	WhiteOak Capital ELSS Tax Saver Fund  <p>Investors understand that their principal will be at Very High Risk</p>	S&P BSE 500 TRI 
WhiteOak Capital Large Cap Fund (An open ended equity scheme predominantly investing in Large Cap Stocks)	Long term capital appreciation To provide long-term capital appreciation/income by investing predominantly in and managing a diversified portfolio of Large-Cap companies stocks	WhiteOak Capital Large Cap Fund  <p>Investors understand that their principal will be at Very High Risk</p>	S&P BSE 100 TRI 
WhiteOak Capital Balanced Hybrid Fund (An open ended balanced scheme investing in equity and debt instruments)	Capital appreciation and Income Generation over medium and long term Investment in equity & Equity related Instruments and debt & Money Market securities.	WhiteOak Capital Balanced Hybrid Fund  <p>Investors understand that their principal will be at Very High Risk</p>	CRISIL Hybrid 50+50 - Moderate Index 

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

Product Labelling & Riskometer

Data as on 29 February 2024

Scheme Name & Type of the scheme	This product is suitable for investors who are seeking*	Scheme Riskometer	Benchmark Riskometer
WhiteOak Capital Balanced Advantage Fund (An Open Ended Dynamic Asset Allocation Fund)	<p>Capital Appreciation & Income Generation over Medium to Long term</p> <p>Investment in a dynamically managed portfolio of equity & equity related instruments and debt & money market securities</p>	WhiteOak Capital Balanced Advantage Fund  <p>Investors understand that their principal will be at Very High Risk</p>	CRISIL Hybrid 50+50 - Moderate Index 
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)	<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>	WhiteOak Capital Multi Asset Allocation Fund  <p>Investors understand that their principal will be at High Risk</p>	S&P BSE 500 TRI (40%) + CRISIL Composite Bond Index (40%) Domestic prices of Gold (10%) + Domestic prices of Silver (10%) 
WhiteOak Capital Multi Cap Fund (An open ended equity scheme investing across large cap, mid cap, small cap stocks)	<p>Long term capital appreciation</p> <p>Investment in equity & equity related instruments across large cap, mid cap & small cap stocks</p>	WhiteOak Capital Multi Cap Fund  <p>Investors understand that their principal will be at Very High Risk</p>	NIFTY 500 Multicap 50:25:25 TRI 
WhiteOak Capital Large & Mid Cap Fund (An open ended equity scheme investing in both large cap and mid cap stocks)	<p>Long term capital appreciation</p> <p>Investment predominantly in equity and equity related instruments of large & mid cap companies</p>	WhiteOak Capital Large & Mid Cap Fund  <p>Investors understand that their principal will be at Very High Risk</p>	S&P BSE 250 Large MidCap TRI 
WhiteOak Capital Pharma and Healthcare Fund (An open ended equity scheme investing in Pharma and Healthcare sector)	<p>Long term capital appreciation</p> <p>Investment predominantly in equity and equity related instruments of Pharma and Healthcare companies</p>	WhiteOak Capital Pharma and Healthcare Fund  <p>Investors understand that their principal will be at Very High Risk</p>	S&P BSE Healthcare TRI 
WhiteOak Capital Banking & Financial Services Fund (An open-ended equity scheme investing in Banking & Financial services sector)	<p>Long term capital appreciation</p> <p>Investment predominantly in equity and equity related instruments in Banking and Financial sector.</p>	WhiteOak Banking & Financial Services Fund  <p>Investors understand that their principal will be at Very High Risk</p>	Nifty Financial Services Total Return Index (TRI) 

Note: Please refer to Scheme Information Document where concept of Macaulay's Duration is explained

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

Potential Risk Class Matrix

Data as on 29 February 2024

PRC for WhiteOak Capital Liquid Fund			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)		B-I	
Moderate (Class II)			
Relatively High (Class III)			

PRC for WhiteOak Capital Ultra Short Duration Fund			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)		B-I	
Moderate (Class II)			
Relatively High (Class III)			

Data as on 29 February 2024

WhiteOak Capital Liquid Fund - Monthly Option

Retail Investors					
Record Date	Face Value (₹)	NAV (₹)		IDCW per Unit (₹)	
		Regular	Direct	Regular	Direct
16-Feb-24	1000	1001.404	1000.887	5.848	5.932
17-Dec-23	1000	1001.404	1000.887	0.562	0.571
17-Oct-23	1000	1001.404	1000.887	5.537	5.589
18-Aug-23	1000	1001.404	1000.887	5.331	5.415

Other Investors					
Record Date	Face Value (₹)	NAV (₹)		IDCW per Unit (₹)	
		Regular	Direct	Regular	Direct
16-Feb-24	1000	1001.404	1000.887	5.848	5.932
17-Dec-23	1000	1001.404	1000.887	0.562	0.571
17-Oct-23	1000	1001.404	1000.887	5.537	5.589
18-Aug-23	1000	1001.404	1000.887	5.331	5.415

WhiteOak Capital Ultra Short Duration Fund - Monthly Option

Retail Investors					
Record Date	Face Value (₹)	NAV (₹)		IDCW per Unit (₹)	
		Regular	Direct	Regular	Direct
16-Feb-24	1000	1001.565	1002.086	5.251	5.705
16-Nov-23	1000	1001.565	1002.086	0.515	0.564
17-Oct-23	1000	1001.565	1002.086	4.779	5.253
18-Aug-23	1000	1001.565	1002.086	4.694	5.270

Other Investors					
Record Date	Face Value (₹)	NAV (₹)		IDCW per Unit (₹)	
		Regular	Direct	Regular	Direct
16-Feb-24	1000	1001.565	1002.086	5.251	5.705
16-Nov-23	1000	1001.565	1002.086	0.515	0.564
17-Oct-23	1000	1001.565	1002.086	4.779	5.253
18-Aug-23	1000	1001.565	1002.086	4.694	5.270

Disclaimer: Pursuant to payment of IDCW, the NAV of the IDCW Option(s) of the Scheme/Plan(s) falls to the extent of payout and statutory levy, if any. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. For Daily/ weekly / Fortnightly IDCW History please visit our website. <https://mf.whiteoakamc.com/>

Fund Manager: An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

Minimum Application Amount: This is the minimum investment amount for a new investor in a mutual fund scheme

Minimum Additional Amount: This is the minimum investment amount for an existing investor in a mutual fund scheme

Yield to Maturity: The Yield to Maturity is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.

SIP: SIP or Systematic Investment Plan works on the principle of making periodic investments of fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests ₹500 every 15th of the month in an equity fund for a period of 3 years.

NAV: The NAV or the net Asset Value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

Benchmark: A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include NIFTY, Sensex, BSE200, BSE500, 10 year G-Sec

Entry Load: A mutual fund may have sales charge or load at the time of entry and/or exit to compensate the distributor/agent. Entry Load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is ₹100 and the entry load is 1%, the investor will enter the fund at ₹101.

Note: SEBI, vide circular dated June 30, 2009 has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.

Exit Load: Exit Load is charged at the time an investor redeems the units of a mutual fund. The exit load is deducted from the prevailing NAV at the time of redemption. For instance, if the NAV is ₹100 and the exit load is 1%, the redemption price would be ₹99 per unit.

Modified Duration: Modified duration is the price sensitivity and the percentage change in price for a unit change in yield.

Macaulay Duration : Macaulay duration is defined as the weighted average time to full recovery of principal and interest payments of a bond i.e. the weighted average maturity of cash flows. The weight of each cash flow is determined by dividing the present value of the cash flow by the price of the bond.

AUM: AUM or Assets under management refers to the recent /updated cumulative market value of investments managed by a mutual fund or any investment firm.

Holdings: The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/ securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

Nature of scheme: The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund . Each of these categories may have sub-categories.

Rating Profile: Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.

The information herein above is meant only for general reading purposes and therefore cannot be considered as guidelines, recommendations or as a professional guide for the readers. Before making any investments, the readers are advised to seek independent professional advice, verify the contents in order to arrive at an informed investment decision. None of the Sponsor, the Investment Manager, the Trustee, their respective directors, employees, affiliates or representatives shall be liable in any way for any direct, indirect, special, incidental, consequential, punitive or exemplary damages, including on account of lost profits arising from the information contained in this material.



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

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