

Harnessing Aggressive Growth, with Balance and Clarity

Presenting

WHITEOAK CAPITAL AGGRESSIVE HYBRID FUND

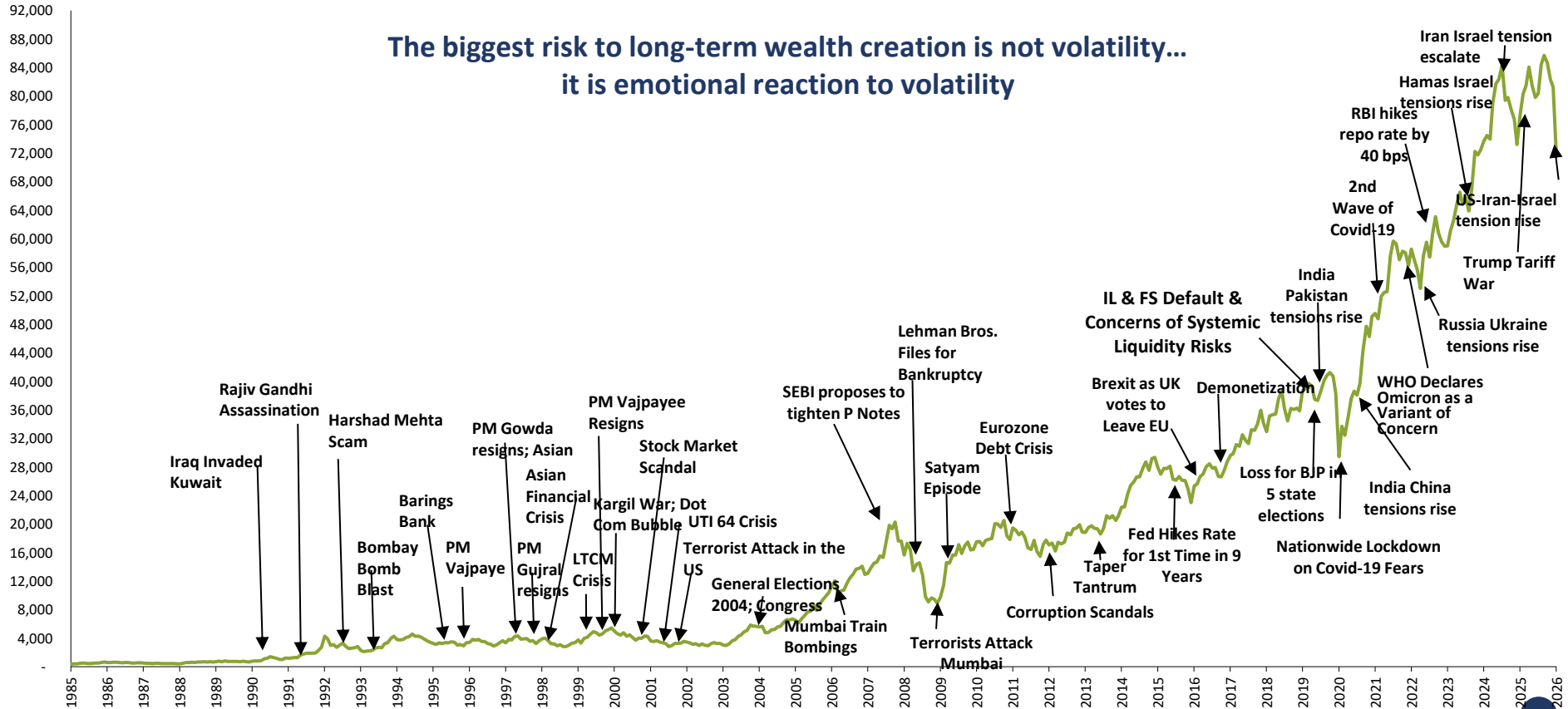
(An Open Ended Hybrid Scheme Investing Predominantly in
Equity and Equity Related Instruments)

NFO Period:
08th - 22nd June, 2026



Equity Market & Volatility

The biggest risk to long-term wealth creation is not volatility...
it is emotional reaction to volatility

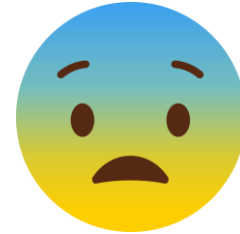


Investors believe they can tolerate volatility, until it actually arrives



Expected:
"I'm a long-term investor."

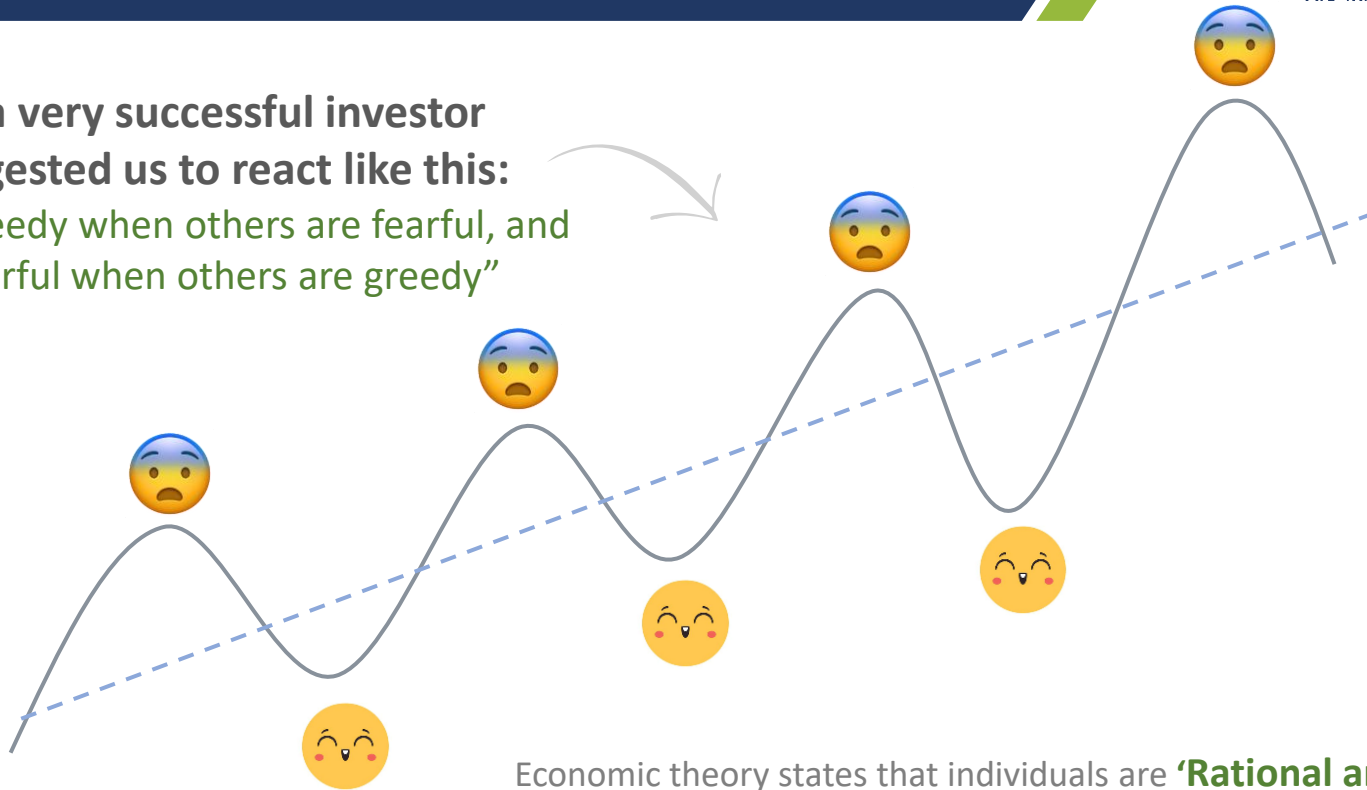
Expectation vs Reality



Reality:
"Should I redeem?"

A portfolio is only useful if investors can stick to their long-term allocation

... a very successful investor suggested us to react like this:
“Be greedy when others are fearful, and fearful when others are greedy”

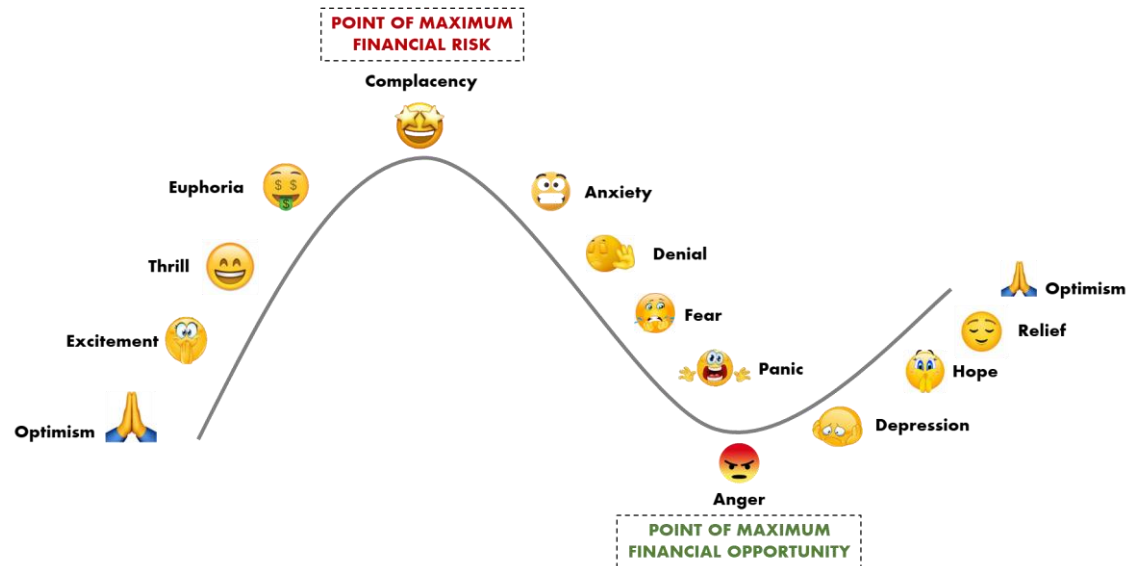


Economic theory states that individuals are **‘Rational and Logical’**.
But in reality, we humans are **‘Emotional and Psychological’**

We Humans are “Emotional”!

Cycle of Greed and Fear

We should rationally allocate more to equities when valuations are low and reduce exposure when valuations are high.
But we humans are neither rational nor logical, we are prone to being emotional and psychological.



- Investors make mistakes when they are exposed to extremes of market conditions / extremes of asset classes
- Mistakes happen at extremes because of emotional reactions to market conditions
- Best to refrain from investing in a way that exposes investors to extremes, thereby preventing emotions from being triggered

If investors cannot be emotionless, the investment strategy should prevent extreme outcomes and the product should enable Emotionless conduct!!

Loss Aversion

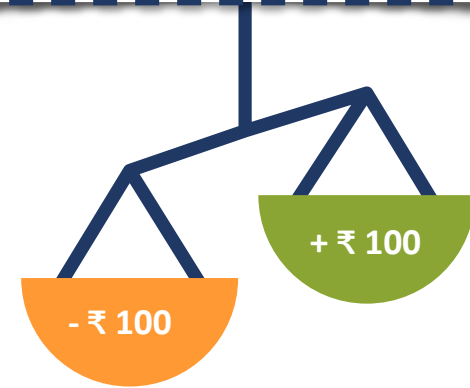
Why Do Most Investors Abstain from Equities?

Prospect Theory



Economic theory states that individuals are “rational and logical.” In reality, we are “emotional and psychological.”

In other words, the pain of losing Rs. 100 is about twice as intense as the pleasure of an equivalent gain.



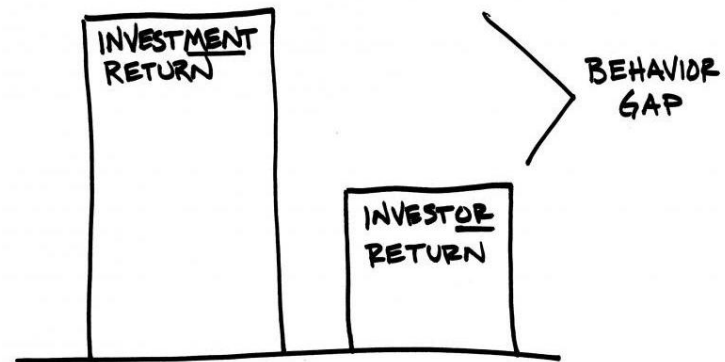
Investment Return \neq Investor's Return

Over a long period of time, the Equity Market has delivered reasonable returns.
However, only a few investors actually manage to capture them.

Equity Market Return over last 47 Years

Date	BSE Sensex Levels
01-Apr-79	100
30-Apr-26	76914
Return (% CAGR)	15.16% + Dividend Yield

.... delivered reasonably good returns but,
with Volatility !!



“I am a long term investor!”

Different Paths to Similar Destination



Equity Market delivered reasonable returns **‘on Average’** but **rarely** delivered ‘Average Return’ **every year**.
As a result, very few investors stay invested for the **‘Long Term’** and miss out on broader market growth.

Expectation			Reality			Eventually		
Year	Amount	Return	Year	Amount	Return	Year	Amount	Return
-	1000	-	-	1000	-	-	1000	-
1	1120	12%	1	1191	19%	1	1191	19%
2	1254	12%	2	910	-24%	2	910	-24%
3	1405	12%	3	1164	28%	3	973	7%
4	1574	12%	4	1289	11%	4	1042	7%
5	1762	12%	5	1700	32%	5	1115	7%
6	1974	12%	6	1637	-4%	6	1193	7%
7	2211	12%	7	1694	3%	7	1276	7%
8	2476	12%	8	2195	30%	8	1365	7%
9	2773	12%	9	2353	7%	9	1461	7%
10	3106	12%	10	2722	16%	10	1563	7%
11	3479	12%	11	3189	17%	11	1673	7%
12	3896	12%	12	3930	23%	12	1790	7%
CAGR	→	12.0%	CAGR	→	12%	CAGR	→	5%

Huge gap between ‘Expected’ return and ‘Actual’ return in the initial years

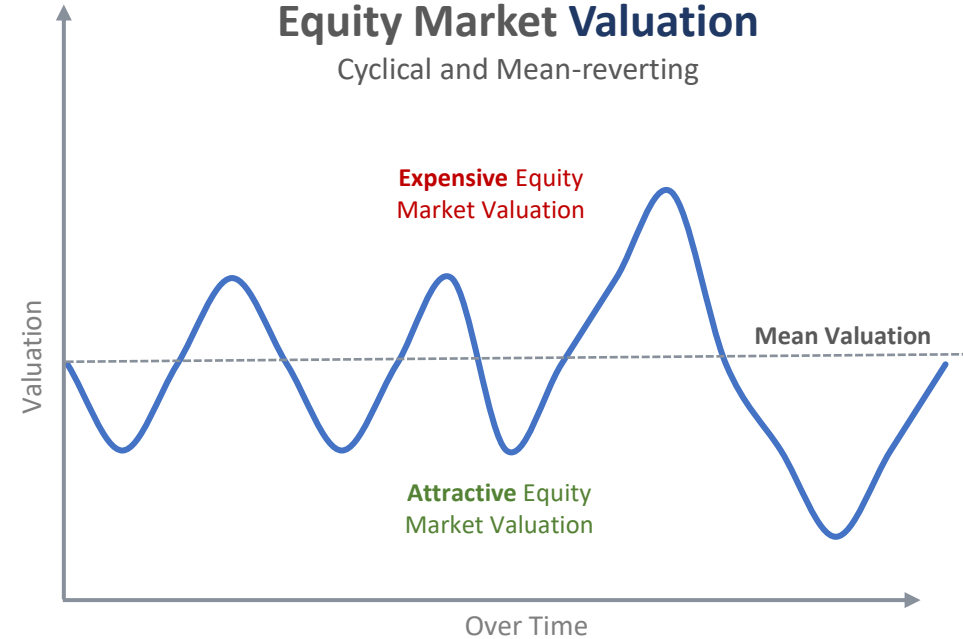
Typical Response:
"This is not meant for me. Let's go back to Traditional Fixed Income Instruments."



Investment **Journey** is as important as the **Destination!**

Equity Market v/s Equity Market Valuation

Back to the Basics: Market is Volatile !



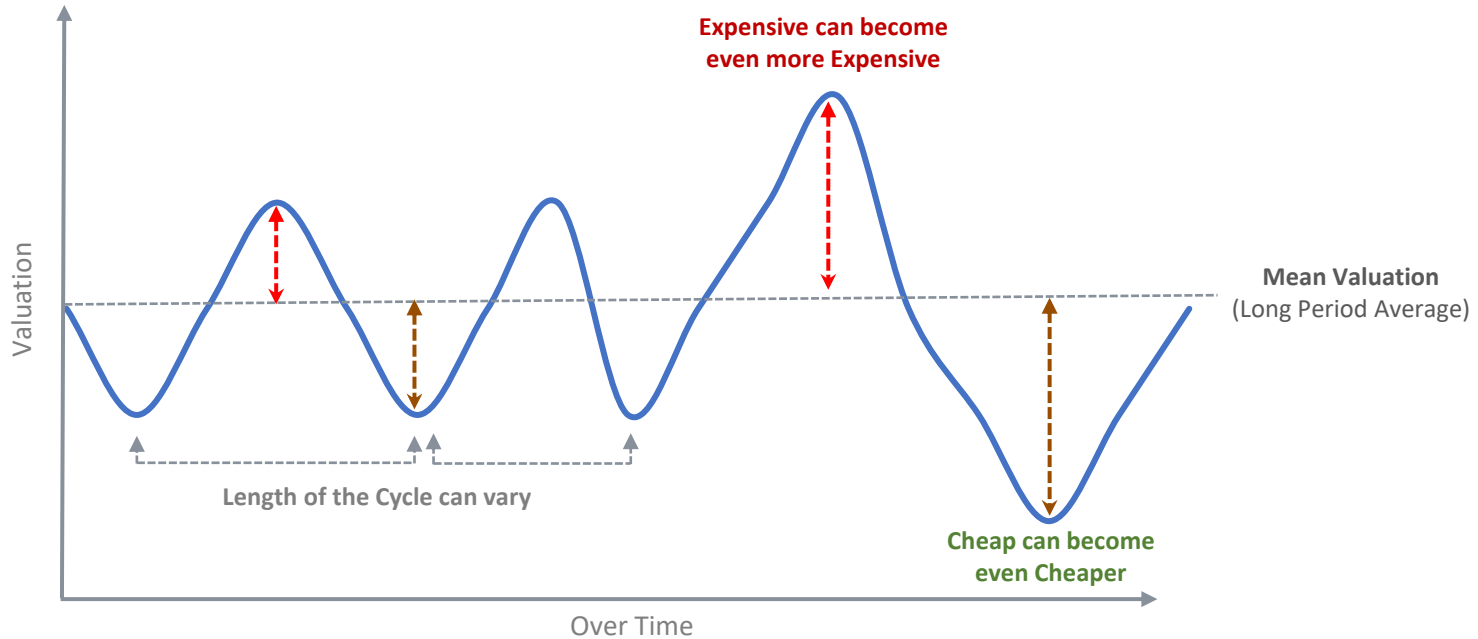
Treat this 'Volatility' as an Asset Class !

One can take benefit of the fact that valuation is mean-reverting and market moves in cycles

Equity Market Valuation Cycles Trajectory

Also need to keep in mind

Equity Market Valuation: Cyclical and Mean-reverting



Historical trends suggest that **market can remain** Expensive or Cheap (over or under-valued) **for a longer period of time** as well. Also, what is Expensive or Cheap today, can become even **more Expensive or Cheaper tomorrow**.

Challenges in Dynamic Asset Allocation

To Sum up ..

- Returns from **Equity Market** have been, and will be, **Volatile** in the future.
- **Local and Global events** will ensure ‘Market Cycles’ in future as well.
- **Market Valuations** are **mean reverting** and by doing Dynamic Asset Allocation between Equity and Debt, an investor can take benefit from this volatility.
- It **sounds very logical and simple** to allocate more in equity when others are fearful (low equity market valuation) and to reduce equity exposure when others are greedy (high equity market valuation) but ...
- ... in reality, **psychological barriers** like **“Greed & Fear”** ensure that we end up doing exactly the opposite. Hence, lose out on potential gains from our investments.
- Other challenges include, “how to decide **when to increase and when to reduce?**”
- **Not all market cycles are same** (expensive can become even more expensive)
- What should be the **re-balancing frequency** between Equity and Debt?
- Then there are **operational hassles** to execute all these transactions e.g. requires time for constant monitoring, exit load & other transactional charges (if applicable) etc.



All the above mentioned and other challenges make it almost impossible for most investors to benefit from volatility by successfully executing “Dynamic Asset Allocation” between Equity and Debt!

So what is the solution ?

Make Volatility your Friend!

Invest in

WHITEOAK CAPITAL

AGGRESSIVE HYBRID FUND

(An Open Ended Hybrid Scheme Investing Predominantly in
Equity and Equity Related Instruments)

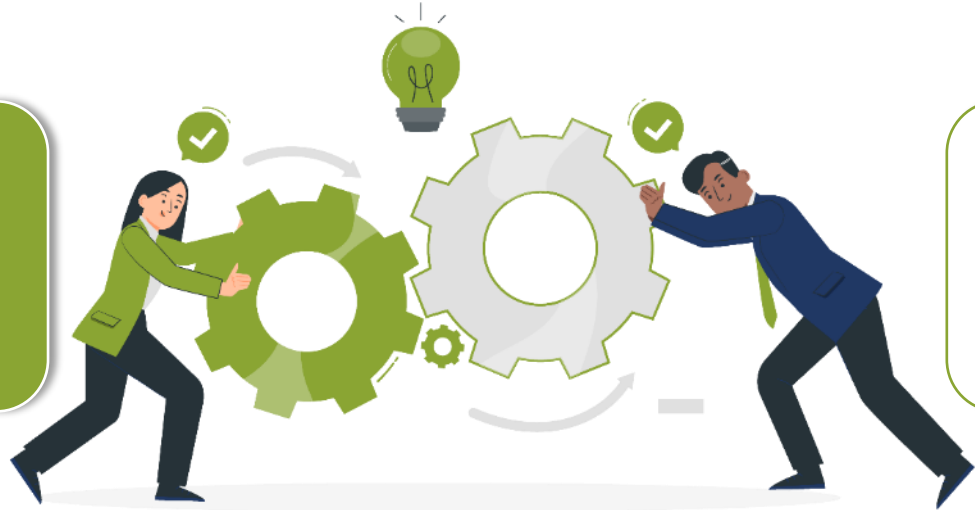


Equity for Growth. Debt for Stability.

The Two-Engine framework

Equity Portion

- Long-term compounding
- Earnings growth
- Inflation protection



Debt Portion

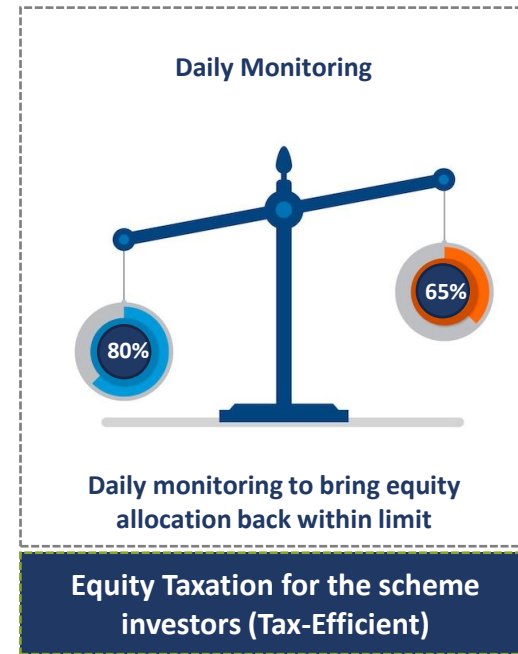
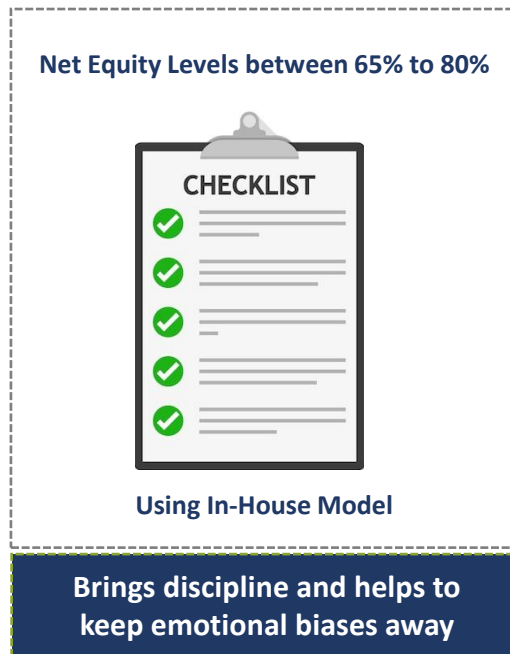
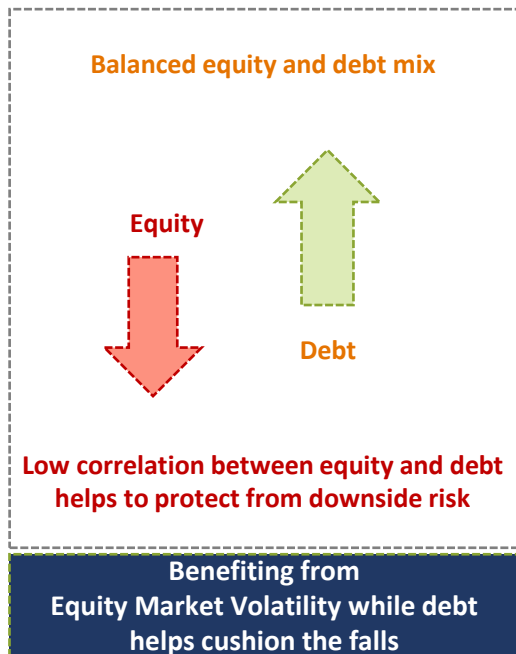
- Lower volatility
- Liquidity
- Cushion during drawdowns

Debt is not drag. It's behavioural insurance.

WhiteOak Capital Aggressive Hybrid Fund





Alpha Generation by Equity with the Stability of Debt

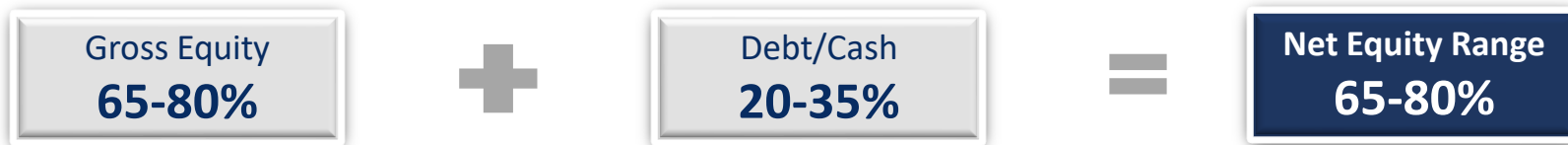
- WhiteOak Capital Aggressive Hybrid Fund (AHF) **removes the psychological barriers (Greed & Fear)** for its investors.
- The Scheme allocates 65-80% in Equity with remaining 20-35% allocation in Debt which provides a dual benefit of **Alpha Generation + Stability**.



Key Valuation Parameters and Asset Allocation Range

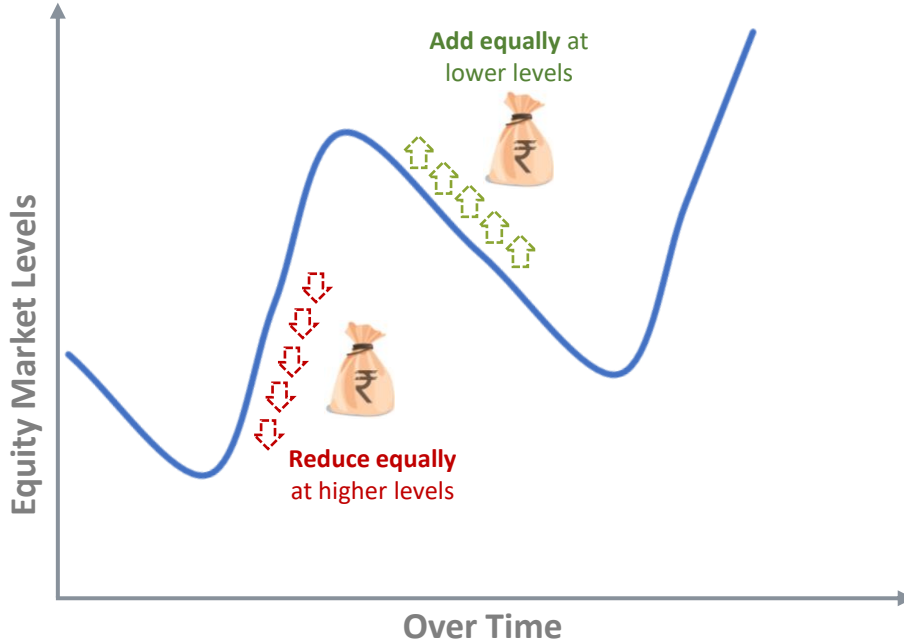
WhiteOak Capital Aggressive Hybrid Fund

Parameter	Remarks	Net Equity Allocation
Adjusted Price to Book Ratio	Mean-Reverting Equity Valuation Parameter + Overlay of Return on Equity (ROE)	 Higher Ratio → Lower Equity 
Yield Ratio	G-Sec Yield / Normalised Earning Yield Measures Relative Attractiveness of Debt and Equity	 Higher Ratio → Lower Equity 

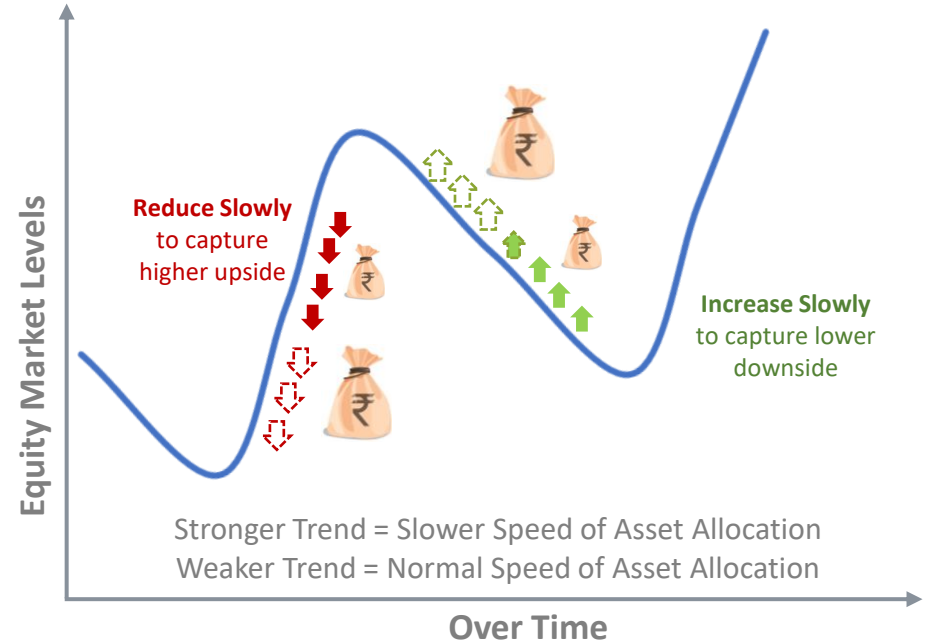


The parameters mentioned above are indicative only. The AMC may add other parameters and change the weightages based on the prevailing market conditions. The internal proprietary model may use parameters like Adjusted Price to Book Value of Equity market indices (with an overlay of ROE), Ratio of G-Sec Yield to Earning Yield of Equity market indices, VIX and Equity and Debt Momentum while deciding the Asset Allocation levels of the portfolio (internal model). This internal model may go through periodic revision (as and when required), resulting in addition or deletion of parameters and the weightages assigned to them. 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.

“Buy Low, Sell High” with ‘Hold’ Philosophy



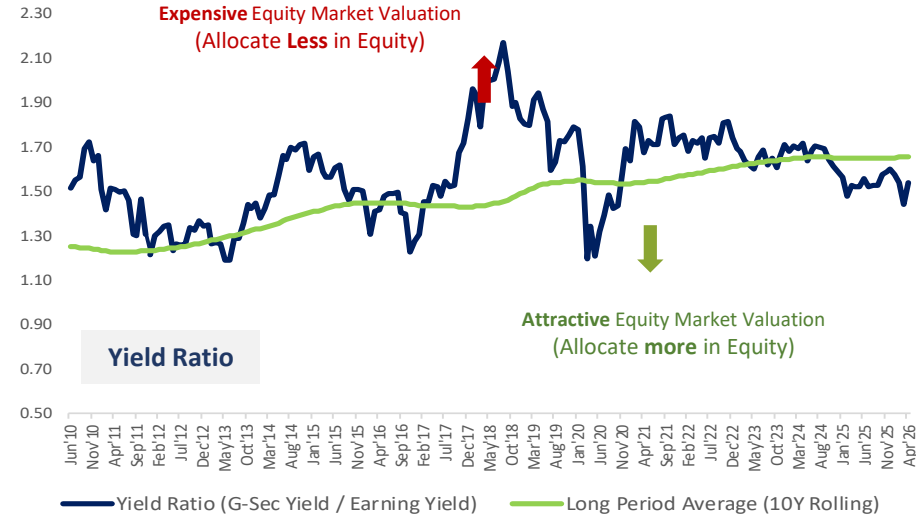
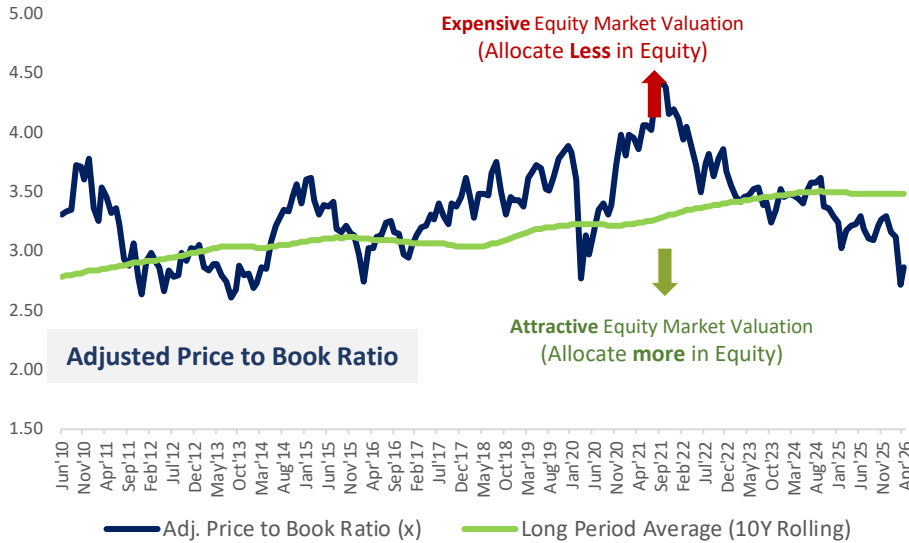
“Buy Low, Sell High”



“Buy Low, Sell High” with ‘Hold’ Philosophy

Market Valuation Index : Some of the Key Parameters

Historical Trend v/s Long Period Average, as on 30th April 2026



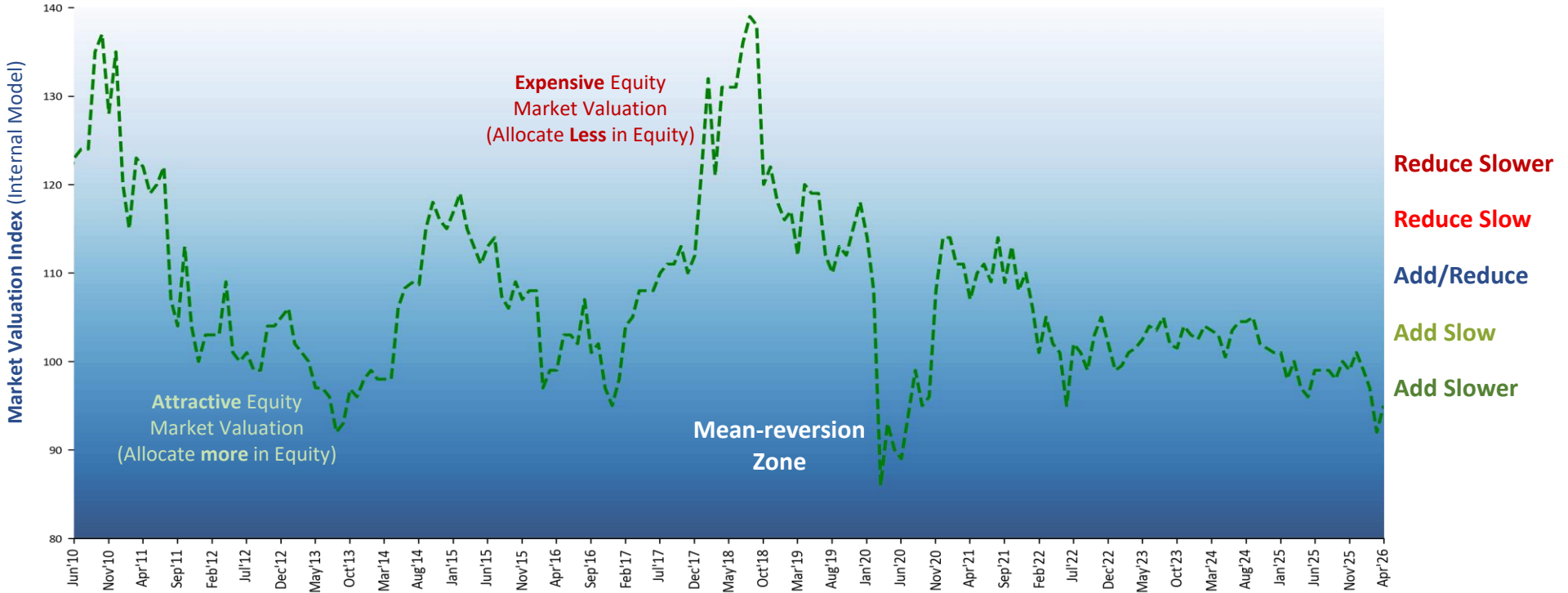
- A **very high** Ratio of G-Sec Yield/ Earning yield of Index and Adjusted P/BV compared to long term average, indicates higher model value (Expensive Equity Market Valuation), may result in **lower equity allocation**
- A **very low** Ratio of G-Sec Yield/ Earning yield of Index and Adjusted P/BV compared to long term average, indicates lower model value (Attractive Equity Market Valuation), may result in **higher equity allocation**

Data Source: MOSL, Bloomberg and Internal Research. The parameters mentioned above are indicative only. The AMC may add other parameters and change the weightages based on the prevailing market conditions. The internal proprietary model may use parameters like Adjusted Price to Book Value of Equity market indices (with an overlay of ROE), Ratio of G-Sec Yield to Earning Yield of Equity market indices, VIX and Equity and Debt Momentum while deciding the Asset Allocation levels of the portfolio (internal model). This internal proprietary model may go through periodic revision (as and when required), resulting in addition or deletion of parameters and the weightages assigned to them. 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.

Market Valuation Index (Internal Model)

Month End Numbers, as on 30th April 2026

Market Valuation Index (Internal Model)



Source: Internal Research. The above chart is for understanding the working of in-house Market Valuation Index (which will be used by the scheme while deciding the asset allocation between permissible asset classes). The performance of the internal model does not represent the performance of the scheme. **Past performance may or may not be sustained in future and is not a guarantee of any future returns.** 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.

How Much Equity Should an Investor Have in Their Portfolio?

Years of equity experience and building conviction; ...conventional wisdom suggests 100%

60-70%

As seen in the accompanying table, the incremental risk associated with volatility rises faster than incremental returns from higher equity exposure once you cross these levels of allocation. Every 10% higher equity adds 1% point to average returns and 3% points to volatility.

Sound asset allocation demands optimizing for risk and return over maximization of either. The quest for maximizing returns often leads to minimizing investor experience. This compromises longevity of investments which in turn breaks the compounding journey and causes the proverbial “Behavior Gap”.

D = Debt (Crisil 10 Year Gilt Index), E = Equity (BSE Sensex TRI). Source: MFIE, Bloomberg and Internal Research of WhiteOak Capital. ^Average 1 Year rolling return on daily basis and Standard Deviation (Volatility) of the return for various combination of Equity and Debt for the period September 2001 to April 2026 is considered for above analysis. The above factual data analysis is only to understand the concept of Asset Allocation mix of Equity and Debt. **The performance of the “Combination of Equity and Debt” does not represent the performance of the scheme. Past performance may or may not be sustained in future and is not a guarantee of any future returns.**

Average 1 Year rolling return on daily basis and Standard Deviation (Volatility) of the return for various combination of Equity and Debt for the period September 2001 to April 2026

Portfolio Composition	Average Annual Return [^]	Average Annual Volatility [^]
D:100%, E:0%	6.83%	6.38%
D:90%, E:10%	8.05%	5.74%
D:80%, E:20%	9.27%	6.35%
D:75%, E:25%	9.87%	7.04%
D:70%, E:30%	10.48%	7.92%
D:60%, E:40%	11.70%	10.01%
D:50%, E:50%	12.92%	12.37%
D:40%, E:60%	14.13%	14.86%
D:30%, E:70%	15.35%	17.42%
D:20%, E:80%	16.57%	20.04%
D:10%, E:90%	17.78%	22.69%
D:0%, E:100%	19.00%	25.36%

Achieving Reasonable Return with Low Volatility

With Simple Asset Allocation and Rebalancing

	CRISIL Hybrid 35+65 - Aggressive Index	Nifty 500 TRI	SAA 70% Equity : 30% Debt Rebalance Equity at (65% & 80%)
FY 2006	37.6	64.3	47.8
FY 2007	9.4	10.0	10.3
FY 2008	20.4	22.9	22.1
FY 2009	-25.2	-39.1	-27.8
FY 2010	58.8	90.0	77.8
FY 2011	8.3	8.4	7.4
FY 2012	-2.3	-7.7	-3.3
FY 2013	8.5	6.4	5.2
FY 2014	14.1	19.2	16.8
FY 2015	27.0	34.9	38.0
FY 2016	-1.2	-6.5	-0.5
FY 2017	19.6	25.5	24.6
FY 2018	10.0	12.9	11.5
FY 2019	10.5	9.7	4.8
FY 2020	-12.9	-26.6	-19.3
FY 2021	49.8	77.6	64.9
FY 2022	15.3	22.3	20.0
FY 2023	1.1	-1.2	-0.3
FY 2024	27.3	40.5	37.4
FY 2025	7.4	6.4	7.6
FY 2026	-0.6	-2.9	-0.2
FYTD 2027	6.3	10.5	8.5

	CRISIL Hybrid 35+65 - Aggressive Index	Nifty 500 TRI	SAA 70% Equity : 30% Debt Rebalance Equity at (65% & 80%)
Full Period CAGR (%)	12.2	14.1	14.3
STD Dev (%)	13.3	20.1	14.4
Return / Unit of Risk	0.91	0.70	0.99

Key Takeaway: This rule-based asset allocation strategy captures reasonable long-term returns while significantly smoothing out the volatility of a pure equity portfolio.

^ SAA = Strategic Asset Allocation, 70% Equity (NIFTY500 MULTICAP 50:25:25 TRI) , 30% Debt (Nifty 5 Year G Sec Index) Rebalancing at 65/80 = Rebalance the allocation back to 70 E:30 D as an when Equity allocation touches either 65% or 80%. Source : MF1360. Data as on 30th Apr 2026. The above table is only to illustrate the concept of Asset Allocation mix of Equity and Debt. Depending on what weight one assigns to different asset classes, the results can vary accordingly. Source: MFIE and Internal Research. **Index Performance does not signify scheme returns. Past performance may or may not be sustained in future and is not a guarantee of any future returns.** 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. Std Dev = Annualized Standard Deviation for daily returns.

Rolling Return Analysis

Sample "70 Equity: 30 Debt" Strategy Vs. Nifty 500 TRI

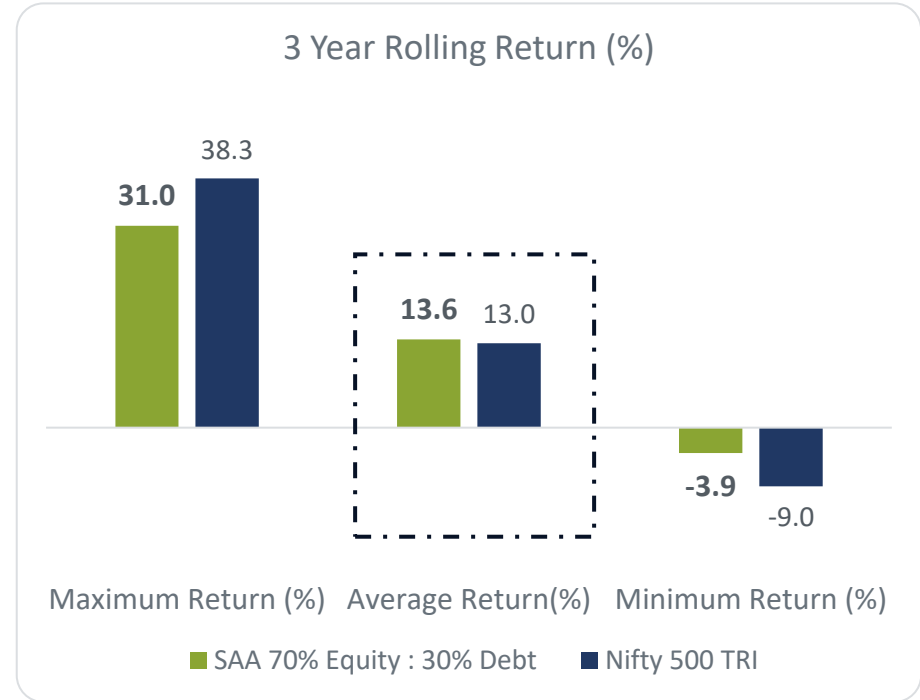
Strategy / Index à	SAA 70% Equity : 30% Debt		Nifty 500 TRI	
	3 year	5 year	3 year	5 year
Number of Observation	4477	3990	4477	3990
Maximum Return (%)	31.0	25.7	38.3	28.9
Average Return(%)	13.6	13.6	13.0	13.1
Minimum Return (%)	-3.9	1.7	-9.0	-1.4
Negative Observation	3.1%	0.0%	5.9%	1.0%
0 to 8% Return	18.9%	11.5%	19.1%	17.4%
8 to 12% Return	12.0%	26.9%	14.2%	21.2%
 12 to 15% Return	19.5%	20.9%	18.5%	20.7%
 Above 15% Return	46.4%	40.8%	42.4%	39.8%
Positive Return	96.9%	100.0%	94.1%	99.0%
Above 8% Return	78.0%	88.5%	75.1%	81.6%
Above 12% Return	66.0%	61.6%	60.9%	60.4%
Above 15% Return	46.4%	40.8%	42.4%	39.8%

Data Source : MF1360, Internal Analysis. The above historical data analysis is only to understand the concept of Asset Allocation. Depending on what weight one assigns to different asset classes, the results can vary accordingly. Asset Class considered are Equity (NIFTY500 MULTICAP 50:25:25 TRI), Debt (Nifty 5 yr Benchmark G-Sec Index. Period April 2005 to April 2026 is considered for above analysis. The above analysis assumes 70% Equity (NIFTY500 MULTICAP 50:25:25 TRI), 30% Debt (Nifty 5 Year G Sec Index) Rebalancing at 65/80 = Rebalance the allocation back to 70E:30D as an when Equity allocation touches either 65% of 80%. **Past performance may or may not be sustained in future and is not a guarantee of any future returns. Index performance does not signify scheme returns.** 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.

Risk-adjusted Return Analysis

Sample "70 Equity: 30 Debt" Strategy Vs. Nifty 500 TRI

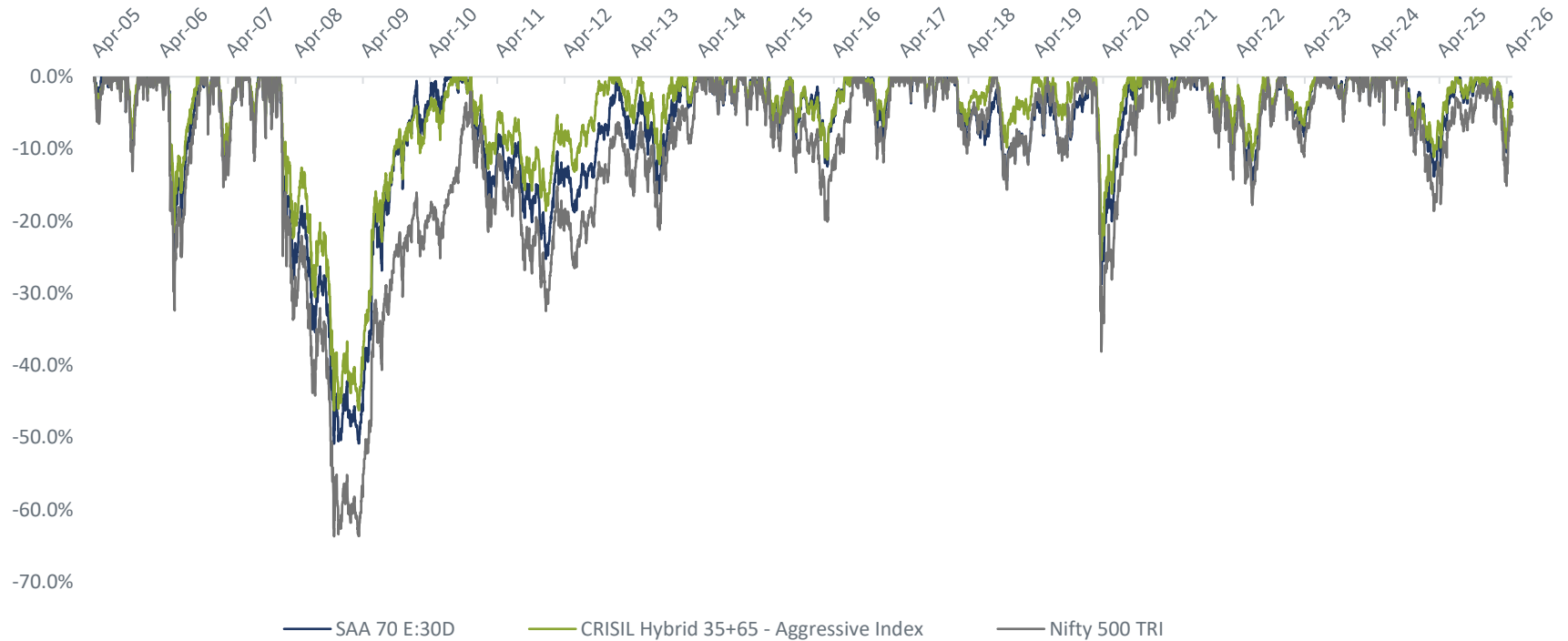
Strategy / Index	CAGR (%)	Std Deviation	Return/Unit of Risk
SAA 70% Equity : 30% Debt	14.25	14.5%	0.98
Nifty 500 TRI	14.09	20.3%	0.70



Data Source : MFI360, Internal Analysis. The above historical data analysis is only to understand the concept of Asset Allocation. Depending on what weight one assigns to different asset classes, the results can vary accordingly. Asset Class considered are Equity (NIFTY500 MULTICAP 50:25:25 TRI), Debt (Nifty 5 yr Benchmark G-Sec Index. Period April 2005 to April 2026 is considered for above analysis. The above analysis assumes 70% Equity (NIFTY500 MULTICAP 50:25:25 TRI) , 30% Debt (Nifty 5 Year G Sec Index)Rebalancing at 65/80 = Rebalance the allocation back to 70E:30 D as an when Equity allocation touches either 65% or 80%.Past performance may or may not be sustained in future and is not a guarantee of any future returns. Index performance does not signify scheme returns. 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.

The Asset Allocation

Falls less than Nifty 500 TRI and Matches the Aggressive hybrid index



^ SAA = Strategic Asset Allocation, 70% Equity (NIFTY500 MULTICAP 50:25:25 TRI , 30% Debt (Nifty 5 Year G Sec Index)Rebalancing at 65/80 = Rebalance the allocation back to 70E:30 D as an when Equity allocation touches either 65% or 80%. The above table is only to illustrate the concept of Asset Allocation mix of Equity and Debt. Depending on what weight one assigns to different asset classes, the results can vary accordingly. Source: MFIE and Internal Research. Data as on 30th Apr 2026. Past performance may or may not be sustained in future and is not a guarantee of any future returns. Index Performance does not signify scheme returns. 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.

Aggressive Hybrid Fund vs. Balanced Advantage Fund

Understanding the Difference in Asset Allocation & Investment Strategy

Parameter	Aggressive Hybrid Fund (AHF)	Balanced Advantage Fund (BAF)
Core Objective	Seeks long-term wealth creation through meaningful equity participation with stability from debt	Focuses on dynamically managing market volatility through tactical asset allocation
Asset Allocation	Unhedged Equity: 65-80%, Debt: 20-35%, REITS : 0-10%, InvITs : 0-10%.	Unhedged Equity: 30-80%, Arbitrage: 0-35%, Debt: 0-35%, REITS : 0-10%, InvITs : 0-10%.
Equity Exposure	Maintains a consistently high equity allocation to capture long-term market growth opportunities	Equity allocation can reduce significantly depending on market conditions
Participation in Bull Markets	Better positioned to participate in sustained equity market rallies	May underperform in strong bull markets due to lower net equity exposure
Return Potential	Higher long-term return potential driven by strategic equity allocation	More moderate return potential focused on smoother outcomes
Portfolio Positioning	Structurally growth-oriented with disciplined diversification	More tactical and defensive in nature
Volatility Profile	Moderate volatility with stronger growth orientation	Lower volatility with emphasis on downside management
Ideal Investor	Investors seeking long-term capital appreciation with moderate risk appetite	Investors prioritizing smoother returns and lower market volatility

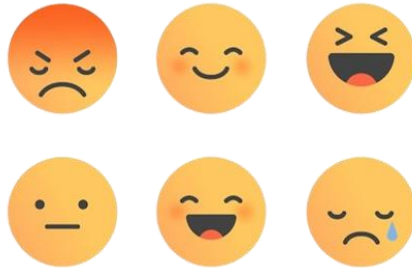
Hybrid Offerings by WhiteOak

Fund Name	WOC Arbitrage Fund	WOC Equity Savings Fund	WOC Multi Asset Allocation Fund	WOC Balanced Hybrid Fund	WOC Balanced Advantage Fund	WOC Aggressive Hybrid Fund
Investment Style	Equity exposure entirely hedged	Limited exposure to Equity with exposure towards debt and arbitrage positions	Exposure to three asset classes – Domestic & International Equities, Debt and Gold/Commodity - ETFs and ETCs all in one	Simple 50-50 strategy in Equity and Debt with rebalancing in a disciplined manner	Classic 'Buy Low Sell High' Strategy. Follows the in-house market valuation index model to determine the net equity levels.	'Best of both worlds' fund - Growth potential/alpha generation of equities & the stability of debt in one fund
Asset Allocation Range	Entirely hedged, Equity Range: 65%-100%	Unhedged Equity: 15-40%, Arbitrage: 25-80%, Debt: 10-35%, REITS : 0-10%, InvITs : 0-10%.	Unhedged Equity:15-45%, Foreign Equity: 0-10%, Gold: 10-40%, Debt: 10-55%, REITS : 0-10%, InvITs : 0-10%.	Unhedged Equity: 40-60%, Debt: 40-60%, REITS : 0-10%, InvITs : 0-10%.	Unhedged Equity: 30-80%, Arbitrage: 0-35%, Debt: 0-35%, REITS : 0-10%, InvITs : 0-10%.	Unhedged Equity: 65-80%, Debt: 20-35%, REITS : 0-10%, InvITs : 0-10%.
Investor Profile	Very Conservative	Conservative	Moderately Conservative	Moderate	Moderately Aggressive	Aggressive

In Summary

- WhiteOak Capital Aggressive Hybrid Fund (AHF) helps investors overcome emotional decision-making driven by **fear** and **greed**.
- Uses a **proprietary in-house Market Valuation Index** to dynamically determine new equity exposure, bringing discipline and consistency to investment process.
- **Increases equity allocation when valuations are attractive** and **reduces it when valuations are stretched**, with debt exposure adjusted accordingly.
- As a result, the fund seeks to **turn market volatility into an opportunity** for investors.
- Designed to enhance the investment experience across market cycles by:
 - **Limiting downside risk** during market declines.
 - **Participating meaningfully in market upswings**.
- Aims to deliver **tax-efficient** wealth creation*
- Offers a potentially attractive investment solution across a wide range of market outcomes.

Is market volatility making you nervous ?



Make Volatility your Friend!
Invest in

WhiteOak Capital Aggressive Hybrid Fund

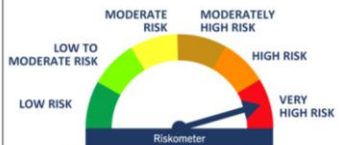
*Compared with some of the Traditional Investment Avenues. While amount invested in traditional investment avenues has the highest safety for Principal invested, there is no assurance or guarantee of future performance of WhiteOak Capital Aggressive Hybrid Fund.

Structure & Key Terms

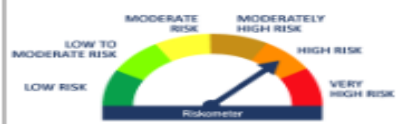
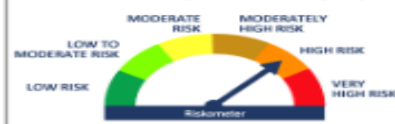
NFO Period: June 8, 2026 till June 22, 2026

Type of Scheme	An open ended hybrid scheme investing predominantly in equity and equity related instruments.
Investment Objective	The primary objective of the Scheme is to provide capital appreciation by investing in Equity & equity related instruments and stability through debt investment. There is no assurance that the investment objective of the Scheme will be achieved.
Asset Allocation Pattern	Equity & Equity Related Instruments (including REITs): 65-80% Debt Securities and Money Market Instruments and Government Securities - 20-35% Units issued by InvITs – 0-10% (for detailed asset allocation, please refer to the Scheme Information Document)
Plans	Regular Plan & Direct Plan
Options	Growth Option
Minimum Application Amount	Rs. 500 (and in multiples of Re.1 thereafter)
Minimum Additional Application Amount	Rs. 100 (and in multiples of Re.1 thereafter)
Minimum Redemption Amount	Rs. 500/- and in multiples of Re 0.01/- or account balance, whichever is lower
Load Structure	Entry Load: Nil Exit Load: Nil
Fund Manager	Mr. Ramesh Mantri (Equity), Ms. Trupti Agrawal (Assistant Fund Manager - Equity), Mr. Dheeresh Pathak (Assistant Fund Manager - Equity), Mr. Piyush Baranwal (Debt), Mr. Ashish Agrawal (for Arbitrage Transactions)
Benchmark Index	CRISIL Hybrid 35+65 - Aggressive Index

Risk-o-Meter and Disclaimer

Scheme Name & Type of the Scheme	This Product is suitable for investors who are seeking * :	Scheme Risk-o-meter
<p>WhiteOak Capital Aggressive Hybrid Fund</p> <p>An open ended hybrid scheme investing predominantly in equity and equity related instruments</p>	<ul style="list-style-type: none"> To generate capital appreciation by investing in equity & equity related instruments Stability through debt investment 	<p>WhiteOak Capital Aggressive Hybrid Fund</p>  <p>THE RISK OF THE SCHEME IS VERY HIGH</p>
<p>* Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p>		

The product labelling assigned during the NFO is based on internal assessment of the Scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made. The AMC will evaluate the Risk-o-Meter on a monthly basis and shall disclose the same along with the portfolio disclosure.

Scheme Name & Type of the Scheme	This Product is suitable for investors who are seeking * :	Scheme Risk-o-meter	Benchmark Risk-o-Meter
<p>WhiteOak Capital Multi Asset Allocation Fund</p> <p>An open ended scheme investing in Equity & Equity Related Instruments, Debt & Money Market Securities, Gold/Silver related instruments and Exchange Traded Commodity Derivatives</p>	<ul style="list-style-type: none"> Long term capital appreciation Investment in diversified portfolio of instruments across multiple asset classes i.e. Equity, Debt, Gold/Silver related instruments and Exchange Traded Commodity Derivatives 	<p>WhiteOak Capital Multi Asset Allocation Fund</p>  <p>THE RISK OF THE SCHEME IS HIGH</p>	<p>BSE 500 TRI (30%) + CRISIL Short Term Bond Index (50%) + Domestic prices of Gold (16%) + Domestic prices of Silver (1%) + iCOMDEX Composite Index (3%)</p>  <p>THE RISK OF THE BENCHMARK IS HIGH</p>
<p>* Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p>			




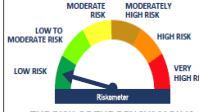
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Risk-o-Meter and Disclaimer

Scheme Name & Type of the Scheme	This Product is suitable for investors who are seeking * :	Scheme Risk-o-meter	Benchmark Risk-o-Meter
<p>WhiteOak Capital Arbitrage Fund</p> <p>An open ended scheme investing in arbitrage opportunities.</p>	<ul style="list-style-type: none"> Short to Medium Term return generation Investment predominantly in arbitrage opportunities in cash and derivative segment of equity market. 	<p>WhiteOak Capital Arbitrage Fund</p>  <p>THE RISK OF THE SCHEME IS LOW</p>	<p>NIFTY 50 Arbitrage</p>  <p>THE RISK OF THE BENCHMARK IS LOW</p>
* Investors should consult their financial advisers if in doubt about whether the product is suitable for them			

Scheme Name & Type of the Scheme	This Product is suitable for investors who are seeking * :	Scheme Risk-o-meter	Benchmark Risk-o-Meter
<p>WhiteOak Capital Balanced Hybrid Fund</p> <p>An open ended balanced scheme investing in equity and debt instruments.</p>	<ul style="list-style-type: none"> Capital Appreciation and Income Generation over medium and long term Investment in equity & equity related instruments and debt & money market securities 	<p>WhiteOak Capital Balanced Hybrid Fund</p>  <p>THE RISK OF THE SCHEME IS VERY HIGH</p>	<p>CRISIL Hybrid 50+50 Moderate Index</p>  <p>THE RISK OF THE BENCHMARK IS HIGH</p>
* Investors should consult their financial advisers if in doubt about whether the product is suitable for them			

Scheme Name & Type of the Scheme	This Product is suitable for investors who are seeking * :	Scheme Risk-o-meter	Benchmark Risk-o-Meter
<p>WhiteOak Capital Balanced Advantage Fund</p> <p>An open ended Dynamic Asset Allocation Fund</p>	<ul style="list-style-type: none"> Capital Appreciation & Income Generation over Medium to Long term Investment in a dynamically managed portfolio of equity & equity related instruments and debt & money market securities 	<p>WhiteOak Capital Balanced Advantage Fund</p>  <p>THE RISK OF THE SCHEME IS VERY HIGH</p>	<p>CRISIL Hybrid 50+50 Moderate Index</p>  <p>THE RISK OF THE BENCHMARK IS HIGH</p>
* Investors should consult their financial advisers if in doubt about whether the product is suitable for them			

Scheme Name & Type of the Scheme	This Product is suitable for investors who are seeking * :	Scheme Risk-o-meter	Benchmark Risk-o-Meter
<p>WhiteOak Capital Equity Savings Fund</p> <p>An open ended scheme investing in equity, arbitrage and debt</p>	<ul style="list-style-type: none"> To generate capital appreciation by investing in equity and equity related instruments. Seeking to generate income by investing in fixed income securities and using arbitrage and other derivative strategies 	<p>WhiteOak Capital Equity Savings Fund</p>  <p>THE RISK OF THE SCHEME IS MODERATE</p>	<p>NIFTY Equity Savings TRI</p>  <p>THE RISK OF THE BENCHMARK IS MODERATE</p>
* Investors should consult their financial advisers if in doubt about whether the product is suitable for them			

While reasonable endeavors have been made to present reliable data in the Presentation, but WhiteOak Capital Asset Management Limited does not guarantee the accuracy or completeness of the data in the Presentation. WhiteOak Capital Asset Management Limited or any of its connected persons including its subsidiaries or associates or partners or employees shall not be in any way responsible for any loss or damage that may arise to any person from any inadvertent error in the information contained, views and opinions expressed in this Presentation. Past performance should not be taken as an indication or guarantee of future performance, and no representation or warranty, express or implied, is made regarding future performance. Information, opinions and estimates contained in this Presentation reflect a judgment of its original date of publication by WhiteOak Capital Asset Management Limited and are subject to change without notice. This Presentation is not directed or intended for distribution to, or use by, any person or entity who is a citizen or resident of or located in any locality, state, country or other jurisdiction, where such distribution, publication, availability or use would be contrary to local law, regulation or which would subject WhiteOak Capital Asset Management Limited and its affiliates to any registration or licensing requirement within such jurisdiction The product described herein may or may not be eligible for sale in all jurisdictions or to certain category of investors. Persons in whose possession this Report/Presentation may come are required to inform themselves of and to observe such restrictions. 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.

The AMC will evaluate the Risk-o-Meter on a monthly basis and shall disclose the same along with the portfolio disclosure.



Corporate Profile of WhiteOak Capital Group





Expertise and prior Experience only in
Investment Management

- One of the few in the industry with DNA of investment management
- Group of Professionals led by an investment professional as 'Founder' to get SEBI license to set up an Asset Management Company (AMC)
- Core competence in domestic and global emerging equity markets



Founded by
Prashant Khemka
in June 2017



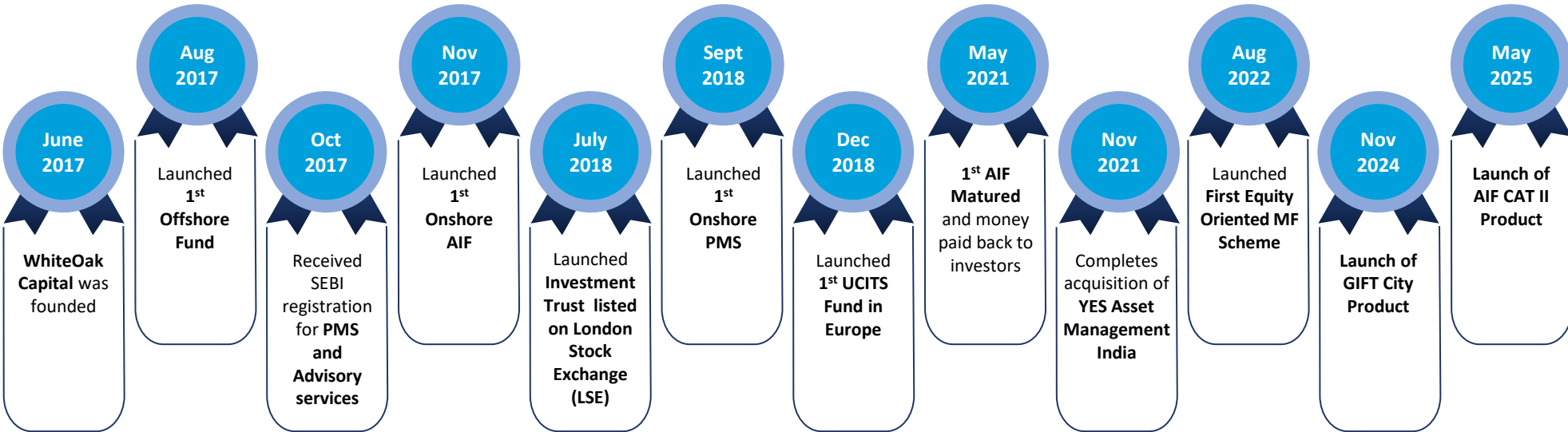
AUM
~US\$ 11.23 Bn
(~Rs. 106,962 Crore)



Offices

India, Singapore, Mauritius,
Switzerland, Spain, France, UK and UAE

WhiteOak Capital Group – Key Milestones



Domestic Mutual Fund

- Launched first Equity NFO in August 2022, total AUM: **Rs. 36,420 Cr**
- Performance backed by expanding product suite
- Empanelment with large wealth distributors, national retail distributors and banks
- One of the fastest scale-up for a domestic mutual fund

Discretionary Portfolio Management Services (PMS)

- PMS business transferred to AMC in April 2024
- Launched in Sep 2018; amongst the top 5 PMS by AUM, total AUM: **Rs. 3,408 Cr**
- Flagship strategy amongst top performers in peer group

Alternative Investment Funds (AIF)

- Alternative Investment Funds (AIF) has total AUM of **Rs. 3,276 Cr** across five AIFs
- Category II AIF launched under AMC in May 2025



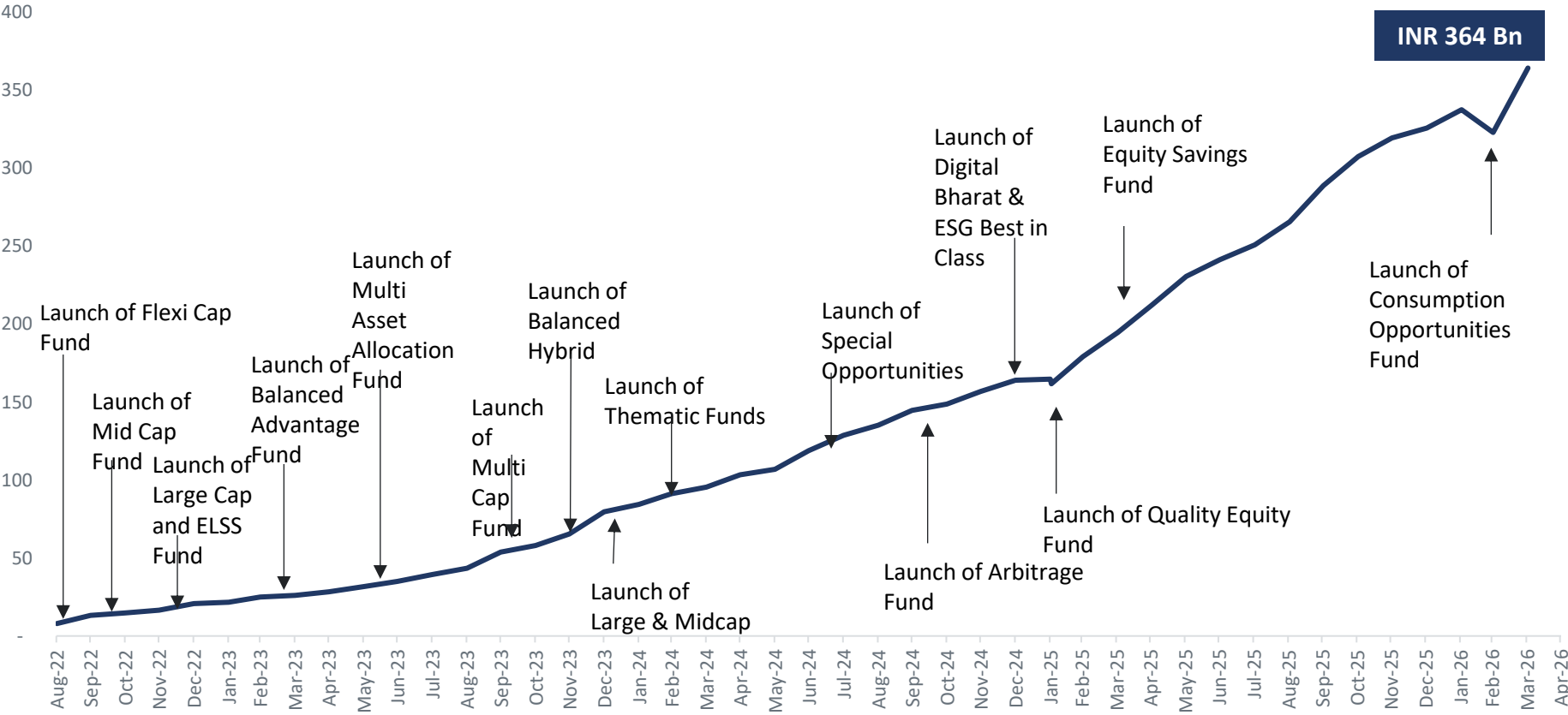
Robust Distribution

- Empanelment with all major private and MNC banks
- 52 large wealth distributors
- ~77 Retail National Distributors
- ~26,500+ Mutual Fund Distributors
- ~435 Registered Investment Advisors
- 52 branches across 20 states

Granular Client Base¹

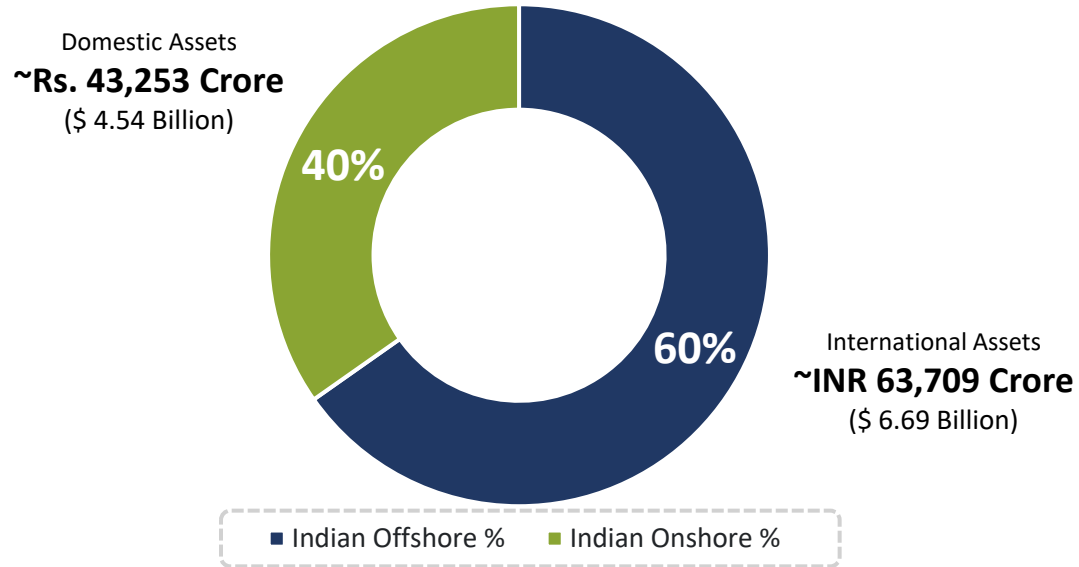
- Number of unique investors: **~1179k**
- Number of unique investors outside metros: **~537k**
- Number of live SIPs: **~795k**
- Number of live SIPs outside metros: **~437k**

Evolution of Retail AMC Business



Source: WhiteOak Capital. AUM data as on 30th April 2026.

Assets Under Management or Advisory of the WhiteOak Capital Group



Total AUM of
~Rs. 106,962 Crore
~(\$ 11.23 Billion)