

WhiteOak Capital Mutual Fund launches 'WhiteOak Capital Equity Savings Fund'

- *An open-ended scheme investing in equity, arbitrage and debt*
- *NFO opens on 25th February to 5th March 2025*

Mumbai, 25th January 2025: WhiteOak Capital Mutual Fund today announced the launch of the new fund offer (NFO) – WhiteOak Capital Equity Savings Fund, an open-ended scheme investing in equity, arbitrage and debt. The NFO opens on 25th February and closes on 5th March 2025.

WhiteOak Capital Equity Savings Fund's investment objective is to provide capital appreciation by investing in Equity & equity related instruments, Arbitrage opportunities, and Debt & money market instruments. There is no assurance that the investment objective of the Scheme will be achieved. The scheme is benchmarked against the Nifty Equity Savings TRI.

Equity Savings Funds are relatively less volatile as compared to pure equity schemes as they invest only a portion of their portfolio in Unhedged Equity and usually, stable asset classes like Debt and Arbitrage put together consists large part of the portfolio. Since Equity Savings Funds are treated as equity-oriented funds for taxation purpose as per the Income Tax Act, investors who fall in higher tax brackets but seek tax-efficient returns may benefit from these funds. With their ability to offer moderate and tax-efficient returns with tolerable level of volatility, this Fund serves as a good alternative to debt-oriented mutual funds or traditional fixed income instruments.

According to WhiteOak Capital's internal research, over the last 5, 10, and 15 years, the Benchmark Nifty Equity Savings Index has generated CAGR of 9.9%, 8.6%, and 9.1% respectively. **(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 performance.)**

Mr. Aashish Somaiyaa, CEO of WhiteOak Capital Asset Management Limited, said, *"Investing is all about optimising outcomes by balancing upside capture with downside protection. While retail investors have been big participants in equity funds, in volatile times hybrid funds like our Equity Savings Fund are ideal for investors seeking stable returns over the medium term as it generates returns through combination of Equity, Arbitrage, Debt and REITs/InvITs predominantly. Investors in higher tax slabs may find the scheme appealing, as it is treated as an equity-oriented fund for taxation purposes. Gains after 1 year are taxed at a Long-Term Capital Gains (LTCG) rate of 12.5%^, applicable only if gains exceed ₹1.25 lakh in a financial year."*

Mr. Ramesh Mantri, CIO of WhiteOak Capital Asset Management Limited said, *"WhiteOak Capital Equity Savings Fund (ESF) focuses in removing the psychological barrier (Greed & Fear) for its investors with an aim to generate superior 'Risk Adjusted Return'. It offers a Hassel-free and Tax-efficient way of investing in various asset classes via Single Mutual Fund Scheme. The Scheme allocates Higher in Equity when the Equity Market Valuation is Low and Lower when the Equity Market Valuation is High. Using In-House Market Valuation Index, the funds bring a discipline in investing and helps keeping emotional biases away."*

^Plus applicable surcharge and cess. As per prevailing tax laws. The information provided above has been prepared on the basis of internal understanding on the subject. Investors are requested to consult their tax consultant to understand individual nature of tax implications.

Under the normal circumstances, the fund portfolio allocation will include 65% - 90% in Equity & Equity related Instruments of which 25% - 80% will be in Hedged – arbitrage opportunities and 10% - 40% in Unhedged – Net long equity positions. 10% - 35% portfolio allocation will be in Debt Securities

and Money Market Instruments and Government Securities, 0% - 10% in Exchange Traded Commodity Derivatives, and 0% - 10% in Units issued by REITs and InvITs.

Under Defensive circumstances when the arbitrage opportunities in the market are negligible, or returns are lower than alternative investment opportunities as per the allocation pattern, the fund portfolio allocation will be 15% - 90% in Equity & Equity related Instruments of which 5% - 80% will be in Hedged – arbitrage opportunities, and 10% - 40% in Unhedged – Net long equity positions. Remaining 10% - 85% will be in Debt Securities and Money Market Instruments and Government Securities, 0% - 10% in Exchange Traded Commodity Derivatives, and 0% - 10% in Units issued by REITs and InvITs.


The fund will be managed by Mr. Ramesh Mantri (Equity), Ms. Trupti Agrawal (Assistant Fund Manager - Equity), Mr. Piyush Baranwal (Debt), Mr. Dheeresh Pathak (Assistant Fund Manager - Equity), Mr. Ashish Agrawal (Arbitrage), and Mr. Bhavin Patadia (Arbitrage) and is available in both Regular & Direct Plans.

About WhiteOak Capital Group

WhiteOak Capital Asset Management Limited is part of WhiteOak Capital Group. WhiteOak Capital group provides investment management and advisory services for equity assets of over INR 73,046 crores as on 31st January 2025. Besides segregated managed accounts for leading global institutions, WhiteOak offers investment services through a wide array of fund vehicles domiciled in India, Ireland, Mauritius, and UK to individual and institutional investors in India and worldwide. WhiteOak has investment research teams based in India, Singapore, and Spain, and additional sales and distribution offices across Asia and Europe. WhiteOak Capital group was founded by Prashant Khemka, former CIO of Goldman Sachs Asset Management’s India Equity and Global Emerging Markets Equity businesses. WhiteOak’s performance-first investment culture is founded upon the following four pillars; stock selection-based philosophy, high calibre research team, disciplined analytical process and balanced portfolio construction framework.

<https://mf.whiteoakamc.com/>

Product Label & Risk-o-Meter:

<p>WhiteOak Capital Equity Savings Fund (An open-ended scheme investing in equity, arbitrage and debt) is suitable for investors who are seeking*:</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>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	 <p>LOW TO MODERATE RISK MODERATE RISK MODERATELY HIGH RISK HIGH RISK VERY HIGH RISK</p> <p>LOW RISK RISKOMETER</p> <p>THE RISK OF THE SCHEME IS MODERATELY HIGH</p>
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Mutual Fund Investments are subject to market risks, read all scheme related documents carefully.