

# KEY INFORMATION MEMORANDUM

#### **COMMON APPLICATION FORM**

Continuous offer of Units at Applicable NAV based prices

Single / Multi Manager Equity, Debt, Balanced, Fund of Funds Schemes (Open Ended Schemes)

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

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

This document is dated April 23, 2012.

Trustee Board of Trustees, ING Mutual Fund



MUTUAL FUND

601 / 602, Windsor, Off. C.S.T. Road, Vidyanagri Marg, Kalina, Santacruz (East), Mumbai 400098.

Sponsor



ING House Amstelveenseweg 500 1081 KL Amsterdam The Netherlands **Investment Manager** 



INVESTMENT MANAGEMENT

ING Investment Management (India) Pvt. Ltd. 601 / 602, Windsor, Off. C.S.T. Road, Vidyanagri Marg, Kalina, Santacruz (East), Mumbai 400098.



### ING Core Equity Fund (An open-ended growth scheme)

Investment Objective	The primary investment objective of the Scheme is to seek to provide long-term capital appreciation from a portfolio that is invested predominantly in equity and equity-related securities.							
Asset Allocation Pattern of the scheme	Types of Instruments			Normal Allocation (% of Net Assets)				
	Equities & equity-related securities Debt securities, Money market instruments * * Including Securitised debt of upto 20% of corpus.	ney market instruments* 0-30%						
	Including investments in Foreign equity and equity relate	d securities up to 50%, Investment	in Derivatives shall be subjec	et to limitations specified by SEBI.				
Investment Strategy	an unproductive and excessive diversification, and will b preferences about how to fund it, and its track record, will The Scheme, under most market conditions, does not in unrated debt securities from issuers of repute and sound per the Regulations.  The Scheme may also use various derivatives and hedgi Scheme may also invest in suitable investment avenue.	e overweight in growth stocks. Sec be prime movers behind stock sele ntend investing in illiquid equity-rel d financial standing. If investment is ng products from time to time, as we es in overseas financial markets fo	cular growth of the underlying ection. ated securities. The Scheme is made in unrated debt secur ould be available and permitt or the purpose of diversificat	we concentrated holding within reasonable risk limits, rather than a business, management's attitude towards future growth, and its are may however, invest in unlisted and/or privately placed and/or rities, the approval of the Board of the AMC shall be obtained, as seed by SEBI, in an attempt to protect the value of the portfolio. The tion, commensurate with the Scheme objectives and subject to ervice providers as and when permissible under the Regulations.				
Risk Profile of the Scheme	before investment. Scheme specific risk factors are s Market volatility; Liquidity Risk associated with unrated and unlisted s Risk associated with investments in derivatives / fore	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document carefully for details on risk factors before investment. Scheme specific risk factors are summarized below:  Market volatility;  Liquidity Risk associated with unrated and unlisted securities;  Risk associated with investments in derivatives / foreign securitized debt;  Credit and Market Risk associated with money market.						
Risk Mitigation Factors	1) Track and monitor deviations from benchmark 2) Exercise caps on deviations from benchmark 3) Caps on sector exposures 4) Liquidity filters when including stocks in the investment universe 5) Mandated Tracking Error Range 6) Checks on Concentrations 7) Checks on Maturity Trends 8) Checks on Ratings of portfolio components 9) Regular market valuations for illiquid assets 10) Investor Concentrations							
Plans & Options	Plans: NIL							
	Options: Growth & Dividend (Pay out or Reinvestment)							
	Default Option: Growth Default Sub Option: Dividend Reinvestment Default Option in case of Additional Purchase: Option	n provided in the initial application (e	earlier investment)					
Applicable NAV (after the Scheme Opens for repurchase and sale)	closing NAV of the day on which application is received s In respect of valid applications received after 3 p.m. by t closing NAV of the next business day shall be applicable.	hall be applicable. the Mutual Fund along with a local cupy or demand draft which is not pure the second of the demand draft which is not pure the demand comments.	cheque or a demand draft p payable on par at the place w lay of receipt of application sh	**				
Minimum Application	Purchase:	Additional Purchase:		Repurchase:				
Amount/ Number of Units	Rs.5,000/- and in multiples of Re.1 thereafter	Rs.1,000/- and in multiples	s of Re.1 thereafter	Minimum amount of Rs.1000 or 100 units				
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption re	equest at the authorised centre of th	e ING Mutual Fund.					
Benchmark Index	BSE 200.							
Dividend Policy	The Scheme will declare dividends at such frequency as schemes and the frequency there of will interalia depend			lly understood that the actual declaration of dividends under the ustees in this regard shall be final.				

Name of the Fund Manager	Ms. Jasmina Parekh							
Name of the Trustee Company	Board of Trustees of ING Mutual Fun	d						
Performance of the scheme	Compounded Annualised Returns				Sch	eme Returns	%	Benchmark Returns %
	Returns for the last 1 Year					-6.60%		-9.28%
	Returns for the last 3 Years					24.34%		23.69%
	Returns for the last 5 Years					7.44%		6.74%
	Returns since inception					10.59%		14.80%
		Returns for the period up	oto one vear -	Absolute. Re	turns for the p		in one vear - CA	AGR. Benchmark: BSE 200. Returns are for Growth
		calculated assuming th	at all payout	ts during the	e period have		-	units of the Scheme at the then prevailing NAV.
	Absolute Returns for each fi for the last 5 years	nancial year 100.00% - 80.00% - 60.00% -			a.			
		د 40.00% -						
		90.00% - 20.	-	_				
		0.00%		_				
		-20.00% -	1					
		-40.00% -	1					
		-60.00% -	Apr'11	Apr'10	Apr'09	Apr'08	Apr'07	
			to	to	to	to	to	
			Mar'12	Mar'11	Mar'10	Mar'09	Mar'08	
		■ Scheme Returns	-6.60%	13.43%	81.45%	-40.19%	24.56%	Past performance may or may
		■ Benchmark Returns	-9.28%	8.15%	92.87%	-40.98%	24.13%	not be sustained in future.
						•		not be sustained in rutare.
Expenses of the Scheme								ne to the investor. Upfront commission shall be the service rendered by the ARN Holder.
(I) Other Charges	Refer back cover page for other charg	ges						
(ii) Load Structure	Exit Load: For all application amounts: - if redeemed on or before 365 days fr - if redeemed after 365 days from the		-1%					
(ii) Recurring expenses	CDSC (if any): NIL							
	Actual expenses for the previous fina	ncial year: 2.50%						
Waiver of load for direct application	Not Applicable							
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the d	etails in the Statement of	Additional Inf	ormation and	also indepen	dently refer to	his/her tax adv	isor.
Daily Net Asset Value (NAV) Publication	The NAV is declared on all business of	lays and is published in 2	newspapers.	. NAV can als	o be viewed or	n www.ingim.	co.in and www	amfiindia.com
For Investor Grievances Please contact	Computer Age Management Services 514A Sathy Road, Ganapathy, Coimt Toll Free: 1800 200 2267, email id of F Website address of R&T: www.camso	patore-641006. R&T: <u>enq_i@camsonline</u>		rAgents	601/602, 6th	nd Prabhu - Ch n floor, "Wind		Officer T. Road, Vidyanagari Marg, Kalina, Santacruz (E), 022 2650 0234. E-mail Id: information@in.ing.com
Unitholder's Information	Please refer page number 47.							



ING Tax Savings Fund
(An open ended Equity Linked Savings Scheme)
The investment in the scheme shall be locked in for a period of 3 years from the date of allotment.

Defore investment, Scheme specific risk factors are summarized below:   Market votatility:   Liquidily Risk associated with unrated and united securities;   Risk sasociated with investments in derivatives foreign securities (securitized debt;   Credit and Market Risk associated with investments in derivatives foreign securities (securitized debt;   Risk sasociated with investments in derivatives foreign securities (securitized debt;   Risk Mitigation Factors     1) Track and monitor deviations from benchmark. 2) Exercise caps on deviations from benchmark 3) Caps on sector exposures. 4) Liquidity filters when including stocks in the investment universe 5) Mandated Tracking Error Range. 6) Checks on Concentrations.   Plans & Options   Plans: NIL									
Scally and oquity related socialisis   Seal yound oquity related socialisis   Seal young related   Seal young re	Investment Objective	ING Tax Savings Fund is an open-ended equity linked s	savings scheme which aims to provid	e medium to long term growth	of capital along with income tax rebate.				
Position		Types of Instruments			Normal Allocation (% of Net Assets)				
Residence   Resi	of the scheme	Equity and equity related securities			80-100%				
*Including Securitised debt of upo 20% of corpus of the exchance					0-20%				
Investment Strategy  The find managers will follow an active mostureral strategy being defensive a gargessive postures depending on opportunities available at virsius points of time. On defensive considerations, the scheme may invest in money market instruments and Fixed Deposits of Schedulod Banks to protoct the interest of the investors in the activence.  Risk Profile of the Scheme  Mutual Fund Units involve investment Scheme specific risk factors are summarized below.  - Market validity.  - Market validity.  - Licurally finds associated with murated and unitsed securities.  - Risk Miligation Factors  Risk Miligation Factors  Triack and monitor deviations from benchmark. 2): Exercise caps on deviations from benchmark. 3): Caps on sector exposures. 4): Liquid yilliers whan including stocks in the investment universe (6) Market of Triacing Error Range. 6) Checks on Consentrations 7): Checks on Markety Triacid. 8): Checks on Ratings of portiols components (9) Regular manter-levaluations for illiquid assets 1(6) Investor Concentrations  Plans & Options  Plans & Options: Gloveli, Bonus & Dividenti (Pay out or Reinvestment)  - Default Sub-Option: Gloveli Plans with the second of the investment of of the in		Money Market Instrument			0-20%				
The fund managers will follow an active investment strategy being defensive / aggressive postures depending on opportunities available at various points of time. On defensive considerations, the scheme may invest in money market linesturants and Fixed Deposits of Scheduled Banks to protect the interest of the investors in the scheme had been before investment. Scheme specific risk factors are summarized below:  - Market Variable, involve investment skies including the possible loss of principal. Please read the Scheme Information Document carefully for details on risk factors before investment. Scheme specific risk factors are summarized below:  - Market Variable, involve investment in the investment in the risk including the possible loss of principal. Please read the Scheme Information Document carefully for details on risk factors before investment in the risk is accordant with monay market.  - Please Scheme Parket in the risk is accorded with monay market.  - Please Scheme Parket in the risk is accorded by the risk is accorded with monay market.  - Please Scheme Parket Variable for interest interest interest interest interest investment investm		* Including Securitised debt of upto 20% of corpus of the	escheme						
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before investment. Scheme specific risk factors are summarized below:  Ministrativation:  Liquidity Risk associated with investments in derivatives in free generatings (securitized debt);  Credit and Market Risk associated with investments in derivatives in free generatings (securitized debt);  Credit and Market Risk associated with investments in derivatives in free generatings (securitized debt);  Credit and Market Risk associated with more impaired.  Risk Mitigation Factors  1) Track and monitor deviations from benchmark 2) Exercise caps on deviations from benchmark 3) Caps on sector exposures 4) Liquidity filters when including stocks in the investment universe 5) Mandated Tracking Error Range 6) Checks on Concentrations 7) Checks on Maturity Trends 8) Checks on Ratings of portfolio components 9) Regular market valuations for liquid assets 10) Investor Concentrations  Plans NIL  Options: Growth, Bonus & Dividend (Pay out or Reinvestment)  Default Options: Growth, Bonus & Dividend (Pay out or Reinvestment)  Default Options: Growth, Bonus & Dividend (Pay out or Reinvestment)  Default Options: Growth, Bonus & Dividend (Pay out or Reinvestment)  Default Options in case of Additional Purchases: Option provided in the initial application (seaffor investment)  Portune Options: Growth Bonus & Dividend (Pay out or Reinvestment)  Portune Options: Growth Default Options in case of Additional Purchases: Option provided in the initial application (seaffor investment)  Risk Scheme Opers for repurchase and sale)  In respect of valid applications received defined as a purple of the scheme operation in seafford and provided in the initial application (seaffor investment)  In respect of valid applications received defined as a purple of the provided of the initial application is received. The closing NAV of the exposure of the application is received. The closing NAV of the exposure of the application is received. The closing NAV of the exposure of the application is received and on a multiples of Re. 500- end in multiples o	Investment Strategy								
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Options: Growth, Bonus & Dividend (Pay out or Reinvestment)  Default Option: Growth Default Option: Dividend Reinvestment Default Option in case of Additional Purchase: Option provided in the initial application (earlier investment)  Applicable NAV (after the Scheme Opens for repurchase and sale)  For Subscriptions/Switch-ins In respect of valid applications received upto 3 p.m. by the Mutual Fund along with a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the day on which application is received shall be applicable.  In respect of valid applications received after 3 p.m. by the Mutual Fund along with a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the application is received after 3 p.m. by the Mutual Fund along with a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the application is received with an outstation cheque or demand draft which is not payable on par at the place where the application is received. The respect of valid applications received with an outstation cheque or demand draft which is not payable on par at the place where it is received – closing NAV of day on which the cheque or demand draft storedited.  For Redemptions Switch outs In respect of valid applications received after 3 p.m. by the Mutual Fund, closing NAV of the day of receipt of application shall be applicable.  In respect of valid applications received after 3 p.m. by the Mutual Fund, closing NAV of the next business day shall be applicable.  Repurchase:  Repurchase:  Respurchase:  Respurchase:  Respurchase:  Respurchase:  Within 10 working days of the receipt of the redemption request at the authorised centre of the ING Mutual Fund.  Benchmark Index  BESE 100  The Scheme will declare dividends at such frequency as may be decided by the Trustees. However, it must be distinctly understood that the actual declaration of dividends under	Risk Mitigation Factors	investment universe 5) Mandated Tracking Error F	investment universe 5) Mandated Tracking Error Range 6) Checks on Concentrations 7) Checks on Maturity Trends 8) Checks on Ratings of portfolio components						
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For Redemptions / Switch outs In respect of valid applications received upto 3 p.m. by the Mutual Fund, closing NAV of the day of receipt of application shall be applicable. In respect of valid applications received after 3 p.m. by the Mutual Fund, the closing NAV of the next business day shall be applicable.  Minimum Application Amount/ Number of Units  Rs.500/- and in multiples of Re.500/- thereafter  Minimum Rs. 500/- or 50 units (subject to the lock-in period of 3 years from the date of allotment)  Pespatch of Repurchase (Redemption) Request  Benchmark Index  BSE 100  Dividend Policy  The Scheme will declare dividends at such frequency as may be decided by the Trustees. However, it must be distinctly understood that the actual declaration of dividends under the schemes and the frequency there of will interalia depend upon disposable surplus of the scheme. The decision of the Trustees in this regard shall be final.  Mr. Anshul Mishra			neque or demand draft which is not p	ayable on par at the place wr	nere it is received – closing NAV of day on which the cheque or				
In respect of valid applications received upto 3 p.m. by the Mutual Fund, closing NAV of the day of receipt of applications shall be applicable.  In respect of valid applications received after 3 p.m. by the Mutual Fund, the closing NAV of the next business day shall be applicable.  Purchase:  Repurchase:  Res.500/- and in multiples of Re.500/- thereafter  Rs.500/- and in multiples of Re.500/- thereafter  Rs.500/- and in multiples of Re.500/- thereafter  Rs.500/- and in multiples of Re.500/- thereafter  Within 10 working days of the receipt of the redemption request at the authorised centre of the ING Mutual Fund.  Benchmark Index  BSE 100  Dividend Policy  The Scheme will declare dividends at such frequency as may be decided by the Trustees. However, it must be distinctly understood that the actual declaration of dividends under the schemes and the frequency there of will interalia depend upon disposable surplus of the scheme. The decision of the Trustees in this regard shall be final.  Name of the Fund Manager  Mr. Anshul Mishra									
In respect of valid applications received after 3 p.m. by the Mutual Fund, the closing NAV of the next business day shall be applicable.  Minimum Application Amount/ Number of Units  Rs.500/- and in multiples of Re.500/- thereafter  Minimum Rs.500/- or 50 units (subject to the lock-in period of 3 years from the date of allotment)  Within 10 working days of the receipt of the redemption request at the authorised centre of the ING Mutual Fund.  Benchmark Index  BSE 100  Dividend Policy  The Scheme will declare dividends at such frequency as may be decided by the Trustees. However, it must be distinctly understood that the actual declaration of dividends under the schemes and the frequency there of will interalia depend upon disposable surplus of the scheme. The decision of the Trustees in this regard shall be final.  Mr. Anshul Mishra		·	he Mutual Fund, closing NAV of the d	ay of receipt of application sha	all he annlicable				
Amount/ Number of Units  Rs.500/- and in multiples of Re.500/- thereafter  Rs.500/- and in multiples of Re.500/- thereafter  Rs.500/- and in multiples of Re.500/- thereafter  Minimum Rs.500/- or 50 units (subject to the lock-in period of 3 years from the date of allotment)  Within 10 working days of the receipt of the redemption request at the authorised centre of the ING Mutual Fund.  Benchmark Index  BSE 100  The Scheme will declare dividends at such frequency as may be decided by the Trustees. However, it must be distinctly understood that the actual declaration of dividends under the schemes and the frequency there of will interalia depend upon disposable surplus of the scheme. The decision of the Trustees in this regard shall be final.  Name of the Fund Manager  Mr. Anshul Mishra			=						
Rs.500/- and in multiples of Re.500/- thereafter  Rs.500/- and in multiples of Re.500/- thereafter  Minimum Rs. 500/- or 50 units (subject to the lock-in period of 3 years from the date of allotment)  Within 10 working days of the receipt of the redemption request at the authorised centre of the ING Mutual Fund.  Benchmark Index  BSE 100  The Scheme will declare dividends at such frequency as may be decided by the Trustees. However, it must be distinctly understood that the actual declaration of dividends under the schemes and the frequency there of will interalia depend upon disposable surplus of the scheme. The decision of the Trustees in this regard shall be final.  Name of the Fund Manager  Mr. Anshul Mishra		Purchase:	Additional Purchase:		Repurchase:				
Benchmark Index BSE 100  Dividend Policy The Scheme will declare dividends at such frequency as may be decided by the Trustees. However, it must be distinctly understood that the actual declaration of dividends under the schemes and the frequency there of will interalia depend upon disposable surplus of the scheme. The decision of the Trustees in this regard shall be final.  Name of the Fund Manager  Mr. Anshul Mishra	Amount Number of Onits	Rs.500/- and in multiples of Re.500/- thereafter	Rs.500/- and in multiples of R	e.500/- thereafter	, ,				
Dividend Policy  The Scheme will declare dividends at such frequency as may be decided by the Trustees. However, it must be distinctly understood that the actual declaration of dividends under the schemes and the frequency there of will interalia depend upon disposable surplus of the scheme. The decision of the Trustees in this regard shall be final.  Name of the Fund Manager  Mr. Anshul Mishra		Within 10 working days of the receipt of the redemption	request at the authorised centre of th	e ING Mutual Fund.					
schemes and the frequency there of will interalia depend upon disposable surplus of the scheme. The decision of the Trustees in this regard shall be final.  Name of the Fund Manager  Mr. Anshul Mishra	Benchmark Index	BSE 100							
	Dividend Policy								
Name of the Trustee Company Board of Trustees of ING Mutual Fund	Name of the Fund Manager	Mr. Anshul Mishra							
	Name of the Trustee Company	Board of Trustees of ING Mutual Fund							

								ING Tax Savings F	
Performance of the scheme	Compounded Annualised Returns			Schem	e Returns %			Benchmark Returns %	
	Returns for the last 1 Year			-(	9.22%			-9.23%	
	Returns for the last 3 Years			2	9.25%			22.85%	
	Returns for the last 5 Years			1	.98%			6.82%	
	Returns since inception				3.50%			15.35%	
	Performance as on 31st March 2012. Returns for the Growth Option. The Scheme returns are calculated as Date: 28th March, 2004. Past performance may or n	ssuming that a	ıll payouts du	ing the peri					
	Absolute Returns for each financial year for the last 5 years								
	Returns	120.00% 100.00% - 80.00% - 60.00% - 40.00% - 20.00% - 20.00% - 20.00% -		بالب			_		
		-40.00% -60.00%							
		00.00/0	Apr'11	Apr'10	Apr'09	Apr'08	Apr'07		
			to	to	to	to	to		
			Mar'12	Mar'11	Mar'10	Mar'09	Mar'08		
	■ Scheme	Returns	-9.22%	16.05%	104.93%	-48.63%	-0.52%	Past performance may or may	
	■ Benchm	ark Returns	-9.23%	8.55%	88.17%	-39.97%	24.98%	not be sustained in future.	
	Entry Load: In terms of SEBI circular no. SEBI/IMD/CIR No.4/1682 by the investor to the AMFI registered Distributors base								
(I) Other Charges	Refer back cover page for other charges								
(il) Load Structure	Exit Load: NIL								
(iii) Recurring expenses	CDSC (if any): NIL								
	Actual expenses for the previous financial year: 2.50%	%							
Waiver of load for direct application	NotApplicable								
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the State	ment of Additio	onal Information	n and also i	ndependently	refer to his/h	ner tax advisor.		
Daily Net Asset Value (NAV) Publication	The NAV is declared on all business days and is publish	hed in 2 newsp	papers. NAV c	an also be vi	ewed on www	w.ingim.co.ir	and www.am	fiindia.com	
For Investor Grievances Please contact	Computer Age Management Services Pvt. Ltd (CAMS), 514A Sathy Road, Ganapathy, Coimbatore-641006. Toll Free: 1800 200 2267, email id of R&T: enq_i@cam Website address of R&T: www.camsonline.com	-	ransfer Agent	Mr. I 601	602, 6th floo	bhu - Chief ( r, "Windsor",		er oad, Vidyanagari Marg, Kalina, Santacruz ( 2650 0234. E-mail Id: <u>information@in.ing.con</u>	
Unitholder's Information	Please refer page number 47.								



### ING Large Cap Equity Fund (An open ended Equity Scheme)

Investment Objective	The primary investment objective of the Scheme is to seek to provide long-term capital appreciation from a portfolio that is invested predominantly in equity and equity-related securities constituted in the S&P CNX Nifty Index.							
Asset Allocation Pattern	Types of Instruments		Normal Allocation (% of Net Assets)					
of the scheme	Securities other than constituents of S&P CNX Nifty Inc	or in exchange traded derivatives on the S&P CNX Nifty Index dex t call but excluding Subscription and redemption cash flow*	70 -100% 0 - 20% 0 - 30%					
	* Subscription Cash Flow is the subscription money in transit be	fore deployment and Redemption Cash Flow is the money kept aside for m	eeting redemptions.					
Investment Strategy	the net assets will be invested in an active manner, by	investing in the securities other than that constituted in the S&P	xchange traded derivatives on the S&P CNX Nifty Index. 0-20% of CNX Nifty Index. A very small portion of the fund will be kept liquid. nitted by SEBI, in an attempt to protect the value of the portfolio and					
Risk Profile of the Scheme	before investment. Scheme specific risk factors ar Market volatility; Liquidity Risk associated with unrated and unlister The fund will actively manage 0-20% of the net as from time to time. This will result in the performanc Credit and Market Risk associated with money ma Performance of the S&P CNX Nifty will have a dire In case of investments in derivative instruments li	d securities; seets by investing in securities other than constituents of S&P C te of the fund being at variance with the S&P CNX Nifty Index. sarket; the bearing on the performance of the Scheme; tike index futures, the risk/ reward would be the same as investre. Further, there could be an element of settlement risk, which could	ne Information Document carefully for details on risk factors  NX Nifty Index in percentages as decided by the investment team  ments in portfolio of shares representing an index. However, there d be different from the risk in settling physical shares and there is a					
Risk Mitigation Factors	investment universe 5) Mandated Tracking Error I	1) Track and monitor deviations from benchmark 2) Exercise caps on deviations from benchmark 3) Caps on sector exposures 4) Liquidity filters when including stocks in the investment universe 5) Mandated Tracking Error Range 6) Checks on Concentrations 7) Checks on Maturity Trends 8) Checks on Ratings of portfolio components 9) Regular market valuations for illiquid assets 10) Investor Concentrations						
Plans & Options	Plans: NIL	Plans: NIL						
	Options: Growth & Dividend Sub Option: (Pay out or Reinvestment)  Default Option: Growth Default Sub Option: Dividend Reinvestment Default Option in case of Additional Purchase: Option	ion provided in the initial application (earlier investment)						
Applicable NAV (after the Scheme Opens for repurchase and sale)	closing NAV of the day on which application is received In respect of valid applications received after 3 p.m. b closing NAV of the next business day shall be applicab Where the application is received with an outstation c demand draft is credited. For Redemptions / Switch outs In respect of valid applications received upto 3 p.m. by	by the Mutual Fund along with a local cheque or a demand draffle.	payable at par at the place where the application is received, the where it is received – closing NAV of day on which the cheque or shall be applicable.					
Minimum Application Amount/ Number of Units	Purchase:	Additional Purchase:	Repurchase:					
Amount Muniber of Office	Rs.5,000/- and in multiples of Re.1 thereafter	Rs.1,000/- and in multiples of Re.1 thereafter	Minimum amount of Rs.1000 or 100 units					
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption	n request at the authorised centre of the ING Mutual Fund.						
Benchmark Index	S&P CNX Nifty Index							
Dividend Policy		v as may be decided by the Trustees. However, it must be distir nd upon disposable surplus of the scheme. The decision of the T	ctly understood that the actual declaration of dividends under the rustees in this regard shall be final.					
Name of the Fund Manager	Mr. Ramanathan K							
Name of the Trustee Company	Board of Trustees of ING Mutual Fund							

Returns for Returns for Returns for Returns for Returns sin Performant are for Gro Allotment D		turns are calculated assun ast performance may or n	ne year - Abso	ayouts durin	s for the period		-	Benchmark Returns %  -9.23% 20.57% 6.73% 14.18%  AGR. Benchmark: S&P CNX Nifty Index. Returns the units of the Scheme at the then prevailing NAV
Returns for Returns for Returns for Returns sin Performandure for Grogal Allotment D	rthe last 3 Years rthe last 5 Years nce inception se as on 31st March 2012. R wth Option. The Scheme re Date: 23rd February, 2004. P: ute Returns for each fina	turns are calculated assumast performance may or nancial year 80.00% 40.00%	ing that all pa	20.69% 6.17% 12.90% Olute, Return ayouts durin	s for the period		-	20.57% 6.73% 14.18% AGR. <b>Benchmark: S&amp;P CNX Nifty Index.</b> Return:
Returns for Returns for Returns for Returns sin Performandure for Grogal Allotment D	rthe last 3 Years rthe last 5 Years nce inception se as on 31st March 2012. R wth Option. The Scheme re Date: 23rd February, 2004. P: ute Returns for each fina	turns are calculated assumast performance may or nancial year 80.00% 40.00%	ing that all pa	20.69% 6.17% 12.90% Olute, Return ayouts durin	s for the period		-	20.57% 6.73% 14.18% AGR. <b>Benchmark: S&amp;P CNX Nifty Index.</b> Return:
Returns sir Performan are for Gro Allotment D	nce inception ce as on 31st March 2012. R wth Option. The Scheme re Date: 23rd February, 2004. Pout ute Returns for each fina	turns are calculated assumast performance may or nancial year 80.00% 40.00%	ing that all pa	12.90% olute, Return ayouts durin	s for the period		-	14.18% AGR. Benchmark: S&P CNX Nifty Index. Return:
Performane are for Gro Allotment D	ce as on 31st March 2012. R wth Option. The Scheme re Date: 23rd February, 2004. Pout ute Returns for each fina	turns are calculated assumast performance may or nancial year 80.00% 40.00%	ing that all pa	olute, Return ayouts durin	s for the period		-	AGR. Benchmark: S&P CNX Nifty Index. Returns
are for Gro Allotment D Absol	wth Option. The Scheme re Date: 23rd February, 2004. Pro- ute Returns for each fina	turns are calculated assumast performance may or nancial year 80.00% 40.00%	ing that all pa	ayouts durin	g the period		-	
Allotment E Absol	Date: 23rd February, 2004. Paul	ancial year 80.00% 40.00%		-		have been re	invested in th	ne units of the Scheme at the then prevailing NAV
Absol for the	ute Returns for each fina e last 5 years	60.00% ·			1			
	·	40.00%						
		و 20.00% 0.00%						
		- %00.0						
				_				
		-20.00%	ł					
		-40.00%						
		-60.00%				A 100		
			Apr'11 to	Apr'10 to	Apr'09 to	Apr'08 to	Apr'07 to	
			Mar'12	Mar'11	Mar'10	Mar'09	Mar'08	
		■ Scheme Returns	-8.08%	11.71%	71.20%	-35.93%	19.78%	Past performance may or may not be sustained in future.
		■ Benchmark Returns	-9.23%	11.14%	73.76%	-36.19%	23.89%	not be sustained in future.
Expenses of the Scheme Continuou	Continuous Offer							
	SEBI circular no. SEBI/IMD							to the investor. Upfront commission shall be paid rendered by the ARN Holder.
(I) Other Charges Refer back	cover page for other charge	s						
-ifredeeme	lication amounts: ed on or before 365 days fron ed after 365 days from the da							
(iii) Recurring expenses CDSC (if a	ny): NIL							
Actual expe	enses for the previous financ	ial year: 2.50%						
Waiver of load for direct Not Application	ble							
Tax treatment for the Investors (Unitholders)	re advised to refer to the deta	ails in the Statement of Addit	ional Informa	tion and also	independen	tly refer to his	/her tax advis	sor.
Daily Net Asset Value (NAV) Publication  The NAV is	declared on all business day	vs and is published in 2 news	papers. NAV	can also be	viewed on w	ww.ingim.co.	in and www.a	amfiindia.com
Please contact 514A Sathy Toll Free: 1:	Age Management Services Port Road, Ganapathy, Coimbatt 800 200 2267, email id of R&Idress of R&T: www.camsonl	ore-641006. T: enq_i@camsonline.com		Mr. 60	1/602, 6th flo	rabhu - Chief oor, "Windsor		fficer . Road, Vidyanagari Marg, Kalina, Santacruz (E) 22 2650 0234. E-mail ld: <u>information@in.ing.com</u>
Unitholder's Information Please refe	r page number 47.							



### **ING Balanced Fund**

(An open-ended Balanced Scheme)

Investment Objective		y 65% of its net assets in equity and equity related instruments,	a portfolio of equity and fixed-income securities. The Scheme will, with the balance 35% being invested in fixed income securities,					
Asset Allocation Pattern	Types of Instruments		Normal Allocation (% of Net Assets)					
of the scheme	Equity and equity related securities  Debt and money market instruments *  *Including Securitised debt of upto 35% of the corpus of the scheme  65-80%  20-35%							
Investment Strategy	invests across a range of prominent industries. Secula track record will be prime movers behind stock selectic For this purpose, equity securities include debt securi not limited to Treasury bills, Government of India secu commercial paper, certificates of deposit, discounted to invest its entire allocation to debt in any one of the de The Scheme, under most market conditions does no unrated debt securities from issuers of repute and sou per the Regulations.  While choosing the debt portfolio, the AMC aims to ide such as CRISIL, ICRA, Duff & Phelps and CARE. In ar The investment team of the AMC will continuously m	ties convertible into shares and rights or warrants to purchase sh rities, high investment grade corporate debt, state and governme trade bills, asset backed securities, financial institutions and Bani	ards future growth and its preferences about how to fund it, and its ares. Fixed-income and money market securities includes but is int-guaranteed bonds, public sector bonds, convertible securities king sector bonds and call money. The Scheme reserves the right are may however, invest in unlisted and/or privately placed and/or urities, the approval of the Board of the AMC shall be obtained, as of risks. The AMC will be guided by the ratings of Rating Agencies in depth credit evaluation of securities proposed to be invested in and economic factors, money supply in the system, Governmen					
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document carefully for details on risk factors before investment. Scheme specific risk factors are summarized below:  Market volatility;  Liquidity Risk associated with unrated and unlisted securities;  Risk associated with investments in derivatives / foreign securitized debt;  Credit and Market Risk associated with money market.							
Risk Mitigation Factors	1) Track and monitor deviations from benchmark 2) Exercise caps on deviations from benchmark 3) Caps on sector exposures 4) Liquidity filters when including stocks in the investment universe 5) Mandated Tracking Error Range 6) Checks on Concentrations 7) Checks on Maturity Trends 8) Checks on Ratings of portfolio components 9) Regular market valuations for illiquid assets 10) Investor Concentrations							
Plans & Options	Plans: NIL Options: Growth & Dividend  Default Option: Growth Default Sub Option: Dividend Reinvestment/Dividen  Default Option in case of Additional Purchase: Option	nd Payout ion provided in the initial application (earlier investment)						
Applicable NAV (after the Scheme Opens for repurchase and sale)	closing NAV of the day on which application is received. In respect of valid applications received after 3 p.m. b. closing NAV of the next business day shall be applicated. Where the application is received with an outstation of demand draft is credited.  For Redemptions / Switch outs In respect of valid applications received upto 3 p.m. by	by the Mutual Fund along with a local cheque or a demand draft	payable at par at the place where the application is received, the where it is received – closing NAV of day on which the cheque of shall be applicable.					
Minimum Application	Purchase:	Additional Purchase:	Repurchase:					
Amount/ Number of Units	Rs.5,000/- and in multiples of Re.1 thereafter	Rs.1,000/- and in multiples of Re.1 thereafter	Minimum amount of Rs.1000 or 100 units					
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption	request at the authorised centre of the ING Mutual Fund.						
Benchmark Index	CRISIL Balanced Fund Index							
Dividend Policy	The state of the s	as may be decided by the Trustees. However, it must be distine nd upon disposable surplus of the scheme. The decision of the Tr	ctly understood that the actual declaration of dividends under the rustees in this regard shall be final.					
Name of the Fund Manager	Mr. Ramanathan K & Ms. Jasmina Parekh							
Name of the Trustee Company	Board of Trustees of ING Mutual Fund							

								ING Balanced Fund	
Performance of the scheme	Compounded Annualised Returns		Scheme	Returns %	6			Benchmark Returns %	
	Returns for the last 1 Year		-2	50%			-3.17%		
	Returns for the last 1 Years			.90%		15.98%			
	Returns for the last 5 Years			73%				7.90%	
	Returns since inception			98%				N.A.	
İ	Performance as on 31st March 2012. Returns for the period upto one year - Absolute, Returns for the period more than one year - CAGR. <b>Benchmark: CRISIL Balanced Fund Index.</b>								
	Returns are for Growth Option. The Scheme r NAV. Allotment Date: 25th April, 2000. <b>Past pe</b>		-		_	he period h	ave been re	einvested in the units of the Scheme at the then prevailing	
	Absolute Returns for each financial	l year <sub>70.00%</sub> -	1						
	for the last 5 years	60.00% - 50.00% - 40.00% - 30.00% -			h				
		10.00% - 2 0.00% -				-			
		-10.00% = -20.00% = -30.00% =				ь.			
		-40.00% -	Apr'11 to	Apr'10 to	Apr'09 to	Apr'08 to	Apr'07 to		
			Mar'12	Mar'11	Mar'10	Mar'09	Mar'08	Past performance may or may	
		Scheme Returns	-2.50%	8.55%	58.80%	-30.24%	18.17%	not be sustained in future.	
F	0	■ Benchmark Returns	-3.17%	9.37%	47.31%	-21.53%	19.54%		
Expenses of the Scheme	Continuous Offer								
	Entry Load: In terms of SEBI circular no. SEBI/IMD/CIR N directly by the investor to the AMFI registered E				-	-	-	theme to the investor. Upfront commission shall be paid service rendered by the ARN Holder.	
(I) Other Charges	Refer back cover page for other charges								
(ii) Load Structure	Exit Load: For all application amounts: - if redeemed on or before 365 days from the da- if redeemed after 365 days from the date of all								
(iii) Recurring expenses	CDSC (if any): NIL								
	Actual expenses for the previous financial year: 2.50%								
Waiver of load for direct application	NotApplicable								
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the	ne Statement of Addition	al Informati	on and als	o independ	lently refer	to his/her ta:	x advisor.	
Daily Net Asset Value (NAV) Publication	The NAV is declared on all business days and is	s published in 2 newspa	pers. NAV o	an also be	e viewed on	www.ingir	m.co.in and	www.amfiindia.com	
For Investor Grievances Please contact	Computer Age Management Services Pvt. Ltd ( 514A Sathy Road, Ganapathy, Coimbatore-64 Toll Free: 1800 200 2267, email id of R&T: enq Website address of R&T: www.camsonline.com	1006. i@camsonline.com,	ansfer Agen	M 60	01/602, 6th	d Prabhu - ( I floor, "Wir		nting Officer C.S.T. Road, Vidyanagari Marg, Kalina, Santacruz (E), Fax: 022 2650 0234. E-mail Id: information@in.ing.com	
Unitholder's Information	Please refer page number 47.								



### ING Midcap Fund (An Open-ended Equity Scheme)

Investment Objective		long-term growth of capital at controlled level of risk by i nitantly, the aim is to generate higher returns than a fund f	nvesting primarily in Mid-Cap stocks. The level of risk is somewhat higher occused on large and liquid stocks.
Asset Allocation Pattern of the scheme	Types of Instruments	N	lormal Allocation (% of Net Assets)
	Equity and equity related instruments of Mid Cap* Com Equity and equity related instruments of companies oth Money Market Instruments	ner than mid cap companies 0	5-100% -35% -25%
	This range would change in line with the change in the	range of the market capitalization criterion in the CNX Mid ticipate in Stock Lending shall be 75% of the net assets	constitute the investment universe of the Mid Cap portion of the portfolio. dcap Index. s. Investment in foreign equity and equity related securities shall be to a
Investment Strategy	are generally more volatile and less liquid than the lar market capitalisation. A small portion of the portfolio ma The investment emphasis of the Fund would be on id major consideration. Essentially, the focus would be o	ge cap stocks. In order to diversify the portfolio, the fun ay be kept in call and money market instruments in order the lentifying companies with sound corporate managemen	its and prospects of good future growth. Past performance will also be a t-term opportunities would also be seized, provided they are supported by
Risk Profile of the Scheme	before investment. Scheme specific risk factors ar  Market volatility; Liquidity Risk associated with unrated and unlister Risk associated with investments in derivatives / for Credit and Market Risk associated with money ma The nature of the Fund will necessitate investing	e summarized below: d securities; preign securities; urket;	Scheme Information Document carefully for details on risk factors  may, at particular given time, have lesser liquidity and the volatility levels  nd.
Risk Mitigation Factors		Range 6) Checks on Concentrations 7) Checks of	os on sector exposures 4) Liquidity filters when including stocks in the on Maturity Trends 8) Checks on Ratings of portfolio components
Plans & Options	Plans: NIL Options: Growth & Dividend Sub Option: Pay out or Reinvestment  Default Option: Growth Default Sub Option: Dividend Reinvestment Default Option in case of Additional Purchase: Onto	ion provided in the initial application (earlier investment)	
Applicable NAV (after the Scheme Opens for repurchase and sale)	For Subscriptions/Switch-ins In respect of valid applications received upto 3 p.m. by closing NAV of the day on which application is received In respect of valid applications received after 3 p.m. b closing NAV of the next business day shall be applicab Where the application is received with an outstation c demand draft is credited.  For Redemptions / Switch outs In respect of valid applications received upto 3 p.m. by	the Mutual Fund along with a local cheque or a demand d d shall be applicable. y the Mutual Fund along with a local cheque or a deman le.	· ·
Minimum Application	Purchase:	Additional Purchase:	Repurchase:
Amount/ Number of Units	Rs.5,000/- and in multiples of Re.1 thereafter	Rs.1,000/- and in multiples of Re.1 thereafter	Minimum amount of Rs.1000 or 100 units
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption	request at the authorised centre of the ING Mutual Fund	
Benchmark Index	CNX Midcap Index		
Dividend Policy		as may be decided by the Trustees . However, it must be also also also also be decided by the Trustees . However, it must be also also also also also also also also	be distinctly understood that the actual declaration of dividends under the of the Trustees in this regard shall be final.
Name of the Fund Manager	Ms. Jasmina Parekh		
Name of the Trustee Company	Board of Trustees of ING Mutual Fund		
	1		

Performance of the scheme	Compounded Annualised Return	ns				Returns %		Benchmark Returns %	
	Returns for the last 1 Year					00%		-4.09%	
	Returns for the last 3 Years					.33%		31.29%	
	Returns for the last 5 Years					10%		9.71%	
	Returns since inception 11.23% 14.65%								
				•				R. Benchmark: CNX Midcap Index. Returns are	
			-			iod have been	reinvested in the	units of the Scheme at the then prevailing NAV.	
	Allotment Date: 30th May, 2005. I	Past performance	may or may no	t be sustained i	n future.				
•	Absolute Returns for each for the last 5 years	ch financial year							
		140.00%	1						
		120.00%	1						
		100.00% 80.00%	]						
		60.00%							
		£ 40.00%	1						
		840.00% 20.00%	-						
		<b>≃</b> 0.00%							
		-20.00%	1						
		-40.00%	•						
		-60.00%	Apr'11 to Mar'12	Apr'10 to Mar'11	Apr'09 to Mar'10	Apr'08 to Mar'09	Apr'07 to Mar'08	Death and farmers	
		Scheme Returns	-1.00%	7.62%	107.81%	-48.65%	12.83%	Past performance may or may	
		■Benchmark Returns	-4.09%	4.35%	126.12%	-45.40%	28.67%	not be sustained in future.	
Expenses of the Scheme	Continuous Offer								
		Entry Load: In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor. Upfront commission shall be paid directly the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the ARN Holder.							
(I) Other Charges	Refer back cover page for other	charges							
(ii) Load Structure	Exit Load: For all application amounts: - if redeemed on or before 365 da - if redeemed after 365 days from	-							
(iii) Recurring expenses	CDSC (if any): NIL								
	Actual expenses for the previous	financial year: 2.5	0%						
Waiver of load for direct application	NotApplicable								
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to t	he details in the Sta	tement of Additi	onal Information	and also indepe	endently refer to	his/her tax adviso	r.	
Daily Net Asset Value (NAV) Publication	The NAV is declared on all busine	ess days and is publ	ished in 2 news	papers. NAV car	also be viewed	on www.ingim.	co.in and www.ar	mfiindia.com	
For Investor Grievances Please contact	Computer Age Management Serv 514A Sathy Road, Ganapathy, C Toll Free: 1800 200 2267, email in Website address of R&T: www.ca	oimbatore-641006. d of R&T: <u>enq_i@ca</u>		Fransfer Agents	601/602, 6	and Prabhu - Ch 6th floor, "Wind		cer Road, Vidyanagari Marg, Kalina, Santacruz (E), 2 2650 0234. E-mail Id: <u>information@in.ing.com</u>	
Unitholder's Information	Please refer page number 47.								



#### **ING Dividend Yield Fund**

(An Open-ended Equity Scheme)

Investment Objective	The investment objective of the Scheme is to provide instruments, which offer high dividend yield.	medium to long term capital appreciation and / or dividend distr	ibution by investing predominantly in equity and equity related			
Asset Allocation Pattern of the scheme	Types of Instruments		Normal Allocation (% of Net Assets)			
	High dividend yield Equity and Equity related instrume Other Equity and Equity related instruments Cash, Deposits & Money Market Instruments	ents	65-100% 0- 35% 0 - 25%			
		icipate in Stock Lending shall be 75% of the net assets. Investment in Derivatives Investments shall be to a maximum of 50%.	nent in foreign equity and equity related securities shall be to a			
Investment Strategy	yields is traditionally known as 'Defensive Investment bearing securities (Bonds, FDs, CDs, Debentures etc dividend yield are less volatile than growth stocks. In or to meet the liquidity needs. The investment emphasis of	substantial portion of its investible assets (over 65%) in high divic Strategy'. Using this approach, the scheme targets to achieve re c.), but without taking undue exposure to the vagaries of stock m der to diversify the portfolio, the fund manager may invest up to 25 entifying companies with sound corporate managements and proportion of the portfolion of the values. However, short-term oppund will book profits regularly to take advantage of the volatility in the	eturns higher than what would otherwise be available in interest larkets. Historically, the share prices of companies having high 5% in, Call, Cash, Deposits & Money Market Instruments in order ospects of good future growth. Past performance will also be a portunities would also be seized, provided they are supported by			
Risk Profile of the Scheme	before investment. Scheme specific risk factors are Market volatility; Liquidity Risk associated with unrated and unlisted Risk associated with investments in derivatives / fo Credit and Market Risk associated with money man Though the investments would be in companies	l securities; oreign securities;	of the scheme would inter-alia depend on the ability of these			
Risk Mitigation Factors	1) Track and monitor deviations from benchmark 2) Exercise caps on deviations from benchmark 3) Caps on sector exposures 4) Liquidity filters when including stocks in the investment universe 5) Mandated Tracking Error Range 6) Checks on Concentrations 7) Checks on Maturity Trends 8) Checks on Ratings of portfolio components 9) Regular market valuations for illiquid assets 10) Investor Concentrations					
Plans & Options	Plans: NIL					
	Options: Growth & Dividend Sub Option: Pay out or Reinvestment  Default Option: Growth Default Sub Option: Dividend Reinvestment Default Option in case of Additional Purchase: Option	on provided in the initial application (earlier investment)				
Applicable NAV (after the Scheme Opens for repurchase and sale)	closing NAV of the day on which application is received In respect of valid applications received after 3 p.m. by closing NAV of the next business day shall be applicable. Where the application is received with an outstation of demand draft is credited.  For Redemptions / Switch outs In respect of valid applications received upto 3 p.m. by the second of the second	y the Mutual Fund along with a local cheque or a demand draft pa	ayable at par at the place where the application is received, the here it is received – closing NAV of day on which the cheque or all be applicable.			
Minimum Application Amount/ Number of Units	Purchase:	Additional Purchase:	Repurchase:			
, and discount runner of office	Rs.5,000/- and in multiples of Re.1 thereafter	Rs.1,000/- and in multiples of Re.1 thereafter	Minimum amount of Rs.1000 or 100 units			
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption	request at the authorised centre of the ING Mutual Fund.				
Benchmark Index	BSE 200.					
Dividend Policy		as may be decided by the Trustees, However, it must be distinct and upon disposable surplus of the scheme. The decision of the Trustees				
Į.			•			
Name of the Fund Manager	Mr. Danesh Bharucha					

Performance of the scheme	Compounded Annualised Returns				Scheme Ret	urns %		Benchmark Returns %	
	Returns for the last 1 Year				-3.00%	0		-9.28%	
	Returns for the last 3 Years				35.309	6		23.69%	
	Returns for the last 5 Years				15.479	6		6.74%	
	Returns since inception				13.549	6		12.57%	
t	Performance as on 31st March 2012. Returns for the period upto one year-Absolute, Returns for the period more than one year-CAGR. <b>Benchmark</b> : <b>BSE 200.</b> Returns are for Growth								
			-				-	e Scheme at the then prevailing NAV. Allotment	
	Date: 24th October 2005. Past perfor	•		• .	04 11410 20011		and anno or a	o conomo at the their provaming to the meaning	
	Absolute Returns for each fina	solute Returns for each financial year							
	for the last 5 years	140.00%	1						
	ioi ino inotio youro	120.00%	1		_				
		100.00%	1						
		80.00%	-		-				
		60.00%	1		-				
		40.00%	_		-				
		20.00%			-				
		0.00%							
		-20.00%	1						
		-40.00%	1						
		-60.00%	Apr'11 to Mar'12	Apr'10 to	Apr'09 to	Apr'08 to Mar'09	Apr'07 to Mar'08		
		■ Scheme Returns	-3.00%	Mar'11	Mar'10 117.40%	-31.79%	21.60%	Past performance may or may	
		Benchmark Returns	-3.00% -9.28%	17.46% 8.15%	92.87%	-40.98%	24.13%	not be sustained in future.	
		- Benchmark Returns	-9.20 /6	0.1370	92.07 /0	-40.9070	24.1370		
Expenses of the Scheme	In terms of SEBI circular no. SEBI/IMI by the investor to the AMFI registered							investor. Upfront commission shall be paid directly d by the ARN Holder.	
(I) Other Charges	Refer back cover page for other charg	les							
(ii) Load Structure	Exit Load: For all application amounts: - if redeemed on or before 365 days fround for the common state of		- 1%						
(iii) Recurring expenses	CDSC (if any): NIL								
	Actual expenses for the previous finar	ncial year: 2.50%							
Waiver of load for direct application	Not Applicable								
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the de	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to his/her tax advisor.						or.	
Daily Net Asset Value (NAV) Publication	The NAV is declared on all business d	ays and is published in 2	newspapers.	NAV can also	be viewed on	www.ingim.co	in and www.a	mfiindia.com	
	The NAV is declared on all business d  Computer Age Management Services 514A Sathy Road, Ganapathy, Coimb Toll Free: 1800 200 2267, email id of R Website address of R&T: www.camso	Pvt. Ltd (CAMS), Registratore-641006. &T: enq_i@camsonline	ar & Transfer	Agents	ING Mutual Fo Mr. Nityanand 601/602, 6th	und: Prabhu - Chie Iloor, "Windso	of Operating Office, Off. C.S.T.		



### ING Liquid Fund (An open ended Liquid Scheme)

Investment Objective	The primary investment objective of the Scheme is to seek to provide reasonable returns while providing a high level of liquidity and low risk by investing in money market securities. The aim is to optimize returns while providing liquidity. There can be no assurance that the investment objective of the Scheme will be realized.					
Asset Allocation Pattern of the scheme	Types of Instruments		Normal Allocation (% of Net Assets)			
	Money market instruments with residual maturity upto 91 days 0 - 100%					
	Note: This is a money market mutual fund Scheme and no i	nvestments will be made in securitized debt.				
Investment Strategy	as CRISIL, ICRA, Fitch, CARE and Brickworks. In add The investment team of the AMC will continuously mo	lition, the investment team of the AMC will carry out an in	securities. The AMC will be guided by the ratings of Rating Agencies such ternal in-depth credit evaluation of securities proposed to be invested in. bittical and economic factors, money supply in the system, Government erest rates.			
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document carefully for details on risk factors before investment. Scheme specific risk factors are summarized below:  Interest rates volatility / basis risk;  Market volatility;  Credit risks associated with the investments in lower rated / unrated securities;  Liquidity risks;  Risks associated with derivatives / foreign securities;  Risk of credit losses associated with Securitized Debt.					
Risk Mitigation Factors	1) Track and monitor deviations from benchmark 2) Exercise caps on deviations from benchmark 3) Caps on sector exposures 4) Liquidity filters when including stocks in the investment universe 5) Mandated Tracking Error Range 6) Checks on Concentrations 7) Checks on Maturity Trends 8) Checks on Ratings of portfolio components 9) Regular market valuations for illiquid assets 10) Investor Concentrations					
Plans & Options	Plans: Regular / Institutional Plan / Super Institutional F	Plan				
	Options: Growth & Dividend  Default Sub Option: Payout & Reinvestment  Sub Option: Daily Dividend Option (Reinvestment) / W	/eekly Dividend Options (Payout & Reinvestment) are ava	ailable under the Dividend Option.			
Applicable NAV	to the bank account before the cut-off time i.e. available immediately preceding the day of receipt of application In respect of valid application received after 2.00 p.m. same day i.e. available for utilization on the same da business day.  Irrespective of the time of receipt of application, where to Closing NAV of the day immediately preceding the day.  *Note: Allotment of units in respect of switch-in to ING Liquid Futhe entire amount of subscription / purchase as per the switch-in before the cut-off time without availing any credit facility whether Redemptions/switch out: In respect of application or In respect of application or The aforesaid provisions shall also be applicable for s Systematic Transfer Plan (STP) and Zoom Investment	e for utilization before the cut-off time without availing any on a day and funds for the entire amount of subscription by without availing any credit facility, whether, intra-day of the funds are not available for utilization before the cut-off on which the funds are available for utilization.  Individually, the funds are available for utilization and will be subject to fulfillment of each of the following conditions: of a request are credited to the bank account of the respective switch-intra-day or otherwise, by the respective switch-in Scheme / Plan.  The eceived upto 3.00 pm — Closing NAV of the day of receipt eceived upto 3.00 pm — Closing NAV of the next business subscription / purchase of units through facilities namely Pac (ZIP) as may be available under the said Scheme.	day. Systematic Investment Plan (SIP), Systematic Withdrawal Plan (SWP),			
Minimum Application Amount/ Number of Units	Purchase:	Additional Purchase:	Repurchase:			
Regular Plan Institutional Plan Super Institutional Plan	Rs.5,000/- and in multiples of Re1/- thereafter. Rs.1 crores and in multiples of Re 1 thereafter. Rs.15 crores and in multiples of Re 1 thereafter	Rs.1,000 and in multiples of Re 1/- thereafter. Rs.1 lakh and in multiples of Re 1/- thereafter Rs 1 lakh & in multiples of Re 1/- thereafter	Minimum of Rs 1000 or 100 units. Minimum of Rs 1000 or 100 units. Minimum of Rs 1000 or 100 units.			
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption	request at the authorised centre of the ING Mutual Fund.				
Benchmark Index	CRISIL Liquid Fund Index					
Dividend Policy		as may be decided by the Trustees. However, it must be ad upon disposable surplus of the scheme. The decision of	e distinctly understood that the actual declaration of dividends under the of the Trustees in this regard shall be final.			

			INO Liquid Fui		
Name of the Fund Manager	Mr. Himanshu Shethia				
Name of the Trustee Company	Board of Trustees of ING Mutual Fund				
Performance of the scheme	Compounded Annualised Returns	Scheme Returns %	Benchmark Returns %		
	Returns for the last 1 Year	8.83%	8.44%		
	Returns for the last 3 Years	6.34%	6.10%		
	Returns for the last 5 Years	7.02%	6.91%		
	Returns since inception	6.77%	N.A.		
	Performance as on 31st March 2012. Returns for the period upto one year - A	bsolute, Returns for the period more than one y	ear - CAGR. Benchmark: CRISIL Liquid Fund Index.		
	Returns are for Growth Option. The Scheme returns are calculated assuming	that all payouts during the period have been rei	nvested in the units of the Scheme at the then prevailing		
	NAV. Allotment Date: 6th January, 2000. Past performance may or may not be	e sustained in future.			
T	Absolute Returns for each financial year				
	for the last 5 years				
	9.00% - 8.00% -				
	7.00%				
	6.00% - 5.00% - 4.00% - 4.00% -				
	3.00%				
	2.00% <b>-</b> 1.00% <b>-</b>				
	0.00%				
		pr'10 to   Apr'09 to   Apr'08 to   Apr'07 to   Mar'11   Mar'10   Mar'09   Mar'08	Past performance may or may		
			not be sustained in future.		
	<del>                                     </del>	6.31% 3.94% 8.45% 7.66% 6.21% 3.69% 8.81% 7.45%			
	Delicilitate Neturns 8.4470	0.21/6 3.05/6 8.61/6 7.43/6			
Expenses of the Scheme	Continuous Offer				
	Entry Load: In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, directly by the investor to the AMFI registered Distributors based on the investor				
(I) Other Charges	Refer back cover page for other charges				
(ii) Load Structure	Exit Load: NIL				
(iii) Recurring expenses	CDSC (ifany): NIL				
	Actual expenses for the previous financial year: Regular Plan: 0.60% Institution Super Institutional Plan: 0.30%	nal Plan: 0.50%			
Waiver of load for direct application	Not Applicable				
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Statement of Additional Inform	ation and also independently refer to his/her tax	advisor.		
Daily Net Asset Value (NAV) Publication	The NAV is declared on all business days and is published in 2 newspapers. NAV can also be viewed on www.ingim.co.in and www.amfiindia.com				
For Investor Grievances Please contact	Computer Age Management Services Pvt. Ltd (CAMS), Registrar & Transfer Ag 514A Sathy Road, Ganapathy, Coimbatore-641006. Toll Free: 1800 200 2267, email id of R&T: enq_i@camsonline.com. Website address of R&T: www.camsonline.com	Mr. Nityanand Prabhu - Chief Operati 601/602, 6th floor, "Windsor", Off. C	ng Officer c.S.T. Road, Vidyanagari Marg, Kalina, Santacruz (E). ax: 022 2650 0234. E-mail Id: <u>information@in.ing.com</u>		
Unitholder's Information	Please refer page number 47.				



### ING Treasury Advantage Fund (An Open-ended Income Scheme)

Investment Objective	To provide an investment avenue for investors preferring good liquidity and an investment horizon of 2 – 6 months. The scheme would be able to achieve its objectives by investing i portfolio of money market and debt instruments.							
Asset Allocation Pattern of the scheme	Types of Instruments	Normal Allocation (% of Net Assets)						
	Money market instruments, overnight deployments, and debt instruments with residual maturity/ average maturity/ reset of less than or equal to 367 days or put options within a period not exceeding 367 days  Debt Securities** having residual / average maturity of more than 367 days  0-35%							
	1	% ofnet assets.**Includes investments in derivatives instrument The scheme shall participate upto 75% of its net assets in stock len						
Investment Strategy	The scheme will invest a higher proportion of its corp instruments is for the purpose of meeting liquidity requ	ous in high and medium investment grade securities to ensure hirements.	nigh running yield of the portfolio. Investment in money mark					
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document carefully for details on risk factors before investment. Scheme specific risk factors are summarized below:  Interest rates volatility / basis risk;  Market volatility;  Credit risks associated with the investments in lower rated / unrated securities;  Liquidity risks;  Risks associated with derivatives / foreign securities;  Risk of credit losses associated with Securitized Debt.							
Risk Mitigation Factors	1) Track and monitor deviations from benchmark 2) Exercise caps on deviations from benchmark 3) Caps on sector exposures 4) Liquidity filters when including stocks in the investment universe 5) Mandated Tracking Error Range 6) Checks on Concentrations 7) Checks on Maturity Trends 8) Checks on Ratings of portfolio component 9) Regular market valuations for illiquid assets 10) Investor Concentrations							
Plans & Options	Plans: Regular / Institutional Plan							
	Options: Growth & Dividend  Default Sub Option: Payout & Reinvestment  Sub Option: Daily Dividend (Reinvestment) / Weekly I	Dividend (Reinvestment). Monthly Dividend & Quarterly Dividend	(Payout & Reinvestment)					
Applicable NAV (after the Scheme Opens for repurchase and sale)	For Subscriptions /switch in of an amount of less than 1 Crore:  In respect of valid applications received upto 3.00 pm with a local cheque or demand draft payable at par at the place where it is received — Closing NAV of the day of receipt of application in respect of valid applications received after 3.00 pm with a local cheque or demand draft payable at par at the place where it is received — Closing NAV of the next business day.  Where the application is received with an outstation cheque or demand draft which is not payable on par at the place where it is received — Closing NAV of day on which the Cheque or demand draft is credited.  For Subscriptions /switch in* of an amount of 1 Crore & more:  In respect of valid application received up to 3.00 p.m. and funds for the entire amount of subscription/purchase/switch-in as per application/request are credited to the bank account of the scheme before cut-off time i.e. available for utilization before the cut-off time without availing any credit facility whether intra day/otherwise. — The closing NAV of the day on which the scheme after cut-off time ie. available for utilization after the cut-off time without availing any credit facility whether intra day/otherwise. — The closing NAV of the next Business Day.  Irrespective of the time of receipt of application, where the funds for the entire amount of subscription/purchase/switch-in as per application/request are credited to the bank account of the Scheme before cutoff time on any subsequent Business Day is available for utilization before the cut-off time on any subsequent Business Day is available for utilization before the cut-off time on any subsequent Business Day on which the funds are available for utilization before the cut-off time on any subsequent Business Day on which the funds are available for utilization before the cut-off time on any subsequent Business Day on which the funds are available for utilization before the cut-off time and (III) The funds for the entire amount of subscription/purchase							
Minimum Application Amount/ Number of Units	Purchase:	Additional Purchase:	Repurchase:					
Regular plan Institutional plan	Rs.5,000/- and in multiples of Re1/- thereafter. Rs.1 crores and in multiples of Re 1 thereafter.	Rs.1,000 and in multiples of Re1/- thereafter.  Rs.1 lakh and in multiples of Re 1/- thereafter  Minimum of Rs 1000 or 100 units.  Minimum of Rs 1000 or 100 units.						
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption	request at the authorised centre of the ING Mutual Fund.						

				ING Treasury Advantage Fund	
Benchmark Index	CRISIL Liquid Fund Index				
Dividend Policy	The Scheme will declare dividends at such frequency as may be decided by the Trustees. However, it must be distinctly understood that the actual declaration of dividends under the schemes and the frequency there of will interalia depend upon disposable surplus of the scheme. The decision of the Trustees in this regard shall be final.				
Name of the Fund Manager	Mr. Himanshu Shethia				
Name of the Trustee Company	Board of Trustees of ING Mutual Fund				
Performance of the scheme	Compounded Annualised Returns		Scheme Returns %	Benchmark Returns %	
		e calculated assuming that all p	ayouts during the period have been re	8.44% 6.10% 6.91% 6.94%  year - CAGR. Benchmark: CRISIL Liquid Fund Index. einvested in the units of the Scheme at the then prevailing	
	<b> </b>	10.00%   9.00%   8.00%   7.00%   6.00%   5.00%   4.00%   1.00%   0.00%   Apr'11 to Apr' Mar'12   Maheme Returns   8.84%   6.3   6.3   6.3   6.3   6.3   6.4   6.5   6.5   6.6   6.7   6.7   6.7   6.7   6.7   6.7   6.7   6.7   6.7   6.7   6.7   6.7   6.7   6.8   6.8   6.3   6.3   6.4   6.5   6.5   6.5   6.5   6.6   6.7	r'11 Mar'10 Mar'09 Mar'08 7% 4.09% 8.67% 8.71%	Past performance may or may not be sustained in future.	
Expenses of the Scheme	Continuous Offer				
	Entry Load: In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 16823 by the investor to the AMFI registered Distributors based			e to the investor. Upfront commission shall be paid directly rendered by the ARN Holder.	
(I) Other Charges	Refer back cover page for other charges				
(il) Load Structure	Exit Load: NIL				
(iii) Recurring expenses	CDSC (if any): NIL  Actual expenses for the previous financial year: Regular	r Plan: 0.60% Institutional Plan	0.39%		
Waiver of load for direct application	Actual expenses for the previous financial year: Regular Plan: 0.60% Institutional Plan: 0.39%  Not Applicable				
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Statem	ent of Additional Information an	d also independently refer to his tax ad	visor.	
Daily Net Asset Value (NAV) Publication	The NAV is declared on all business days and is published in 2 newspapers. NAV can also be viewed on www.ingim.co.in and www.amfiindia.com				
For Investor Grievances Please contact	Computer Age Management Services Pvt. Ltd (CAMS), Registrar & Transfer Agents 514A Sathy Road, Ganapathy, Coimbatore-641006. Toll Free: 1800 200 2267, email id of R&T: enq_i@camsonline.com, Website address of R&T: www.camsonline.com  Mr. Nityanand Prabhu - Chief Operating Officer 601/602, 6th floor, "Windsor", Off. C.S.T. Road, Vidyanagari Marg, Kalina, Santacruz (E), Mumbai – 400 098. Tel: 3385 7999, Fax: 022 2650 0234. E-mail ld: information@in.ing.com				
Unitholder's Information	Please refer page number 47.				



### **ING MIP Fund**

(An open-ended fund. Monthly income is not assured and is subject to availability of distributable surplus)

Investment Objective	The primary investment objective of the scheme is to generate regular income by investing in a diversified portfolio of debt and money-market instruments of varying maturities, and at the same time provide continuous liquidity along with adequate safety. The scheme will also seek to generate capital appreciation by investing a smaller portion of its corpus in equity and equity related securities.					
Asset Allocation Pattern of the scheme	Types of Instruments		Normal Allocation (% of Net Assets)			
	Debt Securities, Money Market instruments, cash and Equity and equity related securities	call*	80-100% 0-20%			
	* including securitised debt up to a maximum of 50% of	net assets of this scheme				
Investment Strategy	Debt / Money Market: The debt Fund Manager undertakes the following investment process for identifying instruments for investments, which will be within the investment guidelines of the scheme and subject to final approval by Head – Fixed Income. The investment team will present at each investment committee meeting, details on all trades done along with reasons for the same. ING MIP Fund does not have any special internal norms on debt investments, besides those laid down in the Regulations.  Equities: The fund manager will manage the equity part of the scheme like any other diversified equity fund and also invest in equity and equity related securities which do not form a part of Nifty.					
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document carefully for details on risk factors before investment. Scheme specific risk factors are summarized below:  Interest rates volatility / basis risk;  Market volatility;  Credit risks associated with the investments in lower rated / unrated securities;  Liquidity risks;  Risks associated with derivatives / foreign securities;  Risk of credit losses associated with Securitized Debt.					
Risk Mitigation Factors	1) Track and monitor deviations from benchmark 2) Exercise caps on deviations from benchmark 3) Caps on sector exposures 4) Liquidity filters when including stocks in the investment universe 5) Mandated Tracking Error Range 6) Checks on Concentrations 7) Checks on Maturity Trends 8) Checks on Ratings of portfolio components 9) Regular market valuations for illiquid assets 10) Investor Concentrations					
Plans & Options	Plans: NIL  Options: Growth & Dividend  Sub Options: Monthly/Quarterly/Half-Yearly/Annual Dividend Options (Dividend Payout / Dividend Reinvestment) are available under the dividend option.					
Applicable NAV (after the Scheme Opens for repurchase and sale)	For Subscriptions /switch in of an amount of less than 1 Crore:  In respect of valid applications received upto 3.00 pm with a local cheque or demand draft payable at par at the place where it is received — Closing NAV of the day of receipt of application In respect of valid applications received after 3.00 pm with a local cheque or demand draft payable at par at the place where it is received — Closing NAV of the next business day. Where the application is received with an outstation cheque or demand draft which is not payable on par at the place where it is received — Closing NAV of day on which the Cheque or demand draft is credited.  For Subscriptions /switch in* of an amount of 1 Crore & more:  In respect of valid application received up to 3.00 p.m. and funds for the entire amount of subscription/jourchase/switch-in as per application/request are credited to the bank account of the Scheme before cut-off time i.e. available for utilization.  In respect of valid application is received after 3.00 p.m. and funds for the entire amount of subscription/purchase/switch-in as per application/request are credited to the bank account of the Scheme before cut-off time i.e. available for utilization after the cut-off time without availing any credit facility whether intra day/otherwise. — The closing NAV of the next Business Day.  Irrespective of the time of receipt of application, where the funds for the entire amount of subscription/purchase/switch-in as per application/request are credited to the bank account of the Scheme before cutoff time on any subsequent Business Day is a variable for utilization before the cut-off time on any subsequent Business Day.  — The closing NAV of such subsequent Business Day on which the funds are available for utilization.  *Note: Allotment of units in respect of switch-in to ING MIP Fund will be subject to fulfillment of each of the following conditions: (I) Application for switch-in is received before the applicable cut-off time i.e. 3.00 p.m.; (II) Funds for the entire amount of					
Minimum Application Amount/ Number of Units	Purchase:	Additional Purchase:	Repurchase:			
Growth option Dividend option	Rs.10,000 and in multiples of Re1/- thereafter. Rs.20,000/- and in multiples of Re.1 thereafter	Rs.1,000 and in multiples of Re1/- thereafter. Rs.1,000 and in multiples of Re1/- thereafter.	Minimum of Rs 1000 or 100 units. Minimum of Rs 1000 or 100 units.			
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption	request at the authorised centre of the ING Mutual Fund.				

								ING MIP Fund	
Benchmark Index	CRISIL MIP Blended Index								
Dividend Policy		The Scheme will declare dividends at such frequency as may be decided by the Trustees. However, it must be distinctly understood that the actual declaration of dividends under the schemes and the frequency there of will interalia depend upon disposable surplus of the scheme. The decision of the Trustees in this regard shall be final.							
Name of the Fund Manager	Mr. Ramanathan K & Ms. Jasmina Parekh								
Name of the Trustee Company	Board of Trustees of ING Mutual Fund								
Performance of the scheme	Compounded Annualised Returns	Compounded Annualised Returns Scheme Returns Benchmark Returns %							
	Returns for the last 1 Year Returns for the last 3 Years Returns for the last 5 Years Returns since inception	Returns for the last 3 Years         5.63%         8.48%           Returns for the last 5 Years         4.49%         7.35%							
		rns are calculated assum	ning that all	payouts du	uring the pe			CAGR. Benchmark: CRISIL MIP Blended Index. ted in the units of the Scheme at the then prevailing	
	Absolute Returns for each financial year for the last 5 years	16.00% - 14.00% - 12.00% - 10.00% - 8.00% - 6.00% - 3.4.00% - 2.00% 2.00%4.00% -		d	ı		1		
		■ Schome Potures	Apr'1 1 to Mar' 12	Apr'1 0 to Mar' 11	Apr'0 9 to Mar' 10	Apr'0 8 to Mar' 09	Apr'0 7 to Mar' 08		
		Scheme Returns Benchmark Returns	2.27% 5.24%	3.74% 6.17%	11.09% 14.25%	-1.73% 0.50%	7.58% 11.15%	Past performance may or may not be sustained in future.	
Expenses of the Scheme	Continuous Offer								
	Entry Load: In terms of SEBI circular no. SEBI/IMD/CIR No.4/by the investor to the AMFI registered Distributors							e investor. Upfront commission shall be paid directly ed by the ARN Holder.	
(I) Other Charges	Refer back cover page for other charges								
(ii) Load Structure	Exit Load: For all application amounts: - if redeemed on or before 365 days from the date of if redeemed after 365 days from the date of all other.								
(iii) Recurring expenses	CDSC (if any): NIL  Actual expenses for the previous financial year : 1.	.90%							
Waiver of load for direct application	NotApplicable								
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to his/her tax advisor.								
Daily Net Asset Value (NAV) Publication	The NAV is declared on all business days and is pu	ublished in 2 newspapers	. NAV can a	so be viev	ved on www	v.ingim.co.i	n and www.	amfiindia.com	
For Investor Grievances Please contact	Computer Age Management Services Pvt. Ltd (CA 514A Sathy Road, Ganapathy, Coimbatore-64100 Toll Free: 1800 200 2267, email id of R&T: enq_i@ Website address of R&T: www.camsonline.com	06.	er Agents	Mr. Nit	, 2, 6th floor	bhu - Chief , "Windsor		fficer . Road, Vidyanagari Marg, Kalina, Santacruz (E), 22 2650 0234. E-mail Id: <u>information@in.ing.com</u>	
Unitholder's Information	Please refer page number 47.								



#### **ING Short Term Income Fund**

(An open-ended income scheme)

Investment Objective	ING Short Term Income Fund is an open ended income Scheme which seeks to generate an attractive return for its investors consistent with capital preservation and liquidity by investing in portfolio of quality debt securities, money market instruments and structured obligation.					
Asset Allocation Pattern of the scheme	Types of Instruments		Normal Allocation (% of Net Assets)			
	Debt securities* Money market instruments(including cash, repo and C	BLO)	20-100% 0-80%			
		e ING Short Term Income Fund would normally invest 40% of the postment in securities, with an average maturity not exceeding one year				
Investment Strategy	ratings of Rating Agencies such as CRISIL, ICRA, Dut proposed to be invested in. The investment team of the system, Government borrowing programme and do The Scheme may invest in other schemes managed by the Scheme and the prevailing Regulations. The AMC, The Scheme may also use various derivatives and here Scheme may also invest in suitable investment aven	me, the AMC aims to identify securities which offer superior levels ff & Phelps and CARE. In addition, the investment team of the AMC ne AMC will continuously monitor the macro-economic environment emand and supply of debt instruments, among others, affecting the y the AMC or in the schemes of any other Mutual Fund, provided su, however, will not charge any investment management fees for suctiging products from time to time, as would be available and permitte ues in overseas financial markets for the purpose of diversification.	will carry out an internal in-depth credit evaluation of securities at including the political and economic factors, money supply in liquidity and interest rates. In including the political incomposition of securities of the investment is in conformity with the investment objectives of the investments. In the security of the portfolio. The normal part of the portfolio in the commensurate with the Scheme's objectives and subject to			
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document carefully for details on risk factors before investment. Scheme specific risk factors are summarized below:  Interest rates volatility / basis risk;  Market volatility;  Credit risks associated with the investments in lower rated / unrated securities;  Liquidity risks;  Risks associated with derivatives / foreign securities;  Risk of credit losses associated with Securitized Debt.					
Risk Mitigation Factors		Exercise caps on deviations from benchmark 3) Caps on sect Range 6) Checks on Concentrations 7) Checks on Maturi vestor Concentrations				
Plans & Options	Plans: NIL Options: Growth / Dividend Sub Option: Dividend Payout / Dividend Reinvestmer					
Applicable NAV (after the Scheme Opens for repurchase and sale)	For Subscriptions /switch in of an amount of less than 1 Crore:  In respect of valid applications received upto 3.00 pm with a local cheque or demand draft payable at par at the place where it is received — Closing NAV of the day of receipt of application In respect of valid applications received after 3.00 pm with a local cheque or demand draft payable at par at the place where it is received — Closing NAV of the next business day.  Where the application is received with an outstation cheque or demand draft which is not payable on par at the place where it is received — Closing NAV of day on which the Cheque or demand draft is credited.  For Subscriptions /switch in* of an amount of 1 Crore & more:  In respect of valid application received up to 3.00 p.m. and funds for the entire amount of subscription/purchase/switch-in as per application/request are credited to the bank account of the Scheme before cut-off time i.e. available for utilization before the cut-off time without availing any credit facility whether intra day/otherwise. — The closing NAV of the day on which the funds are available for utilization.  In respect of valid application is received after 3.00 p.m. and funds for the entire amount of subscription/purchase/switch-in as per application/request are credited to the bank account of the Scheme after cut-off time i.e. available for utilization after the cut-off time without availing any credit facility whether intra day/otherwise. — The closing NAV of the next Business Day.  Irrespective of the time of receipt of application, where the funds for the entire amount of subscription/purchase/switch-in as per application/request are credited to the bank account of the Scheme before cut-off time on any subsequent Business Day.  — The closing NAV of such subsequent Business Day on which the funds are available for utilization before the cut-off time on any subsequent Business Day.  — The closing NAV of such subsequent Business Day on which the funds are available for utilization before the cut-off time i					
Minimum Application Amount/ Number of Units	Purchase:	Additional Purchase:	Repurchase:			
	Rs.5,000/- and in multiples of Re1/- thereafter.	Rs.1,000 and in multiples of Re1/- thereafter.	Minimum of Rs 1000 or 100 units.			
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption	request at the authorised centre of the ING Mutual Fund.				

	ING Short Term Income Fund						
Benchmark Index	CRISIL Short Term Bond Fund Index						
Dividend Policy	The Scheme will declare dividends at such frequency as may be decided by the Trustees. However, it must be distinctly understood that the actual declaration of dividends under the schemes and the frequency there of will interalia depend upon disposable surplus of the scheme. The decision of the Trustees in this regard shall be final.						
Name of the Fund Manager	Mr. Himanshu Shethia						
Name of the Trustee Company	Board of Trustees of ING Mutual Fund						
Performance of the scheme	Compounded Annualised Returns Scheme Returns Benchmark Returns Benchmark Returns Scheme Returns						
	Returns for the last 1 Year  Returns for the last 3 Years  6.87%  6.42%  Returns for the last 5 Years  8.43%  7.56%  Returns since inception  7.41%  6.25%  Performance as on 31st March 2012. Returns for the period upto one year - Absolute, Returns for the period more than one year - CAGR. Benchmark: CRISIL Short Term Bond Fund Index. Returns are for Growth Option. The Scheme returns are calculated assuming that all payouts during the period have been reinvested in the units of the Scheme at the then prevailing NAV. Allotment Date: 19th August, 2002. Past performance may or may not be sustained in future.						
	Absolute Returns for each financial year for the last 5 years  14.00% - 10.						
Expenses of the Scheme	Continuous Offer						
	Entry Load: In terms of SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the ARN Holder.						
(I) Other Charges	Refer back cover page for other charges						
(ii) Load Structure	Exit Load:  - If redeemed within and including 9 months from the date of allotment: 0.75%  - If redeemed after 9 months from the date of allotment: NIL						
(iii) Recurring expenses	CDSC (if any): NIL  Actual expenses for the previous financial year :1.13%						
Waiver of load for direct application	NotApplicable						
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to his/her tax advisor.						
Daily Net Asset Value (NAV) Publication	The NAV is declared on all business days and is published in 2 newspapers. NAV can also be viewed on www.ingim.co.in and www.amfiindia.com						
For Investor Grievances Please contact	Computer Age Management Services Pvt. Ltd (CAMS), Registrar & Transfer Agents 514A Sathy Road, Ganapathy, Coimbatore-641006.  Toll Free: 1800 200 2267, email id of R&T: enq_i@camsonline.com, Website address of R&T: www.camsonline.com  ING Mutual Fund:  Mr. Nityanand Prabhu - Chief Operating Officer 601/602, 6th floor, "Windsor", Off. C.S.T. Road, Vidyanagari Marg, Kalina, Santacruz (E), Mumbai – 400 098. Tel: 3385 7999, Fax: 022 2650 0234. E-mail Id: information@in.ing.com						
Unitholder's Information	Please refer page number 47.						



#### **ING Income Fund**

(An open-ended income scheme)

Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the authorised centre of the ING Mutual Fund.							
Regular plan Institutional plan	Rs.5,000/- and in multiples of Re1/- thereafter. Rs. 25 lakhs and in multiples of Re.1 thereafter	Rs.1,000 and in multiples of Re1/- thereafter. Rs.1 Lakh and in multiples of Re.1 thereafter	Minimum of Rs 1000 or 100 units. Minimum of Rs 1000 or 100 units.					
Minimum Application Amount/ Number of Units	Purchase:	Additional Purchase: Repurchase:						
Applicable NAV (after the Scheme Opens for repurchase and sale)	Sub Option: Quarterly/Half-Yearly/Annual Dividend Options (Dividend Payout/Dividend Reinvestment) are available under the dividend option.  For Subscriptions /switch in of an amount of less than 1 Crore:  In respect of valid applications received upto 3.00 pm with a local cheque or demand draft payable at par at the place where it is received — Closing NAV of the day of receipt of application in respect of valid applications received with an outstation cheque or demand draft payable at par at the place where it is received — Closing NAV of the next business day. Where the application is received with an outstation cheque or demand draft payable on par at the place where it is received — Closing NAV of day on which the Cheque or demand draft is credited.  For Subscriptions/switch in* of an amount of 1 Crore & more:  In respect of valid application received up to 3.00 p.m. and funds for the entire amount of subscription/purchase/switch-in as per application/request are credited to the bank account of the Scheme before cut-off time i.e. available for utilization before the cut-off time without availing any credit facility whether intra day/otherwise. — The closing NAV of the day on which the funds are available for utilization is received after 3.00 p.m. and funds for the entire amount of subscription/purchase/switch-in as per application/request are credited to the bank account of the Scheme after cut-off time i.e. available for utilization after the cut-off time without availing any credit facility whether intra day/otherwise. — The closing NAV of the next Business Day.  Irrespective of the time of receipt of application, where the funds for the entire amount of subscription/purchase/switch-in as per application/request are credited to the bank account of the Scheme before cutoff time on any subsequent Business Day.  — The closing NAV of such subsequent Business Day on which the funds are available for utilization.  In respect of application for switch-in to ING Income Fund will be subject to fuffilment of each							
Plans & Options	Plans: Regular / Institutional Plan Options: Growth / Dividend							
Risk Mitigation Factors	Risk of credit losses associated with Securitized Debt.  1) Track and monitor deviations from benchmark 2) Exercise caps on deviations from benchmark 3) Caps on sector exposures 4) Liquidity filters when including stocks in the investment universe 5) Mandated Tracking Error Range 6) Checks on Concentrations 7) Checks on Maturity Trends 8) Checks on Ratings of portfolio components 9) Regular market valuations for illiquid assets 10) Investor Concentrations							
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document carefully for details on risk factors before investment. Scheme specific risk factors are summarized below:  Interest rates volatility / basis risk;  Market volatility;  Credit risks associated with the investments in lower rated / unrated securities;  Liquidity risks;  Risks associated with derivatives / foreign securities;							
Investment Strategy	Consistent with the investment objective of the Scheme, the AMC aims to identify securities which offer superior levels of yield at lower levels of risks. The AMC will be guided by the ratings of Rating Agencies such as CRISIL, ICRA, Duff & Phelps and CARE. In addition, the investment team of the AMC will carry out an internal in-depth credit evaluation of securities proposed to be invested in. The investment team of the AMC will continuously monitor the macro-economic environment including the political and economic factors, money supply in the system, Government borrowing programme and demand and supply of debt instruments, among others, affecting the liquidity and interest rates.  The Scheme may invest in other schemes managed by the AMC or in the schemes of any other Mutual Fund, provided such investment is in conformity with the investment objectives of the Scheme and the prevailing Regulations. The AMC, however, will not charge any investment management fees for such investments.  The Scheme may also use various derivatives and hedging products from time to time, as would be available and permitted by SEBI, in an attempt to protect the value of the portfolio. The Scheme may also invest in suitable investment avenues in overseas financial markets for the purpose of diversification, commensurate with the Scheme's objectives and subject to necessary stipulations by SEBI/RBI. Towards this, the Fund may also appoint overseas investment advisors and other service providers as and when permissible under the Regulations.							
	Debt securities* Money market instruments(including cash, repo and C *Including Securitised debt of upto 50% of corpus.	20-100% 0-80%						
Asset Allocation Pattern of the scheme	Types of Instruments	Types of Instruments Normal Allocation (% of Net Assets)						
Investment Objective		The primary investment objective of the scheme is to generate attractive income by investing in a diversified portfolio of debt and money market instruments of varying maturities, and at the same time provide continuous liquidity along with adequate safety.						

Benchmark Index	CRISIL Composite Bond Fund Index		ino income i unu			
Dividend Policy	The Scheme will declare dividends at such frequency as may be decided by the Trustees. However, it must be distinctly understood that the actual declaration of dividends under the schemes and the frequency there of will interalia depend upon disposable surplus of the scheme. The decision of the Trustees in this regard shall be final.					
Name of the Fund Manager	Mr. Himanshu Shethia					
Name of the Trustee Company	Board of Trustees of ING Mutual Fund					
Performance of the scheme	Compounded Annualised Returns	Scheme Returns %	Benchmark Returns %			
	Returns for the last 1 Year 6.14% 7.68% Returns for the last 3 Years 6.01% 6.04% Returns for the last 5 Years 8.54% 6.74% Returns since inception 8.12% N.A.  Performance as on 31st March 2012. Returns for the period upto one year - Absolute, Returns for the period more than one year - CAGR. Benchmark: CRISIL Composite Bond Fund Index. Returns are for Growth Option. The Scheme returns are calculated assuming that all payouts during the period have been reinvested in the units of the Scheme at the then prevailing NAV. Allotment Date: 6th May, 1999. Past performance may or may not be sustained in future.					
	Absolute Returns for each financial year for the last 5 years  16.00% 14.00% 12.00% 10.00% 8.00% 4.00% 2.00% Apr'11 to Mar'12 Mar'11  Scheme Returns 6.14% 5.69% Benchmark Returns 7.68% 5.06%	to to to	Past performance may or may not be sustained in future.			
Expenses of the Scheme	Continuous Offer					
	Entry Load: In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no el by the investor to the AMFI registered Distributors based on the investors' assessment of					
(I) Other Charges	Refer back cover page for other charges					
(ii) Load Structure	Exit Load: For all application amounts: - if redeemed on or before 365 days from the date of allotment -1% - if redeemed after 365 days from the date of allotment - Nil	For all application amounts: -if redeemed on or before 365 days from the date of allotment -1%				
(iii) Recurring expenses	CDSC (if any): NIL  Actual expenses for the previous financial year: Regular Plan: 1.75% Institutional Plan: 1.20%					
Waiver of load for direct application	Not Applicable					
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Statement of Additional Information an	d also independently refer to his/her tax advi	isor.			
Daily Net Asset Value (NAV) Publication	The NAV is declared on all business days and is published in 2 newspapers. NAV can als	so be viewed on www.ingim.co.in and www	.amfiindia.com			
For Investor Grievances Please contact	Computer Age Management Services Pvt. Ltd (CAMS), Registrar & Transfer Agents 514A Sathy Road, Ganapathy, Coimbatore-641006. Toll Free: 1800 200 2267, email id of R&T: enq_i@camsonline.com, Website address of R&T: www.camsonline.com Windows of R&T: end image of R&					
Unitholder's Information	Please refer page number 47.					



### ING Gilt Fund Provident Fund Dynamic Plan (An Open-ended Gilt Scheme)

Investment Objective	The primary objective of the scheme is to generate relatively risk free return by investing in sovereign instruments issued by the central/state government as defined under section 2 of Public Debt Act, 1944. The scheme will not make investments in any other type of security such a shares, debentures etc.					
Asset Allocation Pattern of the scheme	Types of Instruments		Normal Allocation (% of Net Assets)			
	Securities issued/ guaranteed by Central/ State Gover Call money market, term/notice money market and rep		0-100% 0-100%*			
	This is not a Money Market Mutual Fund Scheme. *Up	to 100% till the scheme is fully invested.				
Investment Strategy		elling gilt/money market instruments. However, on a quarterly bas s taken based on prevalent market conditions and changing busin				
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document carefully for details on risk factors before investment. Scheme specific risk factors are summarized below:  Interest rates volatility / basis risk;  Market volatility;  Credit risks associated with the investments in lower rated/ unrated securities;  Liquidity risks;  Risks associated with derivatives / foreign securities;  Risk of credit losses associated with Securitized Debt.					
Risk Mitigation Factors	1) Track and monitor deviations from benchmark 2) Exercise caps on deviations from benchmark 3) Caps on sector exposures 4) Liquidity filters when including stocks in the investment universe 5) Mandated Tracking Error Range 6) Checks on Concentrations 7) Checks on Maturity Trends 8) Checks on Ratings of portfolio components 9) Regular market valuations for illiquid assets 10) Investor Concentrations					
Plans & Options	Plan: Provident Fund Dynamic Plan					
	Options: Growth (Regular Growth & Automatic Income Payout Option) / Dividend / Cyclical Series Option					
	Sub Option: Half-Yearly/Annual Dividend Options (D	ividend Payout / Dividend Reinvestment) are available under the o	lividend option.			
Applicable NAV (after the Scheme Opens for repurchase and sale)	For Subscriptions /switch in of an amount of less than 1 Crore:  In respect of valid applications received upto 3.00 pm with a local cheque or demand draft payable at par at the place where it is received — Closing NAV of the day of receipt of application In respect of valid applications received after 3.00 pm with a local cheque or demand draft payable at par at the place where it is received — Closing NAV of the next business day. Where the application is received with an outstation cheque or demand draft which is not payable on par at the place where it is received — Closing NAV of day on which the Cheque or demand draft is credited.  For Subscriptions /switch in* of an amount of 1 Crore & more:  In respect of valid application received up to 3.00 p.m. and funds for the entire amount of subscription/purchase/switch-in as per application/request are credited to the bank account of the Scheme before cut-off time i.e. available for utilization.  In respect of valid application is received after 3.00 p.m. and funds for the entire amount of subscription/purchase/switch-in as per application/request are credited to the bank account of the Scheme after cut-off time i.e. available for utilization after the cut-off time without availing any credit facility whether intra day/otherwise. — The closing NAV of the next Business Day.  Irrespective of the time of receipt of application, where the funds for the entire amount of subscription/purchase/switch-in as per application/request are credited to the bank account of the Scheme before cutoff time i.e. available for utilization after the cut-off time without availing any credit facility whether intra day/otherwise. — The closing NAV of the next Business Day.  - The closing NAV of such subsequent Business Day i.e. available for utilization before the cut-off time on any subsequent Business Day.  - The closing NAV of such subsequent Business Day on which the funds are available for utilization.  **Note: Allotment of units in respect of switch-in to ING Gilf Fund Provident F					
Minimum Application Amount/ Number of Units	Purchase:	Additional Purchase:	Repurchase:			
	Rs.30,000/- and in multiples of Re.1 thereafter	Rs.10,000/- and in multiples of Re.1 thereafter	Minimum of Rs 1000 or 100 units.			
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption	n request at the authorised centre of the ING Mutual Fund.	1			

								INO OILT I Dynamic La
Benchmark Index	ISEC Composite Gilt Index							
Dividend Policy		The Scheme will declare dividends at such frequency as may be decided by the Trustees. However, it must be distinctly understood that the actual declaration of dividends under the schemes and the frequency there of will interalia depend upon disposable surplus of the scheme. The decision of the Trustees in this regard shall be final.						
Name of the Fund Manager	Mr. Ramanathan K							
Name of the Trustee Company	Board of Trustees of ING Mutual Fund	i						
Performance of the scheme	Compounded Annualised Returns				Scheme Ref	turns %		Benchmark Returns %
	Returns are for Growth Option. The S NAV. Allotment Date: 31st March, 200	scheme returns are cale 4 Past performance n	culated assum	ning that all pa	youts during th	% % beriod more th		6.79% 5.87% 7.88% 6.11% CAGR. Benchmark: ISEC Composite Gilt Index. ed in the units of the Scheme at the then prevailing
	Absolute Returns for each finar for the last 5 years	16.00% - 14.00% - 12.00% - 10.00% - 2.00% - 2.00% - 0.00% -	Apr'11 to Mar'12 5.63% 6.79%	Apr'10 to Mar'11 5.93% 6.41%	Apr'09 to Mar'10 5.52% 4.42%	Apr'08 to Mar'09 14.49% 12.83%	Apr'07 to Mar'08 8.51% 9.19%	Past performance may or may not be sustained in future.
Expenses of the Scheme	Continuous Offer  Entry Load: In terms of SEBI circular no. SEBI/IMD by the investor to the AMFI registered							: investor. Upfront commission shall be paid directly
(I) Other Charges	Refer back cover page for other charg							,
(ii) Load Structure	Exit Load: If redeemed on or before 365 days from the days		:1%					
(iii) Recurring expenses	CDSC (if any): NIL  Actual expenses for the previous finar	ncial year : 1.50%						
Waiver of load for direct application	NotApplicable							
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the de	etails in the Statement o	of Additional In	formation and	also independe	ently refer to h	is/her tax advis	or.
Daily Net Asset Value (NAV) Publication	The NAV is declared on all business d	ays and is published in	2 newspapers	. NAV can also	be viewed on	www.ingim.co	o.in and www.a	amfiindia.com
For Investor Grievances Please contact	Computer Age Management Services Pvt. Ltd (CAMS), Registrar & Transfer Agents 514A Sathy Road, Ganapathy, Coimbatore-641006. Toll Free: 1800 200 2267, email id of R&T: enq_i@camsonline.com, Website address of R&T: www.camsonline.com Wumbai – 400 098. Tel: 3385 7999, Fax: 022 2650 0234. E-mail ld: information@in.ing.com							
Unitholder's Information	Please refer page number 47.							
<u> </u>								



## ING Multi Manager Equity Fund (An Open-ended Diversified Equity Scheme)

Investment Objective	The primary objective of the Scheme is to provide long-term capital appreciation by investing predominantly in equity and equity-related securities accessed on the basis of advice from a panel of third party investment advisors selected in accordance with the ING Multi Manager investment process.						
Asset Allocation Pattern of the scheme	Types of Instruments*		Normal Allocation (% of Net Assets)				
	Equities and Equity related securities Debt Securities including Securitized Debt, Money man	65%-100% 0%-35%					
	exposure, with regards to securities lending, for a sing equity related securities shall be to a maximum of 35%	elines, not more than 75% of the net assets of the scheme shall the intermediary, to the extent of 25% of the total net assets of the sof net assets of the 31 scheme. The Scheme may take derivative ancing in the manner permissible under SEBI Regulations from tin oreign securitized debt.	scheme at the time of lending. Investment in foreign equity and positions subject to a maximum of 80% of the net assets of the				
Investment Strategy	investing to construct a portfolio. Certain styles work in styles which should allow for consistency of investment This process also allows a broader search of sectors a stock opportunity is not identified by the multi manager	ind stocks than is available from one single investment adviser. As	II. This fund aims to benefit from the combination of investment s a result there is less of a possibility that an attractive sector or				
Risk Profile of the Scheme	before investment. Scheme specific risk factors are Risk associated with market conditions, interest rat Liquidity risk; Risk associated with the performance of underlying Trade execution risk; Risk associated with composition of investment ad	tes; g Schemes; visors; managed via a Multi Manager process of investment managemen isk on account of Price Fluctuations and Volatility; bt;					
Risk Mitigation Factors	Liquidity checks (our investments as a proportion of mandate deviations	of scheme AUM) 2) Favoring of funds with strong parent backing	g. 3) Tracking and caps on sector exposures. 4) Tracking of				
Plans & Options	Plans: NIL  Option: OptionA  Sub Option: Growth Option and Dividend Option (Payer)	out and Reinvestment)					
Applicable NAV (after the Scheme Opens for repurchase and sale)	For Subscriptions/Switch-ins: In respect of valid applications received upto 3 p.m. by the Mutual Fund along with a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the day on which application is received shall be applicable. In respect of valid applications received after 3 p.m. by the Mutual Fund along with a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the next business day shall be applicable.  For Redemptions / Switch outs In respect of valid applications received upto 3 p.m. by the Mutual Fund, closing NAV of the day of receipt of application shall be applicable.  In respect of valid applications received after 3 p.m. by the Mutual Fund, the closing NAV of the next business day shall be applicable.						
Minimum Application Amount/ Number of Units	Purchase:	Additional Purchase:	Repurchase:				
OptionA	Rs. 5,000/- and in multiples of Re.1 thereafter Rs. 1,000/- and in multiples of Re.1 thereafter Minimum of Rs 1000 or 100 units.						
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the authorised centre of the ING Mutual Fund.						
Benchmark Index	S&P CNX Nifty Index						
Dividend Policy		as may be decided by the Trustees. However, it must be distinctly d upon disposable surplus of the scheme. The decision of the Trus					
Name of the Fund Manager	Mr. Arvind Bansal						
Name of the Trustee Company	Board of Trustees of ING Mutual Fund						

Performance of the scheme	Compounded Annualised Returns			Schen	ne Returns %		Benchmark Returns %	
	Returns for the last 1 Year				-6.58%		-9.23%	
	Returns for the last 3 Years		16.80%			20.57%		
	Returns for the last 5 Years			N.A		6.73%		
	Returns since inception			-0.41%		5.40%		
			-				ear - CAGR. Benchmark: S&P CNX Nifty Index	
	Returns are for Growth Option. The NAV. Allotment Date: 30th April 200		-			ave been reinveste	ed in the units of the Scheme at the then prevailin	
	Absolute Returns for each fina	ancial year 80.00% -						
	for the last 4 years	60.00% -						
		40.00% -						
		چ 20.00% <b>-</b>		_				
		- 20.00% - GETHE - 20.00% - 20						
		-20.00% <b>-</b>						
		-60.00% <b>-</b>	Apr'11 to Mar'12	Apr'10 to Mar'11	Apr'09 to Mar'10	Apr'08 to Mar'09		
	[=	Multi Manager Equity Fund	-6.58%	0.48%	69.76%	-41.37%	Past performance may or may not be sustained in future.	
		Benchmark Returns	-9.23%	11.14%	73.76%	-36.19%	not be sustained in luture.	
Expenses of the Scheme							the investor. Upfront commission shall be pai	
Expenses of the Scheme  (I) Other Charges	Entry Load:	registered Distributors based o						
•	Entry Load: In terms of SEBI circular no. SEBI/IN directly by the investor to the AMFI r	registered Distributors based of allotment - 1%	n the investors' a					
(I) Other Charges	Entry Load: In terms of SEBI circular no. SEBI/In directly by the investor to the AMFI r Refer back cover page for other cha  Exit Load: For all application amounts: - if redeemed on or before 365 days	registered Distributors based of allotment - 1%	n the investors' a					
(I) Other Charges (ii) Load Structure	Entry Load: In terms of SEBI circular no. SEBI/In directly by the investor to the AMFI r Refer back cover page for other cha  Exit Load: For all application amounts: - if redeemed on or before 365 days - if redeemed after 365 days from the	registered Distributors based of arges  from the date of allotment - 1% e date of allotment - Nil	n the investors' a					
(I) Other Charges (ii) Load Structure	Entry Load: In terms of SEBI circular no. SEBI/In directly by the investor to the AMFI r Refer back cover page for other cha  Exit Load: For all application amounts: - if redeemed on or before 365 days - if redeemed after 365 days from the	registered Distributors based of arges  from the date of allotment - 1% e date of allotment - Nil	n the investors' a					
(I) Other Charges (ii) Load Structure (iii) Recurring expenses Waiver of load for direct	Entry Load: In terms of SEBI circular no. SEBI/In directly by the investor to the AMFI r Refer back cover page for other cha  Exit Load: For all application amounts: - if redeemed on or before 365 days - if redeemed after 365 days from the  CDSC (if any): NIL  Actual expenses for the previous fin	registered Distributors based of arges  from the date of allotment - 1% e date of allotment - Nil	n the investors' a	sessment of vi	arious factors inc	luding the service	rendered by the ARN holder.	
(i) Other Charges (ii) Load Structure (iii) Recurring expenses Waiver of load for direct application Tax treatment for the Investors	Entry Load: In terms of SEBI circular no. SEBI/In directly by the investor to the AMFI r Refer back cover page for other cha  Exit Load: For all application amounts: - if redeemed on or before 365 days - if redeemed after 365 days from the  CDSC (if any): NIL  Actual expenses for the previous fin	registered Distributors based of arges  from the date of allotment - 1% e date of allotment - Nil  mancial year: 2.49%  details in the Statement of Add	n the investors' a	n and also inde	pendently refer to	luding the service	prendered by the ARN holder.	
(ii) Other Charges (iii) Load Structure (iiii) Recurring expenses  Waiver of load for direct application  Tax treatment for the Investors (Unitholders)  Daily Net Asset Value (NAV)	Entry Load: In terms of SEBI circular no. SEBI/In directly by the investor to the AMFI r Refer back cover page for other cha  Exit Load: For all application amounts: - if redeemed on or before 365 days - if redeemed after 365 days from the  CDSC (if any): NIL  Actual expenses for the previous fin  Not Applicable	registered Distributors based of arges  from the date of allotment - 1% e date of allotment - Nil  details in the Statement of Add a days and is published in 2 new es Pvt. Ltd (CAMS), Registrar and a days and is published in 2 new frame i@camsonline.com	itional Informatio	n and also inde n also be viewe ING Mut Mr. Nitya 601/602	pendently refer to ed on www.ingim tual Fund: anand Prabhu - C , 6th floor, "Win	b his/her tax advison.co.in and www.a	or.	



### ING Asset Allocator Multi Manager FoF Scheme (An Open-ended Fund of Funds Scheme)

Investment Objective	The primary objective of the Scheme is to generate underlying schemes selected in accordance with the IN	capital appreciation primarily from a portfolio of equity and det NG Multi Manager investment process.	ot funds accessed through the diversified investment styles of			
Asset Allocation Pattern of the scheme	Types of Instruments		Normal Allocation (% of Net Assets)			
	Equity funds Debt funds, liquid funds, money market funds Money Market Securities		0%-100% 0%-100% 0%-10%			
Investment Strategy		I not make any investments in schemes of ING Mutual Fund. The n Money Market Securities as per the prevailing regulations from ti				
Risk Profile of the Scheme	before investment. Scheme specific risk factors ar Market volatility; Risk associated with liquidity of the underlying sch Risk associated with the performance of underlyin Credit and Market Risk associated with money ma Trade execution risk; Risk associated with composition of investment ac Investments in underlying equity schemes will hav off shore investments, security lending etc.; The NAV of the plan to the extent invested in Mor	neme; ng Schemes; nrket;	uding performance of underlying stocks, derivative investments I other debt securities are likely to be affected by changes in the			
Risk Mitigation Factors	1) Liquidity checks (our investments as a proportion of scheme AUM) 2) Favoring of funds with strong parent backing. 3) Tracking and caps on sector exposures. 4) Tracking mandate deviations					
Plans & Options	Plans: NIL  Options: Growth Option and Dividend Option  Sub Option: Dividend (Payout & Reinvestment)					
Applicable NAV (after the Scheme Opens for repurchase and sale)	For Subscriptions/Switch-ins In respect of valid applications received upto 3 p.m. by closing NAV of the day on which application is received In respect of valid applications received after 3 p.m. b closing NAV of the next business day shall be applicable For Redemptions / Switch outs In respect of valid applications received upto 3 p.m. by	y the Mutual Fund along with a local cheque or a demand draft p	ayable at par at the place where the application is received, the			
Minimum Application Amount/ Number of Units	Purchase:	Additional Purchase:	Repurchase:			
	Rs. 5,000/- and in multiples of Re.1 thereafter	Rs. 1,000/- and in multiples of Re.1 thereafter	Minimum of Rs 1000 or 100 units.			
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption	request at the authorised centre of the ING Mutual Fund.				
Benchmark Index	Crisil Balanced Fund Index					
Dividend Policy	, ,	as may be decided by the Trustees However, it must be distincted upon disposable surplus of the scheme. The decision of the Tru	•			
Name of the Fund Manager	Mr. Arvind Bansal					
Name of the Trustee Company	Board of Trustees of ING Mutual Fund					

							ING Asse	et Allocator Multi Manager FoF Scher	
Performance of the scheme	Compounded Annualised Returns				Scheme Retur	ns%	Beno	chmark Returns %	
	Returns for the last 1 Year				-16.23%			-3.17%	
	Returns for the last 3 Years				7.07%			15.98%	
	Returns for the last 5 Years		4.70%			7.91%			
	Returns since inception		5.89%			8.64%			
		eturns for the pe	riod less than o	ne vear - Absolu		ne period more th	nan one vear - CA	GR. Benchmark: Crisil Balanced Fund	
				-			-	ted in the units of the Scheme at the then	
	prevailing NAV. Allotment Date: 17th Augu			-					
	Absolute Returns for each financia	al vear							
	for the last 5 years	00.00 /0							
	ioi tile last 3 years	50.00% -							
		40.00% -							
		30.00% -			-				
		€ 20.00% •							
		Setrus 10.00% •			-				
		0.00% -							
		-10.00% -				_			
		-20.00% -							
		-30.00% -	Apr'11 to Mar'12	Apr'10 to Mar'11	Apr'09 to Mar'10	Apr'08 to Mar'09	Apr'07 to Mar'08	B	
	Г	Scheme Returns	-16.23%	6.60%	37.46%	-16.65%	23.02%	Past performance may or may not be sustained in future.	
	ŀ	Benchmark Returns	-3.17%	9.37%	47.31%	-21.53%	19.54%	not be sustained in future.	
Expenses of the Scheme	Continuous Offer								
-	Continuous Oriei								
	Entry Load: In terms of SEBI circular no. SEBI/IMD/0 directly by the investor to the AMFI register				-			vestor. Upfront commission shall be paid d by the ARN holder.	
(I) Other Charges	Refer back cover page for other charges								
(ii) Load Structure	Exit Load: For all application amounts: - if redeemed on or before 365 days from 1 - if redeemed after 365 days from the date								
(iii) Recurring expenses	CDSC (if any): NIL	or another t- Ni							
	Actual expenses for the previous financia	l year : 2.15%							
Waiver of load for direct application	NotApplicable								
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the detail	s in the Statemer	nt of Additional II	nformation and a	also independent	ly refer to his/her	tax advisor.		
Daily Net Asset Value (NAV) Publication	The NAV is declared on all business days	and is published	in 2 newspaper	rs. NAV can also	be viewed on w	ww.ingim.co.in ar	nd www.amfiindia	.com	
For Investor Grievances	Computer Age Management Services Pvt		gistrar & Transf	fer Agents	ING Mutual Fun	d:			
Please contact	514A Sathy Road, Ganapathy, Coimbato				Mr. Nityanand P	abhu - Chief Ope	erating Officer		
	Toll Free: 1800 200 2267, email id of R&T:		line.com,		601/602, 6th flo	or, "Windsor", O	ff. C.S.T. Road, V	/idyanagari Marg, Kalina, Santacruz (E),	
	Website address of R&T: www.camsonlin	ie.com	_	I .				0234. E-mail Id: information@in.ing.com	
Unitholder's Information	Please refer page number 47.								



### ING Active Debt Multi Manager FoF Scheme (An Open-ended Fund of Funds Scheme)

	· · ·	·	
Investment Objective	The primary objective of the Scheme is to generate rel accordance with the ING Multi Manager investment pr	turns from a portfolio of pure debt oriented funds accessed through rocess.	the diverse investment styles of underlying schemes selected in
Asset Allocation Pattern of the scheme	Types of Instruments		Normal Allocation (% of Net Assets)
<u> </u>	Debt Funds (including Income Funds, Gilt Funds, Floa Plans and Liquid Funds.) Money Market Securities	ating Rate Funds, Short Term Funds, Fixed Maturity	90-100% 0-10%
Investment Strategy	harden, the ideal combination of funds include those Fixed-Maturity-Plans and other Debt Funds with avera Conversely, when interest rates are expected to ease directions of the interest rates are determined through  RBI stance of Monetary Policy Inflation rate and expectations of movement in the Economic growth Banks commercial credit demand growth versus b Movement in interest rates among Other major eco	the fund seeks to generate higher returns by higher weightage to consideration of the following factors:  Inflation rate  Banks' deposit growth conomies of each of the factors, the Multi Manager Investment team assess	a higher weightage to the Liquid funds, Floating Rate Funds and
Risk Profile of the Scheme	before investment. Scheme specific risk factors and Market volatility; Risk associated with liquidity of the underlying scheme in the performance of underlying scheme in the performance of underlying. Credit and Market Risk associated with money may be rade execution risk; Risk associated with composition of investment and linterest rate risk; The NAV of the plan to the extent invested in More	heme; ng Schemes; arket;	I other debt securities are likely to be affected by changes in th
Risk Mitigation Factors	Liquidity checks (our investments as a proportion mandate deviations	n of scheme AUM) 2) Favoring of funds with strong parent backi	ng. 3) Tracking and caps on sector exposures. 4) Tracking of
Plans & Options	Plans: NIL  Options: Growth Option and Dividend Option*  Sub Option: Dividend (Payout & Reinvestment)		
Applicable NAV (after the Scheme Opens for repurchase and sale)	application.  In respect of valid applications received after 3.00 pm/s  For Subscriptions /switch in* of an amount of 1 Cro In respect of valid application received up to 3.00 p.m. the Scheme before cut-off time i.e. available for utilizat funds are available for utilization. In respect of valid application received after 3.00 p.m. the Scheme after cut-off time i.e. available for utilizatio Irrespective of the time of receipt of application, where the Scheme before cut-off time on any subsequent subsequent Business Day on which the funds are avai *Note: Allotment of units in respect of switch-in to the I switch-in is received before the applicable cut-off tin account of the switch-in Scheme before the cut-off ti otherwise, by the said Scheme.  For Redemptions / Switch outs: In respect of valid applications received upto 3 p.m. by In respect of valid applications received after 3 p.m. by The aforesaid provisions shall also be applicable for	with a local cheque or demand draft payable at par at the place whe with a local cheque or demand draft payable at par at the place whe ore & more:  . and funds for the entire amount of subscription/ purchase/ switchtion before the cut-off time without availing any credit facility wheth and funds for the entire amount of subscription/ purchase/ switchon after the cut-off time without availing any credit facility whether in ethe funds for the entire amount of subscription/purchase/switch-Business Day i.e. available for utilization before the cut-off time	re it is received. – Closing NAV of the next business day  in as per application/request are credited to the bank account of the rintra day/otherwise. – The closing NAV of the day on which the rin as per application/request are credited to the bank account of the traday/otherwise. – The closing NAV of the next Business Day. In as per application/request are credited to the bank account of on any subsequent Business Day. – The closing NAV of such liment of each of the following conditions: (I) Application for purchase as per the switch-in request are credited to the bank account of the film without availing any credit facility whether intra-day of thall be applicable.
Minimum Application Amount/ Number of Units	Purchase:	Additional Purchase:	Repurchase:
	Rs. 5,000/- and in multiples of Re.1 thereafter	Rs. 1,000/- and in multiples of Re.1 thereafter	Minimum of Rs 1000 or 100 units.

\*Note: Dividend will be declared under the Dividend option of the Scheme on a quarterly basis, subject to availability of distributable surplus in terms of the procedure laid down in the SEBI Circular no. SEBI/IMD/CIR No. 1/64057/06 dated April 4, 2006.

	ING Active Debt Multi Manager FoF Schem					
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the authorised centre of the ING Mutual Fund.					
Benchmark Index	Crisil Composite Bond Fund Index					
Dividend Policy	The Scheme will declare dividends at such frequency as may be decided by the Trustees. However, it must be distinctly understood that the actual declaration of dividends under the schemes and the frequency there of will interalia depend upon disposable surplus of the scheme. The decision of the Trustees in this regard shall be final.					
Name of the Fund Manager	Mr. Arvind Bansal					
Name of the Trustee Company	Board of Trustees of ING Mutual Fund					
Performance of the scheme	Compounded Annualised Returns Scheme Returns % Benchmark Returns %					
	Returns for the last 1 Year       7.98%       7.68%         Returns for the last 3 Years       6.11%       6.04%         Returns for the last 5 Years       7.59%       6.74%         Returns since inception       7.44%       6.36%					
	Performance as on 31st March, 2012. Returns for the period less than one year - Absolute, Returns for the period more than one year - CAGR. <b>Benchmark</b> : <b>Crisil Composite Bond Fund Index</b> . Returns are for Growth Option. The Scheme returns are calculated assuming that all payouts during the period have been reinvested in the units of the Scheme at the then prevailing NAV. Allotment Date: 29th December 2006. <b>Past performance may or may not be sustained in future</b> .					
	Absolute Returns for each financial year for the last 5 years  10.00%  8.00%  4.00%  April to Marit2  April to Marit1  April to Marit2  April to Marit1  April					
Expenses of the Scheme	■ Scheme Returns 7.98% 5.85% 4.53% 11.10% 8.65% ■ Benchmark Returns 7.68% 5.06% 5.41% 7.35% 8.22%  Continuous Offer					
Expenses of the outcome	Entry Load: In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the ARN holder.					
(I) Other Charges	Refer back cover page for other charges					
(ii) Load Structure	Exit Load: NIL					
(iii) Recurring expenses	CDSC (if any): NIL  Actual expenses for the previous financial year: 0.99%					
Waiver of load for direct application	Not Applicable					
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to his/her tax advisor.					
Daily Net Asset Value (NAV) Publication	The NAV is declared on all business days and is published in 2 newspapers. NAV can also be viewed on www.ingim.co.in and www.amfiindia.com					
For Investor Grievances Please contact	Computer Age Management Services Pvt. Ltd (CAMS), Registrar & Transfer Agents 514A Sathy Road, Ganapathy, Coimbatore-641006.  Toll Free: 1800 200 2267, email id of R&T: enq_i@camsonline.com, Website address of R&T: www.camsonline.com  Mr. Nityanand Prabhu - Chief Operating Officer 601/602, 6th floor, "Windsor", Off. C.S.T. Road, Vidyanagari Marg, Kalina, Santacruz (E), Mumbai – 400 098. Tel: 3385 7999, Fax: 022 2650 0234. E-mail Id: information@in.ing.com					
Unitholder's Information	Please refer page number 47.					



### ING Income Growth Multi Manager FoF Scheme- 15% Equity Plan (An Open-ended Fund of Funds Scheme)

Investment Objective	The primary objective of the Scheme is to generate returns by investing primarily in a portfolio of debt funds, liquid funds, money market funds and equity funds accessed through the diversified investment styles of underlying scheme selected in accordance with the ING Multi Manager investment process.						
Asset Allocation Pattern of the scheme	Types of Instruments  Normal Allocation (% of Net Assets)						
	Equity Funds Debt Funds, liquid funds, money market funds Money market Securities  0%-20% 80%-100% 0%-10%						
Investment Strategy	The Scheme will invest predominantly in income funds 15% Equity Plan: Under normal market conditions, the the balance of about 15% in equity funds.	and a certain portion in growth funds.  plan approximately invest 85% of its net assets in debt funds, liqui	id funds, money market funds and money market securities and				
Risk Profile of the Scheme	before investment. Scheme specific risk factors ar Market volatility; Risk associated with liquidity of the underlying sch Risk associated with the performance of underlyin Credit and Market Risk associated with money ma Trade execution risk; Risk associated with composition of investment ac	neme; g Schemes; rket;					
Risk Mitigation Factors	Liquidity checks (our investments as a proportion of scheme AUM) 2) Favoring of funds with strong parent backing. 3) Tracking and caps on sector exposures. 4) Tracking or mandate deviations						
Plans & Options	Plans: 15% Equity Plan  Options: Options: Option A- Growth, Dividend  Sub Option: Dividend (Payout & Reinvestment)						
Applicable NAV (after the Scheme Opens for repurchase and sale)	closing NAV of the day on which application is received In respect of valid applications received after 3 p.m. b closing NAV of the next business day shall be applicabl For Redemptions / Switch outs In respect of valid applications received upto 3 p.m. by	y the Mutual Fund along with a local cheque or a demand draft pa	ayable at par at the place where the application is received, the				
Minimum Application Amount/ Number of Units	Purchase:	Additional Purchase:	Repurchase:				
•	Rs. 5,000/- and in multiples of Re.1 thereafter	Rs. 1,000/- and in multiples of Re.1 thereafter	Minimum of Rs 1000 or 100 units				
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption	request at the authorised centre of the ING Mutual Fund.					
Benchmark Index	15% S&P CNX Nifty Index, + 85% Crisil Composite Bor	nd Fund Index					
Dividend Policy		as may be decided by the Trustees. However, it must be distinct and upon disposable surplus of the scheme. The decision of the Trus	•				
Name of the Fund Manager	Mr. Arvind Bansal						
Name of the Trustee Company	Board of Trustees of ING Mutual Fund						

								Manager FoF Scheme-15% Eq
Performance of the scheme	Compounded Annualised Return	ns			Scheme Retur	ns %	Ben	chmark Returns %
	Returns for the last 1 Year				4.77%			5.24%
	Returns for the last 3 Years				5.08%			8.48%
	Returns for the last 5 Years				3.54%			7.32%
	Returns since inception				3.74%			6.83%
		e Bond Fund Index	. Returns are for	r Growth Option.	The Scheme ret	urns are calculate	ed assuming that	CAGR. Benchmark: 15% S&P CN t all payouts during the period have tained in future.
	Absolute Returns for each	n financial year						
	for the last 5 years	25.00% -	1					
		20.00% -						
		15.00% -						
				_				
		10.00% -	1		-			
		5.00% -						
		0.00% -						
		-5.00% <b>-</b>	-					Past performance may or
		-10.00% <b>-</b>						not be sustained in future
		-15.00% <b>-</b>			1			1
		Scheme Returns	Apr'11 to Mar'12 4.77%	Apr'10 to Mar'11 1.91%	Apr'09 to Mar'10 8.68%	Apr'08 to Mar'09 -5.62%	Apr'07 to Mar'08 8.66%	
		Benchmark Returns	5.24%	11.14%	23.29%	-8.90%	13.58%	
Expenses of the Scheme	Continuous Offer							
	Entry Load: In terms of SEBI circular no. SE directly by the investor to the AMI				-			nvestor. Upfront commission shall bed by the ARN holder.
(I) Other Charges	In terms of SEBI circular no. SE	FI registered Distribut			-			
(I) Other Charges (ii) Load Structure	In terms of SEBI circular no. SE directly by the investor to the AMI	FI registered Distribut			-			
	In terms of SEBI circular no. SE directly by the investor to the AMI	FI registered Distribut			-			
(ii) Load Structure	In terms of SEBI circular no. SE directly by the investor to the AMI  Refer back cover page for other of Exit Load: NIL	FI registered Distribut	ors based on the		-			
(ii) Load Structure	In terms of SEBI circular no. SE directly by the investor to the AMI  Refer back cover page for other of Exit Load: NIL  CDSC (if any): NIL	FI registered Distribut	ors based on the		-			
(ii) Load Structure (iii) Recurring expenses  Waiver of load for direct application  Tax treatment for the Investors	In terms of SEBI circular no. SE directly by the investor to the AMI  Refer back cover page for other of Exit Load: NIL  CDSC (if any): NIL  Actual expenses for the previous	FI registered Distribut	ors based on the	investors' assess	ement of various fa	actors including th	e service rendere	
(iii) Load Structure (iii) Recurring expenses  Waiver of load for direct application  Tax treatment for the Investors (Unitholders)  Daily Net Asset Value (NAV)	In terms of SEBI circular no. SE directly by the investor to the AMI  Refer back cover page for other of Exit Load: NIL  CDSC (if any): NIL  Actual expenses for the previous Not Applicable	FI registered Distribut charges financial year: 0.75% the details in the State	ors based on the	al Information and	ement of various fa	actors including th	e service rendere	ed by the ARN holder.
(iii) Load Structure (iii) Recurring expenses  Waiver of load for direct application  Tax treatment for the Investors (Unitholders)	In terms of SEBI circular no. SE directly by the investor to the AMI  Refer back cover page for other of the Exit Load:  NIL  CDSC (if any):  NIL  Actual expenses for the previous  Not Applicable  Investors are advised to refer to the direction of the previous of the pr	FI registered Distribut charges  financial year: 0.75%  the details in the State ess days and is publis rices Pvt. Ltd (CAMS), oimbatore-641006. d of R&T: enq_i@cam	ment of Additiona hed in 2 newspap	al Information and	also independen be viewed on w  ING Mutual Fui Mr. Nityanand P 601/602, 6th flo	tly refer to his/her ww.ingim.co.in ar nd: rabhu - Chief Ope oor, "Windsor", O	tax advisor.  d www.amfiindia	ed by the ARN holder.



### ING Income Growth Multi Manager FoF Scheme - 30% Equity Plan (An Open-ended Fund of Funds Scheme)

Investment Objective		eturns by investing primarily in a portfolio of debt funds, liquid funds lected in accordance with the ING Multi Manager investment proces					
Asset Allocation Pattern of the scheme	Types of Instruments		Normal Allocation (% of Net Assets)				
	Equity Funds Debt Funds, liquid funds, money market funds Money market Securities		0%-35% 65%-100% 0%-10%				
Investment Strategy	The Scheme will invest predominantly in income funds 30% Equity Plan: Under normal market conditions, the balance of about 30% in equity funds	s and a certain portion in growth funds. e plan approximately invest 70% of its net assets in debt funds, liqui	d funds, money market funds and money market securities and				
Risk Profile of the Scheme	before investment. Scheme specific risk factors at Market volatility; Risk associated with liquidity of the underlying sci Risk associated with the performance of underlying Credit and Market Risk associated with money may Trade execution risk; Risk associated with composition of investment at Interest rate risk;	heme; ng Schemes; arket;					
Risk Mitigation Factors	1) Liquidity checks (our investments as a proportion of scheme AUM) 2) Favoring of funds with strong parent backing. 3) Tracking and caps on sector exposures. 4) Tracking of mandate deviations						
Plans & Options	Plans: 30% Equity Plan  Options: Option A- Growth, Dividend  Sub Option: Dividend (Payout & Reinvestment)						
Applicable NAV (after the Scheme Opens for repurchase and sale)	closing NAV of the day on which application is received In respect of valid applications received after 3 p.m. b closing NAV of the next business day shall be applicate For Redemptions / Switch outs In respect of valid applications received upto 3 p.m. by	by the Mutual Fund along with a local cheque or a demand draft pa	yable at par at the place where the application is received, the				
Minimum Application Amount/ Number of Units	Purchase:	Additional Purchase:	Repurchase:				
	Rs. 5,000/- and in multiples of Re.1 thereafter Rs. 1,000/- and in multiples of Re.1 thereafter Minimum of Rs 1000 or 100 units.						
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the authorised centre of the ING Mutual Fund.						
Benchmark Index	30% S&P CNX Nifty Index, +70% Crisil Composite Bo	ond Fund Index					
Dividend Policy		y as may be decided by the Trustees. However, it must be distinctly and upon disposable surplus of the scheme. The decision of the Trus					
Name of the Fund Manager	Mr. Arvind Bansal						
Name of the Trustee Company	Board of Trustees of ING Mutual Fund						

								Manager FoF Scheme-30% Equity P
Performance of the scheme	Compounded Annualised Re	eturns			Scheme F	Returns %	Be	nchmark Returns %
	Returns for the last 1 Year				3.12	2%		2.75%
	Returns for the last 3 Years				9.13			10.83%
	Returns for the last 5 Years				5.53			7.70%
	Returns since inception				5.00			7.29%
		ond Fund Index. Ret	turns are for Gro	wth Option. The S	cheme returns ar	e calculated assur	ming that all payout	R. Benchmark: 30% S&P CNX Nifty Index; s during the period have been reinvested in ure
	Absolute Returns for ea for the last 5 years	ach financial year  40.00%   30.00%						
		20.00% -						
		Set 10.00% - 0.00% - 0.00%	_	-8				
		-10.00% <b>-</b>				э.		
		-20.00% <b>-</b> -30.00% <b>-</b>	Apr'11 to Mar'12	Apr'10 to Mar'11	Apr'09 to Mar'10	Apr'08 to Mar'09	Apr'07 to Mar'08	Past performance may or may
		Scheme Returns	3.12%	5.24%	19.75%	-7.69%	9.13%	not be sustained in future.
		Benchmark Returns	2.75%	11.14%	37.01%	-18.40%	16.97%	not be sustained in future.
Expenses of the Scheme	Continuous Offer							
	Entry Load: In terms of SEBI circular no directly by the investor to the							investor. Upfront commission shall be paid ed by the ARN holder.
(I) Other Charges	Refer back cover page for oth	her charges						
(ii) Load Structure	Exit Load: NIL							
(iii) Recurring expenses	CDSC (if any): NIL							
	Actual expenses for the prev	rious financial year : 0.	.75%					
Waiver of load for direct application	Not Applicable							
Tax treatment for the Investors (Unitholders)	Investors are advised to refe	r to the details in the S	Statement of Add	itional Information	and also indepen	dently refer to his/l	her tax advisor.	
Daily Net Asset Value (NAV) Publication	The NAV is declared on all bu	usiness days and is pu	ublished in 2 new	rspapers. NAV can	also be viewed o	n www.ingim.co.ir	and www.amfiind	a.com
For Investor Grievances Please contact	Computer Age Management 514A Sathy Road, Ganapath Toll Free: 1800 200 2267, em Website address of R&T: ww	ny, Coimbatore-64100 nail id of R&T: <u>enq_i@</u>	06.	•	601/602, 6t	nd Prabhu - Chief ( h floor, "Windsor"	, Off. C.S.T. Road,	Vidyanagari Marg, Kalina, Santacruz (E), 0 0234. E-mail Id: <u>information@in.ing.com</u>



### ING 5 Star Multi Manager FoF Scheme (An Open-ended Fund of Funds Scheme)

Investment Objective	The primary objective of the Scheme is to generate long term capital appreciation primarily from a portfolio of equity funds accessed through the diversified investment styles of underlying schemes selected in accordance with the ING Multi Manager investment process.						
Asset Allocation Pattern of the scheme	Types of Instruments		Normal Allocation (% of Net Assets)				
	Equity funds Debt funds, liquid funds, money market funds Money Market Securities	65%-100% 0%-35% 0%-10%					
Investment Strategy	small cap/ large cap oriented schemes and sectoral AMC's.  The scheme invests in Money Market Securities as personal scheme invests in Money Market Securities and sectoral scheme invests in Money Market Securities and sectoral scheme invests in Money Market Securities as personal scheme invests in Money Market Securities and scheme invests in Money Market Mark	to not make any investments in schemes of ING Mutual Fund The Stased schemes. However, the overall combination will always be set the prevailing regulations from time to time, only for the purpose and periodically to address any deviations from the aforementioned a	comparable to other diversified equity schemes of third-party of liquidity requirements. These percentages are adhered to at				
Risk Profile of the Scheme	before investment. Scheme specific risk factors ar Market volatility; Risk associated with liquidity of the underlying sch Risk associated with the performance of underlyin Credit and Market Risk associated with money ma Trade execution risk; Risk associated with composition of investment ac	neme; ng Schemes; arket;					
Risk Mitigation Factors	1) Liquidity checks (our investments as a proportion of scheme AUM) 2) Favoring of funds with strong parent backing. 3) Tracking and caps on sector exposures. 4) Tracking of mandate deviations						
Plans & Options	Plans: NIL  Options: Growth Option and Dividend Option  Sub Option: Dividend (Payout and Reinvestment)						
Applicable NAV (after the Scheme Opens for repurchase and sale)	closing NAV of the day on which application is received In respect of valid applications received after 3 p.m. b closing NAV of the next business day shall be applicab For Redemptions / Switch outs In respect of valid applications received upto 3 p.m. by	by the Mutual Fund along with a local cheque or a demand draft pa	yable at par at the place where the application is received, the				
Minimum Application Amount/ Number of Units	Purchase:	Additional Purchase:	Repurchase:				
	Rs. 5,000/- and in multiples of Re.1 thereafter Rs. 1,000/- and in multiples of Re.1 thereafter Minimum of Rs 1000 or 100 units.						
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the authorised centre of the ING Mutual Fund.						
Benchmark Index	S&P CNX Nifty Index						
Dividend Policy		as may be decided by the Trustees. However, it must be distinctly nd upon disposable surplus of the scheme. The decision of the Trus					
Name of the Fund Manager	Mr. Arvind Bansal						
Name of the Trustee Company	Board of Trustees of ING Mutual Fund						

Performance of the scheme	Compounded Annualised F	Returns			Scheme Ret	urns %	Bencl	nmark Returns %
	Returns for the last 1 Year				-4.99%	1		-9.23%
	Returns for the last 3 Years	3			24.74%			20.57%
	Returns for the last 5 Years				9.33%			6.73%
	Returns since inception				7.46%			5.13%
Ī		larch, 2012. Returns t	for the period less	than one year - Ab	solute, Returns for	the period more th	nan one year - CA0	GR. Benchmark: S&P CNX Nifty Index.
	Returns are for Growth Op NAV. Allotment Date: 16th					e period have been	reinvested in the u	units of the Scheme at the then prevailing
	Absolute Returns for e	ach financial year						
	for the last 5 years	100.00 -	1					
	•	80.00 -	]		_			
		60.00 -	]					
		Setnus 20.00 -	1					
		말 20.00 <b>-</b>	1					
		0.00 -						
		-20.00 <b>-</b>				_		
		-40.00 <b>-</b>						Past performance may or may
		-60.00						not be sustained in future.
			Apr'11 to Mar'12	Apr'10 to Mar'11	Apr'09 to Mar'10	Apr'08 to Mar'09	Apr'07 to Mar'08	
		Scheme Returns	-4.99	12.11	82.23	-32.25	18.83	
		■ Benchmark Returns	-9.23	11.14	73.76	-36.19	23.89	l
Expenses of the Scheme								vestor. Upfront commission shall be paid
(I) Other Charges	directly by the investor to the Refer back cover page for o		SINDUIOIS DASEGON	The investors asse	ssment of various	lactors including tr	ie service rendered	a by the Arin Holder.
(ii) Load Structure	Exit Load:							
(ii) Load Strattare	For all application amounts - if redeemed on or before 3 - if redeemed after 365 day	365 days from the date						
		S ITOTT THE GATE OF AILO	unent-Mil					
(iii) Recurring expenses	CDSC (if any): NIL							
	Actual expenses for the pre	evious financial year :	0.74%					
Waiver of load for direct application	NotApplicable							
Tax treatment for the Investors (Unitholders)	Investors are advised to ref	fer to the details in the	Statement of Addi	tional Information a	nd also independe	ntly refer to his/her	tax advisor.	
Daily Net Asset Value (NAV) Publication	The NAV is declared on all	business days and is p	published in 2 new	spapers. NAV can a	lso be viewed on \	www.ingim.co.in ar	nd www.amfiindia.	com
For Investor Grievances Please contact	Computer Age Managemer 514A Sathy Road, Ganapa Toll Free: 1800 200 2267, e Website address of R&T: w	athy, Coimbatore-6410 email id of R&T: <u>enq_i(</u>	006. @camsonline.com	-	601/602, 6th f	Prabhu - Chief Ope loor, "Windsor", O	ff. C.S.T. Road, V	idyanagari Marg, Kalina, Santacruz (E),
	Website address of Na 1. W	ww.camsonline.com			Mumbai – 400	098. Tel: 3385 /99	9, Fax : 022 2650 0	234. E-mail Id: information@in.ing.com



# **ING Global Commodities Fund**

(An open ended Fund of Funds scheme)

Investment Objective	The primary objective of the Scheme is to achieve long-term capital growth by investing primarily in units of global mutual funds which invest in commodity related securities.			
Asset Allocation Pattern of the scheme	Types of Instruments		Normal Allocation (% of Net Assets)	
	Global mutual funds which invest in commodity related a Debt funds, liquid funds, money market funds Money Market Securities	securities	65%-100% 0%-25% 0%-10%	
Investment Strategy	_	I Commodity Fund's objective;		
Risk Profile of the Scheme	before investment. Scheme specific risk factors are Risk associated with volatility of the overseas comr Risk associated with the underlying schemes; Commodity specific risks; Risk associated with composition of investment ad Interest rate risk; Currency risk / foreign exchange fluctuation risk/ co	nodity markets; visors;	·	
Risk Mitigation Factors	Liquidity checks (our investments as a proportion of mandate deviations	of scheme AUM) 2) Favoring of funds with strong parent backin	g. 3) Tracking and caps on sector exposures. 4) Tracking of	
Plans & Options	Plans: NIL  Options: Growth Option and Dividend Option  Sub Options: Payout and Reinvestment			
Applicable NAV (after the Scheme Opens for repurchase and sale)	after 3.00 pm -NAV of the next business day(which will I demand draft which is not payable on par at the place w Redemptions: where the application received upto 3.0 3.00 pm - NAV of the next business day(which shall be c Note: Business Day for INO Global Commodities Fund: A day oft a public and/or bank holiday at a collection centre where the app subscription/redemption (vi) A day on which the purchase or red	v3.00 pm-NAV of the day of receipt of application which is declared on the business day after such business day); Where here it is received – closing NAV of day on which the cheque or der 0 pm - NAV of the day of receipt of application (which shall be declated on the business day after such business day).  In than: (i) Saturday and Sunday (ii) A day on which The Stock Exchange, Mulication is received (iv) A day on which the banks in Mumbai and/or RBI are clemption of units is suspended (vii) A day on which normal business could not e AMC is closed for business. The AMC reserves the right to change the definition of the suspended (vii) and the surface of the	the application is received with an outstation cheque or mand draft is credited.  ared on the next business day); and an application received after umbai is closed or the National Stock Exchange is closed (iii) A day which is losed for business /clearing (v) A day when underlying funds are closed for the transacted due to storms, floods, bandhs, strikes or such other events	
Minimum Application Amount/ Number of Units	Purchase:	Additional Purchase:	Repurchase:	
	Rs. 5,000/- and in multiples of Re.1 thereafter	Rs. 1,000/- and in multiples of Re.1 thereafter	Minimum of Rs 1000 or 100 units.	
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption	request at the authorised centre of the ING Mutual Fund.		
Benchmark Index	40% Dow Jones World Basic Materials Index + 40% Do	w Jones World Oil and Gas Index + 20% MSCI AC World in INR ter	ms.	

			ING Global Confinduities Fund
Dividend Policy	The Scheme will declare dividends at such frequency as may be decided by the Truste schemes and the frequency there of will interalia depend upon disposable surplus of the	•	
Name of the Fund Manager	Mr. Arvind Bansal		
Name of the Trustee Company	Board of Trustees of ING Mutual Fund		
Performance of the scheme	Compounded Annualised Returns	Scheme Returns %	Benchmark Returns %
	Returns for the last 1 Year Returns for the last 3 Years Returns for the last 5 Years Returns since inception  Performance as on 31st March, 2012. Returns for the period less than one year - Absc Basic Materials Index + 40% Dow Jones World Oil and Gas Index + 20% MSCI. assuming that all payouts during the period have been reinvested in the units of the Sch	AC World in INR terms. Returns	are for Growth Option. The Scheme returns are calculated
	or may not be sustained in future.  Absolute Returns for each financial year for the last 3 years  40.00% - 30.00% - 20.00% - 10.	Apr'10 to Apr'09 to Mar'11 Mar'10 21.98% 42.46%	Past performance may or may not be sustained in future.
Expenses of the Scheme	Benchmark Returns -0.67%  Continuous Offer	21.33% 34.93%	not be sustained in future.
Expenses of the contents	Entry Load: In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, n directly by the investor to the AMFI registered Distributors based on the investors' assess		
(I) Other Charges	Refer back cover page for other charges		
(ii) Load Structure	Exit Load: For all application amounts: - if redeemed on or before 365 days from the date of allotment - 1% - if redeemed after 365 days from the date of allotment - Nil		
(iii) Recurring expenses	CDSC (if any): NIL  Actual expenses for the previous financial year: 0.90%		
Waiver of load for direct application	Not Applicable		
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Statement of Additional Information and	d also independently refer to his/her	tax advisor.
Daily Net Asset Value (NAV) Publication	The NAV is declared on T+1 business days and is published in 2 newspapers on T+2 bu	siness day. NAV can also be viewed	on www.ingim.co.in and www.amfiindia.com
For Investor Grievances Please contact	Computer Age Management Services Pvt. Ltd (CAMS), Registrar & Transfer Agents 514A Sathy Road, Ganapathy, Coimbatore-641006.  Toll Free: 1800 200 2267, email id of R&T: enq_i@camsonline.com,  Website address of R&T: www.camsonline.com		erating Officer Jff. C.S.T. Road, Vidyanagari Marg, Kalina, Santacruz (E), 9, Fax: 022 2650 0234. E-mail Id: <u>information@in.ing.com</u>
Unitholder's Information	Please refer page number 47.		



# **ING Global Real Estate Fund**

(An Open-ended Fund of Funds Scheme)

Investment Objective	of the Investment Manager also invest in the units of	seek capital appreciation by investing predominantly in ING Global other similar overseas mutual fund schemes, which may constitut s, in order to meet liquidity requirements from time to time.	· · · · · · · · · · · · · · · · · · ·		
Asset Allocation Pattern of the scheme	Types of Instruments		Normal Allocation (% of Net Assets)		
	ING Global Real Estate Securities Fund Money Market Instruments including call money (as ar Other overseas mutual fund schemes	nd when permitted by RBI) and reverse repo	65-100% 0-20% 0-35%		
Investment Strategy	companies or unit trusts that are principally engaged, least 50% of their total revenues or earnings from own different countries of the following:- Australia, Austria, Belgium, Brazil, Canada, China, Carussia, Singapore, Spain, Sweden, Switzerland, Taiw As a general matter, the Manager expects these investment trusts ("REITs") listed on recognized stock First, industry sectors and geographic region determined by a systematic evaluation of public a Second, a valuation process is used to ide	Estate Securities Fund will operate as a non diversified fund and ir deriving at least 50% of their total revenues or earnings, in the real-ning, operating, developing and/or managing real estate. This port osta Rica, Finland, France, Germany, Hong Kong, Italy, Japan, Kovan, Turkey, United Kingdom and United States or such country as lestments to be in common stocks of large, mid and small-sized cexchanges. In selecting investments for the Sub-Fund, a discipling in which to invest are selected. The extent to which the drivate property market trends and conditions. entify investments with superior current income and growth to: (i) value and property; (ii) capital structure; and (iii) management.	estate industry. The Manager will select companies that derive at tion of the portfolio will have investments located in at least three orea, Luxembourg, Malaysia, Mexico, Netherlands, Puerto Rico, the Manager may determine from time to time. Companies. The Manager may also invest in units of real estate and two-step investment process is used. The selected sectors and regions are represented is then the potential relative to their peers. The valuation process		
Risk Profile of the Scheme	before investment. Scheme specific risk factors are Liquidity risk associated with liquidity of underlying Market volatility; Risk associated with changes in fundamental attre Risk associated with Distribution; Currency risk/ country risk/ foreign exchange risk; Real Estate and Industry concentration Risks: The Scheme intends to predominantly invest in I market risks that accompany investments in eque volatility. The Sub-Fund is focused on a particular trusts (REITs) which are listed on recognized so associated with direct ownership of real estate, it demand, and the management skill and creditwo which involve special risks, including currency flux in small and medium capitalized companies, which small and medium capitalized companies, which	g schemes; ibutes i.e. investment policies of the underlying Schemes;	at investments in the Sub-Fund are exposed to the financial and growth than most debt securities, equities generally have higher is investments in real estate securities and real estate investment slatility. Risks of investing in the Sub-Fund are similar to those est rates, cash flow of underlying real estate assets, supply and latory requirements. The Sub-Fund invests in foreign securities, differences in accounting standards. The Sub-Fund may invest arger capitalized companies. Investors should note that the Sub-		
Risk Mitigation Factors	1 '	Exercise caps on deviations from benchmark 3) Caps on sec Range 6) Checks on Concentrations 7) Checks on Matur executivestor Concentrations			
Plans & Options	Plans: Retail/Institutional  Options: Growth/Dividend  Sub Option: Dividend Payout/Dividend Reinvestment options are available under the dividend option.				
Applicable NAV (after the Scheme Opens for repurchase and sale)	Subscription: a. where the application is received upto 3.00 pm -NAV of the day of receipt of application which is declared on the next business day; b. where the application is received after 3.00 pm -NAV of the next business day(which will be declared on the business day after such business day);  Redemptions: where the application received upto 3.00 pm - NAV of the day of receipt of application (which shall be declared on the next business day); and an application received after 3.00 pm - NAV of the next business day(which shall be declared on the business day). Where the application is received with an outstation cheque or demand draft which is not payable on par at the place where it is received – closing NAV of day on which the cheque or demand draft is credited.  Note: Business Day for ING Global Real Estate Fund: A day other than (i) Saturday and Sunday, (ii) a day on which the banks in Mumbai are closed, Stock exchange in Mumbai is closed (BSE and NSE) (iii) a day when ING Global Real Estate Securities Fund is closed for subscription/redemption, (iv) a day on which the sale and redemption of Units is suspended. (v) A day on which the AMC is closed for business. The AMC reserves the right to change the definition of Business Day. The AMC reserves the right to declare any day as a Business Day or otherwise at any or all ISCs.				
Minimum Application Amount/ Number of Units	Purchase:	Additional Purchase:	Repurchase:		
Retail plan Institutional plan	Rs.5,000/- and in multiples of Re1/- thereafter. Rs.1 crores and in multiples of Re 1 thereafter.	Rs.1,000 and in multiples of Re1/- thereafter. Rs.1,000 and in multiples of Re1/- thereafter.	Minimum of Rs 1000 or 100 units. Minimum of Rs 1000 or 100 units.		

		ING Global Real Estate Ful
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the authorised centre	of the ING Mutual Fund.
Benchmark Index	S&P BMI World Property Index	
Dividend Policy	The Scheme will declare dividends at such frequency as may be decided by the Truste schemes and the frequency there of will interalia depend upon disposable surplus of the	es. However, it must be distinctly understood that the actual declaration of dividends under the scheme. The decision of the Trustees in this regard shall be final.
Name of the Fund Manager	Mr. Arvind Bansal	
Name of the Trustee Company	Board of Trustees of ING Mutual Fund	
Performance of the scheme	Compounded Annualised Returns Returns for the last 1 Year Returns for the last 3 Years Returns for the last 5 Years Returns since inception  Performance as on 31st March, 2012. Returns for the period upto one year - Absolute	Scheme Returns %         Benchmark Returns %           14.81%         18.17%           24.67%         32.02%           N.A         -0.97%           3.93%         4.52%    P, Returns for the period more than one year - CAGR. Benchmark: S&P BMI World Property
_	Index. Returns are for Growth Option. The Scheme returns are calculated assuming prevailing NAV. Allotment Date:31st December, 2007. Past performance may or may  Absolute Returns for each financial year  for the leaf 4 years.	that all payouts during the period have been reinvested in the units of the Scheme at the then
	60.00% - 40.00% - 20.00%20.00%40.00% -	
	Mar'12 ■ Scheme Returns 14.81%	Pri 10 to   Apr'09 to   Mar'10   Mar'09     11.64%   51.15%   -40.57%     19.28%   63.22%   -45.10%     Past performance may or may     not be sustained in future.
Expenses of the Scheme	Continuous Offer	
	Entry Load: In terms of SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009, no edirectly by the investor to the AMFI registered Distributors based on the investors' assess	ntry load will be charged by the Scheme to the investor. Upfront commission shall be paid sement of various factors including the service rendered by the ARN Holder.
(I) Other Charges	Refer back cover page for other charges	
(ii) Load Structure	Exit Load: For all application amounts: Retail and Institutional plan - if redeemed on or before 365 days from the date of allotment - 1% - if redeemed after 365 days from the date of allotment - Nil	
(iii) Recurring expenses	CDSC (if any): NIL	
	Actual expenses for the previous financial year: 1.42%	
Waiver of load for direct application	NotApplicable	
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Statement of Additional Information an	d also independently refer to his/her tax advisor.
Daily Net Asset Value (NAV) Publication	The NAV is declared and is published in 2 newspapers on T+2 business day. NAV can al	so be viewed on www.ingim.co.in and www.amfiindia.com
For Investor Grievances Please contact	Computer Age Management Services Pvt. Ltd (CAMS), Registrar & Transfer Agents 514A Sathy Road, Ganapathy, Coimbatore-641006.  Toll Free: 1800 200 2267, email id of R&T: enq_i@camsonline.com.  Website address of R&T: www.camsonline.com	ING Mutual Fund:  Mr. Nityanand Prabhu - Chief Operating Officer 601/602, 6th floor, "Windsor", Off. C.S.T. Road, Vidyanagari Marg, Kalina, Santacruz (E), Mumbai – 400 098. Tel: 3385 7999, Fax: 022 2650 0234. E-mail Id: information@in.ing.com
Unitholder's Information	Please refer page number 47.	
	r.A	



# ING Latin America Equity Fund (An Open-ended Fund of Funds Scheme)

Investment Objective	The primary investment objective of the Scheme is to seek capital appreciation by investing predominantly in ING (L) Invest Latin America Fund. The Scheme may, at the discretion of the Investment Manager, also invest in the units of other similar overseas mutual fund schemes, which may constitute a significant part of its corpus. The Scheme may also invest a certain portion of its corpus in money market securities, in order to meet liquidity requirements from time to time.				
Asset Allocation Pattern of the scheme	Types of Instruments		Normal Allocation (% of Net Assets)		
	ING (L) Invest Latin America Fund Money Market Instruments including Reverse repo Other overseas mutual fund schemes		65% -100% 0% -20% 0% -35%		
Investment Strategy	The investment strategy of the Luxembourg based incorporated, quoted or traded in Latin America (inclu	a feeder fund into the Luxembourg based ING (L) Invest Latin Ameri fund is to identify and invest primarily in a diversified portfolio oding the Caribbean). The fund's approach encompasses bottom-torocess will aim to add value by also following theme based appro	of shares and/or transferable securities issued by companies up investment process supported by top-down macroeconomic		
Risk Profile of the Scheme	before investment. Scheme specific risk factors ar  Risk associated with underlying fund performance Risk linked to equity, bond, currency, interest rate, Liquidity risk associated with sub fund; Risk associated with changes in fundamental attri Investors should note that investments in the Sub-		sub fund; y investments in equities;		
Risk Mitigation Factors		Exercise caps on deviations from benchmark 3) Caps on sect Range 6) Checks on Concentrations 7) Checks on Maturi vestor Concentrations			
Plans & Options	Plans: NIL  Options: Growth / Dividend  Sub Option: Dividend Payout / Dividend Reinvestmer	nt options are available under the dividend option.			
Applicable NAV (after the Scheme Opens for repurchase and sale)	after 3.00 pm -NAV of the next business day(which will Redemptions: where the application received upto 3.1 3.00 pm - NAV of the next business day(which shall budraft which is not payable on par at the place where it is Note: Business Day for ING Latin America Equity Fund: A day when ING (L) Invest Latin America Fund is closed for subscription.	o 3.00 pm-NAV of the day of receipt of application which is declared be declared on the business day after such business day); 00 pm-NAV of the day of receipt of application(which shall be declared declared on the business day after such business day). Where the received – closing NAV of day on which the cheque or demand dratother than (i) Saturday and Sunday, (ii) a day on which the banks in Mumbai a onfredemption, (iv) a day on which the sale and redemption of Units is suspensives the right to declare any day as a Business Day or otherwise at any or all IS	ared on the next business day); and an application received after the application is received with an outstation cheque or demand fit is credited.  Been closed, Stock exchange in Mumbai is closed (BSE and NSE) (iii) a day ded. (v) A day on which the AMC is closed for business. The AMC reserves		
Minimum Application Amount/ Number of Units	Purchase:	Additional Purchase:	Repurchase:		
	Rs.5,000/- and in multiples of Re1/- thereafter.	Rs.1,000 and in multiples of Re1/- thereafter.	Minimum of Rs 1000 or 100 units.		
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption	request at the authorised centre of the ING Mutual Fund.			
Benchmark Index	MSCI EM Latin America 10/40 ND Index				
Dividend Policy		as may be decided by the Trustees. However, it must be distinctly nd upon disposable surplus of the scheme. The decision of the Trus			
Name of the Fund Manager	Mr. Arvind Bansal				
Name of the Trustee Company	Board of Trustees of ING Mutual Fund				

						ing Latin America Equity Fur
Performance of the scheme	Compounded Annualised Returns		Scl	heme Returns	s %	Benchmark Returns %
	Returns for the last 1 Year			-5.54%		6.29%
	Returns for the last 3 Years			22.69%		29.62%
	Returns for the last 5 Years			N.A		12.11%
	Returns since inception			2.85%		9.55%
	Performance as on 31st March, 2012. Returns for the per	iod upto one year - Abso	lute, Returns	for the period	more than one	year - CAGR. Benchmark: MSCI EM Latin America 10/40
	ND Index. Returns are for Growth Option. The Scheme r	eturns are calculated as	suming that a	all payouts du	ring the period h	nave been reinvested in the units of the Scheme at the then
	prevailing NAV. Allotment Date: 7th August, 2008. Past pe	erformance may or ma	y not be sust	ained in futu	re.	
†		400.000/ -				
	Absolute Returns for each financial year for the last 4 years	100.00% 3				
	ior the last 4 years	60.00%				
		40.00%				
	TI S	20.00% -	_			
	Returns	0.00%				
		-20.00%				
		-40.00%				
		-60.00% Apr'11 to	Apr'10 to	Apr'09 to	Apr'08 to	
		Mar'12	Mar'11	Mar'10	Mar'09	Past performance may or may
	■ Scheme F		10.45%	77.00%	-40.57%	not be sustained in future.
	Benchman	k Returns 6.29%	14.99%	78.21%	-45.10%	
Expenses of the Scheme	Continuous Offer					
-	Entry Load: In terms of SEBI circular no. SEBI/IMD/CIR No.4/168230 directly by the investor to the AMFI registered Distributors					eme to the investor. Upfront commission shall be paid service rendered by the ARN Holder.
(I) Other Charges	Refer back cover page for other charges					
(ii) Load Structure	Exit Load: For all application amounts: Retail and Institutional plan - if redeemed on or before 365 days from the date of allotm - if redeemed after 365 days from the date of allotment - Ni					
(iii) Recurring expenses	CDSC (if any): NIL					
	Actual expenses for the previous financial year: 1.82%					
Waiver of load for direct application	NotApplicable					
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Stateme	nt of Additional Informat	ion and also ir	ndependently	refer to his.her t	ax advisor.
Daily Net Asset Value (NAV) Publication	The NAV is declared and is published in 2 newspapers on	T+2 business day. NAV	can also be vi	ewed on www	w.ingim.co.in an	d www.amfiindia.com
For Investor Grievances Please contact	Computer Age Management Services Pvt. Ltd (CAMS), Re 514A Sathy Road, Ganapathy, Coimbatore-641006. Toll Free: 1800 200 2267, email id of R&T: enq_i@camsor Website address of R&T: www.camsonline.com		Mr. N 601/0	602, 6th floor	bhu - Chief Ope , "Windsor", Of	rating Officer f. C.S.T. Road, Vidyanagari Marg, Kalina, Santacruz (E), ,Fax: 022 2650 0234. E-mail ld: information@in.ing.com
Unitholder's Information	Please refer page number 47.		'			



# ING FINANCIAL PLANNING FUND

(An Open Ended Fund of Funds Scheme)

Asset Allocation Pattern of the Scheme  In Scheme will have spran via. Caudious Prior, Conservative Plan. Purdent Plan & Aggressive Plan, with all pinns maintaining separate particles. The following indicative seases allocation of the plane.  No Financial Planning Fund — Caudious Plan  Types of first humanines  Loud Funds. Morey Market Funds  Morismer 7.7.00%  Debt Funds Abrosy Market Funds  Morismer 7.7.00%  Morismer 7.7.00%  Morismer 7.7.00%  Morismer 1.7.00%  Debt Funds Abreet Funds  Morismer 1.7.00%  Debt Funds other than Ligat Funds. Morey Market Funds  Morismer 1.7.00%  Debt Funds other than Ligat Funds. Morey Market Funds  Morismer 1.7.00%  Mori	Investment Objective	The Scheme aims to generate returns by investing in mutual func of investors. Each of the 4 plans under the Scheme has a strategi					
Types of Instruments Usp of Funds, Money Marker Funds Usp of Funds, Money Marker Funds Morman - 200% Money Marker Securities Money Marker Securities Morman - 200% Money Marker Securities Morman - 200% Money Marker Securities Morman - 200% M	Asset Allocation Pattern of the Scheme						
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Money Market Securities  Minimum – 0.00% Maximum – 10.25%  The plans under the Scheme will invest in third party mutual funds and not make any investments in schemes of ING Mutual Fund.  The scheme invests in Money Market Securities as per the prevailing regulations from time to time, only for the purpose of managing liquidity requirements. These per are adhered to at the point of investment. The portfolio is reviewed periodically to address any deviations from the aforementioned allocations due to market change event of deviations, the fund manager will endeavour to carry out rebalancing within 30 Business Days. Where the portfolio is not rebalanced within 30 Busines i justification for the same shall be placed before the Investment Committee and reasons for the same shall be recorded in writing.  Target allocation across plans for each asset class:  Instruments  Cautious Plan  Conservative Plan  Prudent Plan  Aggressive Plan  Equity funds  0.00%  20.00%  40.00%  70.00%  Liquid Funds, Money Market Funds  70.00%  44.00%  30.00%  15.00%  Debt Funds other than Liquid Funds, Money Market Funds  30.00%  24.00%  20.00%  10.00%  5.00%  ING Multi Manager typically selects underlying schemes and allocate to them as per the defined investment process across each asset class.		Gold Exchange Traded Funds					
The plans under the Scheme will invest in third party mutual funds and not make any investments in schemes of ING Mutual Fund.  The scheme invests in Money Market Securities as per the prevailing regulations from time to time, only for the purpose of managing liquidity requirements. These per are adhered to at the point of investment. The portfolio is reviewed periodically to address any deviations from the aforementioned allocations due to market change event of deviations, the fund manager will endeavour to carry out rebalancing within 30 Business Days. Where the portfolio is not rebalanced within 30 Busines bases based on the same shall be recorded in writing.  Target allocation across plans for each asset class:  Instruments  Cautious Plan  Conservative Plan  Prudent Plan  Aggressive Plan  Equity funds  0.00%  20.00%  40.00%  70.00%  Liquid Funds, Money Market Funds  70.00%  44.00%  30.00%  15.00%  Debt Funds other than Liquid Funds, Money Market Funds  30.00%  24.00%  20.00%  10.00%  5.00%  ING Multi Manager typically selects underlying schemes and allocate to them as per the defined investment process across each asset class.							
The plans under the Scheme will invest in third party mutual funds and not make any investments in schemes of ING Mutual Fund.  The scheme invests in Money Market Securities as per the prevailing regulations from time to time, only for the purpose of managing liquidity requirements. These per are adhered to at the point of investment. The portfolio is reviewed periodically to address any deviations from the aforementioned allocations due to market change event of deviations, the fund manager will endeavour to carry out rebalancing within 30 Business Days. Where the portfolio is not rebalanced within 30 Busines bases bases and shall be recorded in writing.  **Target allocation across plans for each asset class:**  Instruments**  Cautious Plan**  Conservative Plan**  Prudent Plan**  Aggressive Plan**  Equity funds**  0.00%  20.00%  40.00%  70.00%  Liquid Funds, Money Market Funds  70.00%  44.00%  30.00%  15.00%  Debt Funds other than Liquid Funds, Money Market Funds  30.00%  24.00%  20.00%  10.00%  5.00%  ING Multi Manager typically selects underlying schemes and allocate to them as per the defined investment process across each asset class.		Money Market Securities					
The scheme invests in Money Market Securities as per the prevailing regulations from time to time, only for the purpose of managing liquidity requirements. These per are adhered to at the point of investment. The portfolio is reviewed periodically to address any deviations from the aforementioned allocations due to market change event of deviations, the fund manager will endeavour to carry out rebalancing within 30 Business Days. Where the portfolio is not rebalanced within 30 Busines justification for the same shall be placed before the Investment Committee and reasons for the same shall be recorded in writing.  Target allocation across plans for each asset class:    Instruments			Maximum – 10	0.25%			
InstrumentsCautious PlanConservative PlanPrudent PlanAggressive PlanEquity funds0.00%20.00%40.00%70.00%Liquid Funds, Money Market Funds70.00%44.00%30.00%15.00%Debt Funds other than Liquid Funds, Money Market Funds30.00%24.00%20.00%10.00%Gold ETFs0.00%12.00%10.00%5.00%ING Multi Manager typically selects underlying schemes and allocate to them as per the defined investment process across each asset class.		The scheme invests in Money Market Securities as per the preva are adhered to at the point of investment. The portfolio is review event of deviations, the fund manager will endeavour to carry	illing regulations from t ved periodically to add out rebalancing within	rime to time, only for the purpose ress any deviations from the af in 30 Business Days. Where th	of managing liquidity prementioned allocati e portfolio is not reba	ions due to market changes.	
InstrumentsCautious PlanConservative PlanPrudent PlanAggressive PlanEquity funds0.00%20.00%40.00%70.00%Liquid Funds, Money Market Funds70.00%44.00%30.00%15.00%Debt Funds other than Liquid Funds, Money Market Funds30.00%24.00%20.00%10.00%Gold ETFs0.00%12.00%10.00%5.00%ING Multi Manager typically selects underlying schemes and allocate to them as per the defined investment process across each asset class.	nvestment Strategy of the Scheme	Target allocation across plans for each asset class:					
Equity funds         0.00%         20.00%         40.00%         70.00%           Liquid Funds, Money Market Funds         70.00%         44.00%         30.00%         15.00%           Debt Funds other than Liquid Funds, Money Market Funds         30.00%         24.00%         20.00%         10.00%           Gold ETFs         0.00%         12.00%         10.00%         5.00%           ING Multi Manager typically selects underlying schemes and allocate to them as per the defined investment process across each asset class.	- sounding of the soliteline		Cautious Plan	Conservative Plan	Prudent Dlan	Angressive Dlan	
Liquid Funds, Money Market Funds 70.00% 44.00% 30.00% 15.00%  Debt Funds other than Liquid Funds, Money Market Funds 30.00% 24.00% 20.00% 10.00%  Gold ETFs 0.00% 12.00% 10.00% 5.00%  ING Multi Manager typically selects underlying schemes and allocate to them as per the defined investment process across each asset class.							
Debt Funds other than Liquid Funds, Money Market Funds 30.00% 24.00% 20.00% 10.00%  Gold ETFs 0.00% 12.00% 10.00% 5.00%  ING Multi Manager typically selects underlying schemes and allocate to them as per the defined investment process across each asset class.							
Gold ETFs 0.00% 12.00% 10.00% 5.00% ING Multi Manager typically selects underlying schemes and allocate to them as per the defined investment process across each asset class.							
ING Multi Manager typically selects underlying schemes and allocate to them as per the defined investment process across each asset class.							
						J.UU 70	
in en as per tine asset allocation in each plan of the product, the portfolio is replicated.				uenneu investment process acr	uss each asset class.		
e.g. For Conservative Plan, 20% of the plan will be allocated to a portfolio of equity schemes, 44% of the plan will be allocated to a portfolio of liquid funds / money mark				omeo 440/ cfth1. '''' '''	antodic 15 P - 1	Fliantial Grand = 1	

ING Financial Planning Fund

			ing Financial Flaming Fund			
Risk Profile of the Scheme	factors before investment. Scheme specific Risk Facto  1. The Scheme returns can be impacted by issues performed in the scheme returns can be impacted by issues performed in the scheme returns can be impacted by issues performed in the scheme returns can be impacted by issues performed in the scheme returns can be impacted by issues performed in the scheme returns can be impacted by issues performed in the scheme returns can be impacted by issues performed in the scheme returns can be impacted by issues performed in the scheme returns can be impacted by issues performed in the scheme returns can be impacted by issues performed in the scheme returns can be impacted by issues performed in the scheme returns can be impacted by issues performed in the scheme returns can be impacted by issues performed in the scheme returns can be impacted by issues performed in the scheme returns can be impacted by issues performed in the scheme returns can be impacted by issues performed in the scheme returns can be impacted by issues performed in the scheme returns can be impacted by issues performed in the scheme returns can be impacted by issues performed in the scheme returns can be impacted by its performance returns can be included by its performance returns can be	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:  1. The Scheme returns can be impacted by issues pertaining to the NAV's of underlying Scheme of mutual funds where the Scheme has invested. These could be issues such as uncharacteristic performance, changes in the business ownership and / or investment process. key staff departures etc.				
	<ol> <li>Each plan has an allocation range within each asset class. The fund manager of the scheme has the discretion of active allocation to the asset class within the permitted range. This flexibility at times could impact the performance of each plan if the decision to allocate higher or lower percentage to an asset class does not go right. E.g. if the range for equities is 50-60%. In a rising market, 50% allocation and in falling market, 60% allocation to equities would result in lower returns.</li> </ol>					
	volatility in the capital markets, interest rates, currence and economic developments. Consequently, the NAN 4. The liquidity of the Scheme investments is inherently in the scheme investments in the capital markets, interest rates, currence and economic developments.	restricted by liquidity of Underlying Schemes.	or any other appropriate policies and other political			
		g schemes do not waive/exempt the Exit Load charged on Invins/switches under the Scheme and second on the Scheme's rede				
Risk Mitigation Factors	3) Diversification achieved through investment in more that	ager Investment process; 2) Regular monitoring of the investment an one fund at any point of time; 4) Tracking and monitoring deviating the liquidity of the portfolio of the underlying funds; 7) Regularly cobacking.	on from the benchmark;			
Plans and Options		vative Plan, Prudent Plan & Aggressive Plan. Each plan shall ha uarterly, Prudent Plan - Quarterly, Aggressive Plan - Half Yearly	ive Growth and Dividend (Payout & Reinvestment)			
Applicable NAV (after the scheme opens for repurchase and sale)	applied for such purchase:  1. where the application is received upto 3.00 pm with a application;	utual Fund in respect of purchase of Units of the Scheme and the local cheque or demand draft payable at par at the place where local cheque or demand draft payable at par at the place where it is	it is received – closing NAV of the day of receipt of			
Redemptions including Switch - outs:	The following cut-offtimings shall be observed by the Mutual Fund in respect of Repurchase of Units:  1. where the application received upto 3.00 pm – closing NAV of the day of receipt of application; and  2. an application received after 3.00 pm – closing NAV of the next Business Day.					
	For Switches: In case of switch transactions from one scheme (plan) to a	nother, the allocations shall be in line with redemption pay-outs.				
Minimum Application Amount/ Number of Units	Purchase: Rs.5,000/- and in multiples of Re1/- thereafter	Additional Purchase: Rs.1,000/- and in multiples of Re.1 thereafter	Repurchase: Minimum of Rs 1000 or 100 units			
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption rec	quest at the authorised centre of the ING Mutual Fund.				
Benchmark Index	Prudent Plan - 40% S&P CNX Nifty + 30% CRISIL Liquid I	RISIL Bond Fund index iquid Fund index + 24% CRISIL Bond Fund index + 12% INR price Fund index + 20% CRISIL Bond Fund index + 10% INR price of Go uid Fund index + 10% CRISIL Bond Fund index + 5% INR price of 0	ld			
Dividend Policy	under the Schemes and the frequency thereof will, inter-al The dividends that may be paid out of the net surplus of th	may be decided by the Trustees. However, it must be distinctly tilia, depend upon the distributable surplus of the Scheme. The decide Schemes will be paid only to those Unitholders whose names are decided by the AMC in consultation with the Trustees. There is arrly.	ision of the Trustees in this regard shall be final.  spear in the Register of Unit holders on the notified			
Name of the Fund Manager	Mr. Arvind Bansal					
Name of the Trustee Company	Board of Trustees of ING Mutual Fund					
Performance of the scheme :	Cautious Plan Compounded Annualised Returns Returns since inception Benchmark: 70% CRISILLiquid Fund Index + 30% CRISI	7.61%	Benchmark Returns % 7.50%			
	Conservative Plan Compounded Annualised Returns Returns since inception Benchmark: 20% S&P CNX Nifty Index + 44% CRISIL Liq	Scheme Returns % 7.05% juid Fund Index + 24% CRISIL BondFund Index + 12% INR price o	Benchmark Returns % 7.46% f Gold			
	Prudent Plan Compounded Annualised Returns Returns since inception Benchmark: 40% S&P CNX Nifty Index + 30% CRISILLiq	Scheme Returns % 4.29% guid Fund Index + 10% INR price o	Benchmark Returns % 4.72% f Gold			
	Aggressive Plan Compounded Annualised Returns Returns since inception Benchmark: 70% S&P CNX Nifty Index + 15% CRISIL Lice	Scheme Returns % 0.44% quid Fund Index + 10% CRISIL BondFund Index + 5% INR price of	Benchmark Returns % 0.13% Gold			
	·	od upto one year - Absolute, Returns for the period more than one during the period have been reinvested in the units of the Scheme in future.	· ·			

Expenses of the Scheme						
(i) Load Structure	Entry Load: Not Applicable					
	Exit Load /CDSC:					
	Plan	Exit Load Structure				
	Cautious Plan	<ul> <li>If redeemed within and including 6 mo</li> </ul>	nths from the date of allotment: 0.50%			
	<ul> <li>If redeemed after 6 months from the date of allotment: Nil</li> </ul>					
	Conservative Plan	Conservative Plan  • If redeemed within and including 1 year from the date of allotment: 1%				
	If redeemed after 1 year from the date of allotment: Nil					
	Prudent Plan  • If redeemed within and including 2 years from the date of allotment: 1%					
		<ul> <li>If redeemed after 2 years from the dat</li> </ul>	e of allotment: NIL			
	Aggressive Plan	<ul> <li>If redeemed within and including 2 ye</li> </ul>				
		<ul> <li>If redeemed after 2 years from the dat</li> </ul>	e of allotment: NIL			
			09, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront outors based on the investors' assessment of various factors including the service rendered by			
	The above mentioned load st	tructure shall be equally applicable to the special pr	oducts such as SIP, switches, etc. offered by the AMC.			
	The AMC/Trustee retains the right to change / impose Exit Load / CDSC, subject to SEBI Regulations. Any imposition or enhancement in the load shall be applicable prospective investments only.					
(I) Other Charges	Refer back cover page for other charges					
(iii) Recurring Expenses	Actual expenses for the previ	ious financial year (Prudent Plan) : 1.12%				
3 1		ious financial year (Aggressive Plan): 1.15%				
	Actual expenses for the previ	ious financial year (Cautious Plan): 0.81%				
		ious financial year (Conservative Plan): 1.04%				
Waiver of Load for Direct Applications	NotApplicable					
Tax treatment for the						
Investors (Unitholders)	Investor is advised to refer to	the details in the Statement of Additional Information	on and also independently refer to his/her/its tax advisor.			
Daily Net Asset Value						
(NAV) Publication	The NAV will be declared on a	all business days and will be published in 2 newspa	pers. NAV can also be viewed on www.ingim.co.in and www.amfiindia.com			
For Investor Grievances		ent Services Pvt. Ltd (CAMS), Registrar	ING Mutual Fund			
please contact	& Transfer Agents.		Mr. Nityanand Prabhu - Chief Operating Officer			
	514A Sathy Road, Ganapa		601/602, 6th floor, "Windsor", Off. C.S.T. Road, Vidyanagari Marg, Kalina, Santacruz - (East), Mumbai – 400 098.			
	Toll Free: 1800 200 2267, 6 Website address of R&T: w	email id of R&T: enq_i@camsonline.com, www.camsonline.com	Tel: 3385 7999, Fax: 022 2650 0234. E-mail ld: information@in.ing.com			
Unitholder's Information	Please refer page number 47	7.				

# **UNITHOLDERS' INFORMATION**

# **Account statement (Consolidated Account Statement):**

Pursuant to Regulation 36 of SEBI (Mutual Funds) Regulations, 1996, as amended from time to time and as per SEBI circular no. Cir/ IMD/ DF/16/2011 dated September 8, 2011, the following changes or modification will be carried out to the provisions relating to sending the account statements to the investors/unitholders:

# For units held in non-dematerialized mode (i.e. Account Statement mode):

- (i) On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted will be sent by way of an email and/or SMS to the applicant's registered e-mail address and/or mobile number within 5 Business Days from the date of receipt of transaction request from the investors/unitholders;
- (ii) Thereafter, a Consolidated Account Statement ('CAS') will be sent by mail/e-mail for each calendar month to the investors/unitholders in whose folios transactions have taken place during the month, on or before 10th of the succeeding month. CAS shall contain details relating to all the transactions carried out by the investors/unitholders across all schemes of all mutual funds during the month and holding at the end of the month. For this purpose, transactions shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions.
- (iii) For the purpose of sending CAS, common investors/unitholders across mutual funds shall be identified by their Permanent Account Number (PAN).
- (iv) In the event the account has more than one registered holder, the first named Unit holder shall receive the CAS;

Further, a CAS detailing holding across all schemes of all mutual funds at the end of every half year (i.e. September/ March), shall be sent by mail/e-mail on or before 10th day of succeeding month, to all such investors/unitholders in whose folios no transaction has taken place during that period. The half yearly consolidated account statement will be sent by e-mail to the investors/unitholders whose e-mail address is available, unless a specific request is made to receive in physical. In case of a specific request received from the investors/unitholders, the AMC/Fund will provide the account statement to the investors/unitholders within 5 Business Days from the receipt of such request

**Note:** Since the CAS shall not be received by the investors/unitholders for the folios not updated with PAN details, the investors/unitholders are requested to ensure that the folios are updated with their PAN.

# For units held in dematerialized mode:

Investors/Unitholders who have opted to hold units in dematerialized mode will receive a confirmation specifying the number of units allotted by way of email and/or SMS at the Investors'/Unitholders' registered e-mail address and/or mobile number within 5 Business Days from the date of receipt of transaction request from the investors/unitholders. Further, such investors/unitholder will receive the holding or transaction statement directly from his/her/its depository participant at such frequencies as may be defined in the Depository Act, 1996 or regulation made thereunder.

# Annual financial results:

The scheme annual reports or abridged annual report of the Mutual Fund will send as follow:

- a. by e-mail to the investors/unitholders whose e-mail address is available with the AMC/ Mutual Fund;
- b. in physical form to the investors/unitholders whose email address is not available with the AMC/ Mutual Fund and/or to those investors/unitholders who have opted / requested for the same.

Further, the physical copies of the scheme wise annual report or abridged summary shall be made available to the investors/unitholders at the registered office of the AMC/Mutual Fund and the same shall be shall be displayed on the website of the AMC i.e. www.ingim.co.in

# Half Yearly Disclosures:

The Mutual Fund and AMC shall before the expiry of one month from the close of each half year i.e. 31st March and on 30th September, publish a complete statement of the Scheme portfolio and unaudited financial results in one national English daily newspaper and in a regional newspaper published in the language of the region where the Head Office of the Mutual Fund is situated. The portfolio statement and the unaudited financial results will also be displayed on www.ingim.co.in and www.amfiindia.com

# COMPARISON WITH EXISTING SCHEMES AS ON 31ST MARCH, 2012

NAME OF THE SCHEME	TYPE & INVESTMENT OBJECTIVE	AUM	No. of Folios
ING Liquid Fund	ING Liquid Fund is an Open Ended Liquid Scheme. The primary investment objective of the Scheme is to seek to provide reasonable returns while providing a high level of liquidity and low risk by investing in money market securities. The aim is to optimize returns while providing liquidity. There can be no assurance that the investment objective of the Scheme will be realized.	Rs. 404.92 Crores	2064
ING Treasury Advantage Fund	ING Treasury Advantage Fund is an Open ended Income Scheme with an investment objective to provide an investment avenue for investors preferring good liquidity and an investment horizon of 2 – 6 months. The scheme would be able to achieve its objectives by investing in a portfolio of money market and debt instruments.	Rs. 87.80 Crores	297
ING Income Fund	ING Income Fund is an Open ended Income Scheme. The primary investment objective of the Scheme is to generate attractive income by investing in a diversified portfolio of debt and money-market instruments of varying maturities, and at the same time provide continuous liquidity along with adequate safety	Rs. 10.74 Crores	1723
ING Short Term Income Fund	ING Short Term Income Fund is an Open ended Income Scheme. The investment objective of the Scheme is to generate an attractive return for its investors consistent with capital preservation and liquidity by investing in portfolio of quality debt securities, money market instruments and structured obligation.	Rs. 52.04 Crores	468
ING Midcap Fund	ING Midcap Fund is an Open Ended Equity Scheme with an investment objective is to seek to provide long-term growth of capital at controlled level of risk by investing primarily in Mid-Cap stocks. The level of risk is somewhat higher than a fund focused on large and liquid stocks. Concomitantly, the aim is to generate higher returns than a fund focused on large and liquid stocks.	Rs. 31.80 Crores	8868
ING Dividend Yield Fund	ING Dividend Yield Fund is an Open Ended Equity Scheme. The investment objective of the Scheme is to provide medium to long term capital appreciation and / or dividend distribution by investing predominantly in equity and equity related instruments, which offer high dividend yield.*  *Dividend Yield is considered as high if it is greater than the Dividend Yield of the Nifty last released/published by NSE on its website:www.nseindia.com which shall be the	Rs. 92.98 Crores	12518
ING Core Equity Fund	ING Core Equity Fund is an Open Ended Growth Scheme. The primary investment objective of the Scheme is to seek to provide long-term capital appreciation from a portfolio that is invested predominantly in equity and equity-related securities.	Rs. 77.83 Crores	22581
ING Tax Savings Fund	ING Tax Savings Fund is an Open-ended equity linked savings scheme which aims to provide medium to long term growth of capital along with income tax rebate.	Rs. 29.07 Crores	16638
ING MIP Fund	ING MIP Fund is an open ended fund. The primary investment objective of the Scheme is to generate regular income by investing in a diversified portfolio of debt and moneymarket instruments of varying maturities and at the same time provide continuous liquidity along with adequate safety. The scheme will also seek to generate capital appreciation by investing a smaller portion of its corpus in equity and equity related securities.	Rs. 2.76 Crores	790
ING Large Cap Equity Fund	ING Large Cap Equity Scheme is an Open Ended Equity Scheme which seeks to provide long-term capital appreciation from a portfolio that is invested predominantly in equity and equity-related securities constituted in the S&P CNX Nifty Index.	Rs. 6.33 Crores	1384
ING Balanced Fund	ING Balanced Fund is an open ended Balanced Scheme. The primary objective of the Scheme is to generate long term growth of capital appreciation and current income from a portfolio of equity and fixed-income securities. The Scheme will, under normal market conditions, invest approximately 65% of its net assets in equity and equity related instruments, with the balance 35% being invested in fixed income securities, money market instruments, cash and cash equivalents, though these percentages may vary.	Rs. 5.22 Crores	1871
ING Financial Planning Fund	ING Financial Planning Fund is an open ended fund of funds Scheme. The Scheme aims to generate returns by investing in mutual fund schemes selected in accordance with the ING Multi Manager Investment process, as per the risk-return profile of investors. Each of the 4 plans under the Scheme has a strategic asset allocation which is based on satisfying the needs to a specific risk-return profile of investors.	Rs. 50.43 Crores	10862

# COMPARISON WITH EXISTING SCHEMES AS ON 31ST MARCH, 2012

NAME OF THE SCHEME	TYPE & INVESTMENT OBJECTIVE	AUM	No. of Folios
ING Gilt Fund - Provident Fund - Dynamic Plan	ING Gilt Fund - Provident Fund - Dynamic Plan is an open ended gilt Scheme. The primary investment objective of the Scheme is to generate a relatively risk free return by investing in sovereign instruments issued by the Central / State Governments as defined under Section 2 of the Public Debt Act, 1944. The Scheme will not make investment in any other type of security such as shares, debentures, etc.	Rs. 3.88 Crores	92
ING Global Real Estate Fund	ING Global Real Estate Fund is an Open Ended Fund of Fund Scheme. The primary investment objective of the Scheme is to seek capital appreciation by investing predominantly in ING Global Real Estate Securities Fund. The Scheme may, at the discretion of the Investment Manager, also invest in the units of other similar overseas mutual fund schemes, which may constitute a significant part of its corpus. The Scheme may also invest a certain portion of its corpus in money market securities, in order to meet liquidity requirements from time to time.	Rs. 44.34 Crores	11138
ING Latin America Equity Fund	ING Latin America Equity Fund is an open ended Fund of Fund Scheme. The primary investment objective of the Scheme is to seek capital appreciation by investing predominantly in ING (L) Invest Latin America Fund. The Scheme may, at the discretion of the Investment Manager, also invest in the units of other similar overseas mutual fund schemes, which may constitute a significant part of its corpus. The Scheme may also invest a certain portion of its corpus in money market securities, in order to meet liquidity requirements from time to time.	Rs. 15.96 Crores	3277
ING Global Commodities Fund	ING Global Commodities Fund is an Open-ended FoF Scheme. The primary objective of the Scheme is to achieve long-term capital growth by investing primarily in units of global mutual funds which invest in commodity related securities.	Rs. 7.23 Crores	1382
ING Multi Manager Equity Fund	ING Multi Manager Equity Fund is an Open Ended Diversified Equity Scheme .  The primary objective of the Scheme is to provide long-term capital appreciation by investing predominantly in equity and equity-related securities accessed on the basis of advice from a panel of third party investment advisors selected in accordance with the ING Multi Manager investment process.	Rs. 43.34 Crores	5082
ING Income Growth Multi- Manager FoF Scheme-15% Equity Plan	ING Income Growth Multi-Manager FoF Scheme-15% Equity Plan is an Open Ended Fund of Fund scheme. The primary objective of the Scheme is to generate returns by investing primarily in a portfolio of debt funds, liquid funds, money market funds and equity funds accessed through the diversified investment styles of underlying scheme selected in accordance with the ING Multi Manager investment process.	Rs. 0.45 Crores	149
ING Income Growth Multi- Manager FoF Scheme-30% Equity Plan	ING Income Growth Multi-Manager FoF Scheme-30% Equity Plan is an Open Ended Fund of Fund scheme. The primary objective of the Scheme is to generate returns by investing primarily in a portfolio of debt funds, liquid funds, money market funds and equity funds accessed through the diversified investment styles of underlying scheme selected in accordance with the ING Multi Manager investment process.	Rs. 1.95 Crores	755
ING Asset Allocator Multi- Manager FoF Scheme	ING Asset Allocator Multi-Manager FoF Scheme is an Open-ended Fund of Fund Scheme that invests in equity funds, debt funds, money-market funds, and money market securities. The primary objective of the Scheme is to generate capital appreciation primarily from a portfolio of equity and debt funds accessed through the diversified investment styles of underlying schemes selected in accordance with the ING Multi Manager investment process.	Rs. 4.25 Crores	638
ING 5 Star Multi-Manager FoF Scheme	ING 5 Star Multi-Manager FoF Scheme is an Open-ended equity FoF Scheme that primarily invests in equity funds. The primary objective of the Scheme is to generate long term capital appreciation primarily from a portfolio of equity funds accessed through the diversified investment styles of underlying schemes selected in accordance with the ING Multi Manager investment process.	Rs. 1.13 Crores	418
ING Active Debt Multi- Manager FoF Scheme	ING Active Debt Multi-Manager FoF Scheme is an Open-ended FoF Scheme that primarily invest in Debt Funds which include Income Funds, Gilt Funds, Floating Rate Funds, Short Term Funds, Fixed Maturity Plans, and Liquid Funds. The primary objective of the Scheme is to generate returns from a portfolio of pure debt funds accessed through the diverse investment styles of underlying schemes selected in accordance with the ING Multi Manager investment process.	Rs. 399.96 Crores	697



### INSTRUCTIONS

#### GENERAL INFORMATION

- Please fill up the Application Form legibly in English in CAPITAL LETTERS so as to avoid errors in your application processing. Please do not overwrite. Corrections should be made by cancelling and re-writing, and such corrections should be counter-signed by the applicant.

  Please read the Key Information Memorandum, Scheme Information Document and the Statement of
- Additional Information carefully before investing. All applicants are deemed to have read, understood and accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering payment.
- Please refer to the checklist at the end of these notes to ensure that the necessary details and attachments are c) made available. This will help to avoid processing delays and / or rejection of your Application Form.
- d) Please strike out with a line across any section that is not applicable.
- Please write the applicant's Name & Application serial number on the reverse of the cheque / Demand Draft.
- f) Application Form incomplete in any respect or not accompanied by a Cheque / Demand Draft are liable to be
- All applicants are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering the payment.
- All communications and payments shall be made to the First Applicant only irrespective of the holding basis
- The right to accept or reject any application in the whole or in part lies with the AMC/Trustee/Mutual Fund
- Original POA/ Notarised copy of POA is required to be submitted when applications are made under POA
- SUBSCRIPTIONS FROM RESIDENTS IN THE UNITED STATES OF AMERICA AND CANADA, CUBA, IRAN, MYANMAR, NORTH KOREA, SUDAN AND SYRIA SHALL NOT BE ACCEPTED BY THE SCHEMES OF ING MUTUAL FUND

#### APPLICANT INFORMATION

 $Applicant \ must \ provide \ all \ the \ details \ as \ mentioned \ in \ the \ Application \ Form.$ 

- Name and address must be given in full (P.O. Box Address alone is not sufficient). Please do not abbreviate any a.
- In case of NRIs / FIIs overseas address is mandatory. Application without overseas address are liable to be
- Please provide the name & designation of the contact person and fill annexure I on page 74. In case of C. investments by a Company / Body Corporate / Partnership Firm / Trust / Society / Fils / Association of Persons / Body of Individuals. If applicant is Minor, please provide name of the guardian & relation with Minor.
- Please fill in your date of birth as this may be required to identify you when communicating with us.
- To help us service you better, your telephone number(s) should also be provided including the relevant STD / ISD
- Please mention the Nationality.
- Ensure to tick the correct occupation & tax status. g.
- Please tick at the applicable range of the Annual Income

#### Know Your Customer (KYC) Compliance Norms:

All categories of investors investing in the Scheme are mandatorily required to be KYC Compliant through CDSL Ventures Limited (CVL), irrespective of the amount of investment [fresh purchase/ additional purchase/ switch-in/any Systematic Investment Plan (SIP), Systematic Withdrawal Plan (SWP)].

#### Units held in electronic (demat) form:

For units held in demat form, the KYC performed by the Depository Participant of the applicants will be considered as KYC verification done by the Trustee / AMC.

### PAN Details (PAN Mandatory for all investments)

- With effect from January 01, 2008, PAN is mandatory for all applicants including NRI's. PAN shall be mandatorily mentioned and an attested copy of the PAN card shall be enclosed for all applicants irrespective of mode of holding for any value of investment. Transactions accompanied with Form 49A or Form 60/61 will be rejected. Aguardian's PAN will hold valid for minor applicants.
- be rejected. Aguardian's PAN will hold valid for minor applicants.

  Exception of PAN requirement for Micro SIP: In accordance with the provision of SEBI Letter no. MRD/DoP/PAN/PM/166999/2009 dated June 19, 2009 issued to Association of Mutual Funds in India (AMFI) and subsequent guidelines issued by AMFI in this regard, Systematic Investment Plans (SIP) upto Rs.50,000/- per year per investor i.e. aggregate of investments in a rolling 12 months period or in a financial year (hereinafter referred to as "Micro SIP") shall be exempted from the requirement of PAN, with effect from August 01, 2009. This exemption shall be applicable only to investments by individuals (including NRIs buttor PIOs), Minors and Sole proprietary firms. HUFs and other categories of investors will not be eligible for this exemption. This exemption shall not be available to normal purchase transactions upto Rs. 50,000/-which will continue to be subject to the PAN requirement. With effect from January 1, 2011, any one of the following photo identification documents along with a self attested proof of address can be submitted along with Micro SIP applications as proof of identification in lieu of PAN:

Document List:
(i)Voter Identity Card; (ii)Driving License; (iii)Government/Defense identification card; (iv) Passport; (v) Photo Ration Card; (v) Photo Debit Card; (Credit card not included) (vii) Employee ID cards issued by companies registered with Registrar of Companies (viii) Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament; (ix) ID card issued to employees of Scheduled Commercial/ State / District Co-operative Banks; (x) Senior Citizen / Freedom Fighter ID card issued by Government; (xi) Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWAI, E(SI; (xii) Permanent Returnent Account No (PRAN) card issued by Central Government/ State Governments Municipal authorities / Government organizations like ESIC / EPFO.

The photo identification document has to be current and valid and also to be either self attested or attested by

The photo identification document has to be current and valid and also to be either self attested or attested by the ARN holder (AMFI Registered Distributor)

Note: Investors with Permanent Account Number (PAN) are not eligible for the above mentioned s implified KYC procedure available for investments through Micro SIP upto Rs. 50,000/- per year per investor made by individual investors.

# Investors residing in the state of Sikkim are required to submit the following documents to the AMC:

- 1. Proof of address of Sikkim state and application form should mention the same address
- 2. Address proof shall be self attested by the investor / attested by the ARN holder mentioning the ARN number or attested by any competent authority.

 $\underline{\textbf{Note:}} \ \textbf{For detailed procedure of KYC Compliance please read the Statement of Additional Information}.$ 

The AMC reserves the right to reject the application form where KYC acknowledgment is not quoted.

### JOINT APPLICANT'S DETAILS (maximum three allowed)

- The names, date of birth, PAN [Please refer 1(I) (i)] and KYC acknowledgment details of joint applicants (i.e. second and third applicants) should be provided.
- The mode of holding for operating the folio should be indicated in this section. "Single" will entitle only the first holder to operate the account to the exclusion of the joint holders. "Anyone or Survivor" will entitle any one of the joint holders to operate the folio and "Joint" will allow operation of the account only if all the holders sign the instruction. In case where there are more than one applicant and no choice is indicated the default mode of holding will be treated as "Joint".

### INVESTMENT DETAILS

- The minimum application amount for ING Mutual Fund Schemes as per respective Scheme features.
- Applicants should indicate the Plan Option and Sub Option for which the application is made.
- Separate Cheque / Demand Draft is required for investment in each scheme/plan.
- The following mode of payments are not valid and applications accompanied by such payments are liable to be rejected: i) Outstation Cheques. ii) Cash / Money Order / Post Order. iii) Post dated Cheques. (Cheques once returned in clearing will not be represented and the accompanying applications may not be considered for allotment). iv) Third Party cheques.
- If you are residing / located in a city / town where we do not have any official acceptance point (for the continuos offer), please draw a demand draft payable at your nearest city where we have such official acceptance point.

  Bank charges for outstation demand drafts will be borne by the AMC and will be limited to the bank charges as per
- table below. The AMC will not entertain any request for refund of demand draft charges.

Amount	DD Charges
Upto Rs. 10,000/-	At actuals, subject to a maximum of Rs. 50/-
Above Rs. 10,000/-	At Rs. 3.50 per Rs. 1,000/ Minimum
	of Rs. 50/- and maximum of Rs. 12500/-

Demand Draft charges shall not be reimbursed for investment made from Overseas

Demand Draft charges shall not be reimbursed for investments made by bank

Demand draft charges shall be re-imbursed for those locations where ING Mutual Fund & its registrars do not have a branch office. (Investor needs to provide a copy of charge slip of the bank for getting reimbursement of DD charges & unit will be allotted towards charges).

If no indication is given for the investment the default option will be as follows:

Indication not made	Default
Dividend/Growth Option	Growth Option
Dividend Payout /Reinvestment	Dividend Reinvestment
Mode of holding (in case where there are more than one applicant)	Joint
Retail Plan / Institutional Plan / Super Institutional Plan	As per scheme feature

In case of NRIs, Persons of Indian Origin, Fils:—The Foreign Exchange Management (Transfer of Issue of Security by a Person Resident Outside India) Regulations, 2000 (the "FEMA Regulations") permit a NRI / PIO to purchase on repatriation or non-repatriation basis, without limit, units of domestic mutual funds. Payment for such units must be made either by cheque or demand draft by means of (a) Inward Remittance through normal banking channels, or (b) Out of Funds held in the NRE / FCNR account, in the case of purchases on a repatriation basis or Out of funds held in the NRE / FCNR /NRO account, in the case of purchases on a non-repatriation basis. Investment by NRIs / FIIs shall be in accordance with the prevailing laws governing such investments. Payment by the FII must be made either by inward remittance through normal banking channels or out of funds held in foreign currency account or non resident rupee account maintained by the FII with a designated branch of a authorized dealer in terms of paragraph 2 of Schedule 2 to the FEMA Regulations. In case of investment by Arnaul Strough NRE bank account photocopy of the cancelled Cheque/Account Debit certificate from Bankers should be submitted. In case if the same is not submitted along with the application AMC reserves the right to release payment only on receipt of the above documents.

THIRD PARTY PAYMENTS FOR SUBSCRIPTION OF UNITS:

### THIRD PARTY PAYMENTS FOR SUBSCRIPTION OF UNITS:

 ING Investment Management (India) Private Limited ("AMC") / the Schemes of ING Mutual Fund ("Mutual Fund") shall not accept applications for subscriptions of units accompanied with Third Party Payments (barring a few exceptions stated below).

For this purpose, "Third Party Payment" means a payment made through an instrument issued from a bank account other than that of the beneficiary investor mentioned. Further, in case of a payment instrument issued from a joint bank account, the first named applicant / investor must be one of the joint holders of the bank account from which the payment instrument is issued

#### For example:

- Illustration 1: An Application submitted in joint names of A, B & C alongwith cheque issued from a bank account in names of C, A & B. This is a valid application.
- Illustration 2: An Application submitted in joint names of A & B & C alongwith cheque issued from a bank account in names of B, C & Y. This is an invalid application.
- Illustration 3: An Application submitted in joint names of A, B & C alongwith cheque issued from a bank account in name of A. This is a valid application.

#### **EXCEPTIONS:**

As referred to in point 1 above, following are the exceptional cases where third party payments will be accepted subject to submission of requisite documentation / declarations.

- Payment by Parents / Grand-Parents / Related Persons\* on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs. 50,000 for each regular purchase or per SIP installment;
- ii) Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility or lump sum/ one-time subscription, through payroll deductions.
- iii) Custodian on behalf of an FII or a Client.

\*'Related Person' means any other person investing on behalf of a minor in consideration of natural love and affection or as a gift.

Investors intending to make third party payments under the above mentioned 'exceptional cases' are required to submit each of the following documents while submitting the duly filled in application form failing which applications for subscriptions for units will be either rejected / not processed / refunded:

- Investors (applicant) and the person making the payment (third party) on behalf of the applicant should attach their valid KYC Acknowledgment Letter received from CDSL Ventures Limited ("CVL") to the application form;
- ii) Investors (applicant) and the person making the payment (third party) on behalf of the applicant should attach the 'Third Party Payment Declaration Slip' stating their respective bank account details, the relationship with the investor (applicant) and other details required therein. This form shall form part of the application forms and the same shall be available at the nearest designated Official Point of Acceptance of ING Mutual Fund.

# INSTRUMENT DETAILS

It is recommended that while submitting a cheque/demand draft/pay order etc the investor must specify the instrument to be made in favour of "XYZ Scheme A/c First Investor name" or "XYZ Scheme A/c Permanent Account Number" or "XYZ Scheme A/c Folio number" in order to avoid any misappropriation of funds.

### OTHER DOCUMENTS TO BE SUBMITTED UNDER DIFFERENT PAYMENT MODES:

The Investors are further requested to note the following with regard to payment mode:

### If payment is made by cheque:

An investor at the time of his / her purchase of units must provide in the application form the details of his pay-in bank account (i.e. account from which a subscription payment is made) and his pay-out bank account (i.e. account into which redemption / dividend proceeds are to be paid).

account into which redemption / anvisend proceeds are to be paid).

The AMC / Mutual Fund / Registrar & Transfer Agent (R&TA) will identify whether the said payment is a third party cheques on the basis of either matching of pay-in bank account details with pay-out bank account details or by matching the bank account number / name / signature of the first named applicant / investor with the name / account number / signature available on the cheque. If the name is not pre-printed on the cheque or signature on the cheque does not match, then the first named applicant / investor should submit any one of the following documents failing which applications for subscriptions for units will either be rejected / not processed / refunded:

-a copy# of the bank passbook or a statement of bank account having the name and address of the account holder and account number;

#(Note: Investors should also bring the original documents along with the documents mentioned above to the designated Official Points of Acceptance of ING Mutual Fund. The copy of such documents will be verified with the original documents to the satisfaction of the AMC/Mutual Fund / R&T and then returned across the counter to the investor after due verification.)

-a letter\* (in original) from the bank on its letterhead certifying that the investor maintains an account with the bank, along with information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available)

\*(Note: The above letter should be certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number.)

# If payment is made through pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque

Investors should attach any one of the following documents, along with the purchase application form:

1. A proof of debit to the investor's bank account in the form of a bank manager's certificate (in original) with

- details of account holder's Name, bank account number and PAN as per bank records, if available; o
- A copy of the acknowledgment from the bank, wherein the instructions to debit carry the bank account details and name of the investor as an account holder are available; or
- a copy of the passbook/bank statement evidencing the debit for issuance of a Pay Order, Demand Draft, Banker's cheque, etc. It may also be noted that such bank account number of the investor is the same as the / one of the registered bank



account mandate(s) with the fund or the bank details mentioned in the application form

### If payment is made through a pre-funded instrument issued by the Bank against Cash:

The AMC/ Mutual Fund / R&T will accept purchase applications from investors if accompanied by a pre-funded instrument issued by a bank against cash only for investment amounts of less than 50,000 subject to the investor submitting a Certificate (in original) obtained from the bank giving details of the name, address and PAN (if available) of the person who has requested for the payment instrument. The said Certificate should be duly certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number. The AMC / Mutual Fund / R&TA will check that the name mentioned in the Certificate matches with the first named investor.

Accordingly, the AMC/Mutual Fund/R&T has the right to either reject/not process any applications, wherein payment is made through a pre-funded instrument issued by a bank against cash for an investment amount of "Rs. 50,000/- and the process and the process and the process are supported by the process and the process and the process are process. The process are process and the process are process and the process are process. The process are process and the process are process and the process are process. The process are process are process and the process are process and the process are process. The process are process are process and the process are process are process. The process are process are process are process are process. The process are process are process are process are process. The process are process are process are process are process. The process are process are process are process. The process are process are process are process are process. The process are process are process are process are process. The process are process are process are process are process. The process are process are process are process are process are process. The process are process are process and process are process are process. The process are process are process are process are process are process. The process are process are process are process are process are process. The process are process are process are process are process are process. The process are process are process are process are process are process are process. The process are process are process are process are process are process are process. The process are process. The process are process are process are process are process are process are process. The process are process. The process are process are process are process are process are process. The process are process are process ar

### If payment is made through RTGS, Bank Account-to-Account Transfer, NEFT, ECS, etc.

Investors should attach to the purchase application form, an acknowledged copy of the Instruction to the bank stating the account number debited. The account number mentioned on the transfer instruction copy should be a registered bank account or the first named applicant / investor should be one of the account holders to the bank account debited for such electronic transfer of funds.

#### If payment is made through net banking

For payments through net banking, AMC/ Mutual Fund / R&T shall endeavour to obtain the details of the bank account debited from the payment gateway service provider and match the same with the registered pay-in accounts. In case it is found that the payment is not made from a registered bank account or from an account not belonging to the first named unit holder, the AMC/ Mutual Fund / R&T shall reject the transaction with due intimation to the investor.

Note: The above list is not a complete list and is only indicative in nature and not exhaustive. The AMC/ Mutual Fund / R&T reserves the right to decide whether a cheque is a third party cheque for any other method of payment not included above and either reject/ not process the transaction with due intimation to the investor.

Further, in case the application for subscription does not comply with the above provisions, the AMC /Trustee retains the sole and absolute discretion to reject / not process such application and refund the subscription money and shall not be liable for any such rejection. Further, the AMC /Trustee reserves the right to modify the aforesaid requirements at their sole discretion.

### BANK ACCOUNT DETAILS

Applicants should provide the name of the bank, branch address, account type and account number of the Sole / First Applicant. As per SEBI guidelines, it is mandatory for investors to mention their bank account details in the

Applications received without the bank account details will be rejected

The 9-digit MICR (Magnetic Ink Character Recognition) number is the one that appears to the right of the cheque number on the bottom white strip of a cheque leaf. Investor should submit a copy of a cancelled cheque to verify these details.

# REGISTRATION OF MULTIPLE BANK ACCOUNTS FOR PAY-IN AND PAY-OUT / CHANGE OF BANK MANDATE ALONG WITH REDEMPTION:

### Registration Of Multiple Bank Accounts For Pay-in And Pay-out

The AMC / Mutual Fund is providing a facility to the investors to register multiple bank accounts at the folio level. By registering multiple bank accounts, the investors can use any of the registered bank accounts to receive redemption / dividend proceeds. Investors are requested to note that, registration of additional bank accounts will be accepted subject to a maximum of five accounts in case of individual and HUF as investors and ten in case of non-individual investors. These account details will be used by the AMC / Mutual Fund / R&TA for verification of instrument used for Investors. These account details will be used by the AMC / Mutual Fund / Kai Nor Verification of instrument used for subscription to ensure that third party payments are not used for mutual fund subscription, except where permitted above. Investors are requested to avail the facility of registering multiple bank accounts by filling in the Application Form for Registration of Multiple Bank Accounts available at our ISCs / OPAs or on our website. For details, please refer to the Multiple Bank Account Registration Form on page no.72.

Change of Bank Mandate along with redemption:

Consequent to the introduction of "Multiple Bank Account Facility", the existing facility of processing redemption request with change of bank mandate is discontinued by the AMC / Multual Fund from the effective date. New bank accounts can be registered only by using the 'Multiple Bank Account Registration Form'. For details, please refer to our website www.ingim.co.in.

### PAYMENT MODE

- ING Mutual Fund provides the facility of payment of Dividends/Redemption through Direct Credit if the bank mandate provided is from the below list of banks.
- Citibank N.A, HDFC Bank Ltd., (Centurion Bank of Punjab Ltd.), HSBC Bank Ltd., ICICI Bank Ltd., IDBI Bank Ltd., Standard Chartered Bank Ltd., Axis Bank Ltd., Deutsche Bank A.G, Yes Bank Ltd., ING Vysya Bank Ltd., Indusind Bank Ltd., The Saraswat Co-op Bank Ltd.
- Other than Direct Credit, the facility of payment of Redemption through RTGS is available provided the redemption amount is Rs 10 lacs or above and IFSC code is provided.
- Rest of the payments of redemption/Dividend is available through NEFT if IFSC code is provided or will be paid through Cheque

### 10. NOMINATION DETAILS

In terms of a SEBI notification dated July 2, 2002, nomination can be made only by individuals on their behalf singly or In terms of a SEB notinication dates outly 2, 2002, nomination can be made only by individuals on their benait singly jointly. If the Units are held jointly, all joint investors/Unitholders will sign the nomination form. Non-individuals including society, trust, company, body corporate, partnership firm, karta of Hindu Undivided Family, PSU, AOP, BOI, Banks, Fils, holders of Power of Attorney cannot nominate. Only the following categories of Indian residents can be nominated: (a) individuals; (b) minros through parent / legal guardian (whose name and address must provided); and (c) religious or charitable trusts. Nomination can also be in favour of the Central Government, State Government, and (c) religious or charitable trusts. Nomination can also be in favour of the Central Government, State Government, a local authority, and any person designated by virtue of his office or a religious or charitable trust. Where the units are held by more than one person jointly, the joint unitholders may together nominate a person in whom all the rights in the units shall vest in the event of death of all the joint Investors/Unitholders. The single/ joint/ surviving Investors/Unitholders can at the time of application or subsequently, by writing to a Investor Service Centre, request for a nomination form and the Rules governing such nomination, in order to nominate any person to receive the Units upon his/her death subject to the necessary completion of the nomination in cases any formalities e.g. Proof of the death of the Investor/Unitholder, signature of the nominee, furnishing proof of guardianship in case the nominee is a minor, execution of Indemnity Bond of or such other documents/information/undertakings as may be required from the nominee in favour of and to the satisfaction of the Fund, the AMC, or the Trustee. ANRI can be a nomine subject to the Exchange Control Regulations from time to time. Cancellation of nomination can be made only by the Unitholders either single by case of a single holders or health political and who made the original nomination. Exchange Control Regulations from time to time. Cancellation of nomination can be made only by the Unitholders either singly in case of a single holders or by all holders in case of a joint holding and who made the original nomination. On cancellation, the nomination shall stand rescinded and the AMCFund shall not be under any obligation to transfer the Units in favour of the nominee. The nomination facility shall be available in the form of proportionate nomination. The investors can provide for a maximum of three nominees for a particular folio. In case of different nominee(s) being provided by the Investor/Unitholder at the time of additional investments, the earlier nominee(s) registered by the AMC for the folio shall be overwritten with the new nominee(s) provided. At the time of fresh investment, additional investment or change of nominee request, the Investor/Unitholder should indicate clearly the percentage of allocation/share in favor of each of the nominees against their name and such allocation/share should be in whole numbers without any decimals making a total of 100%. In the event of such allocation not being cleanly mentioned for each of the nominees, the AMC shall invoke the default option and shall settle the claim equally amongst all the nominees. Investors/Unitholders may contact Investor Service Centers / the registrar / distributors, for any additional information/clarifications on the facility of multiple nominations.

In case of investors opting to hold the Units in demat form, the nomination details provided by the investor to the depository participant will be applicable

Note: Investors / Unit holders are advised to read the instructions carefully before nominating. For further details on this facility the investors are requested to read the Statement of Additional Information (SAI).

- EMAIL COMMUNICATION: In case, if you would like to receive the documents by email rather than by post, please tick at appropriate place and mention your email address. The investor always has a right to demand a physical copy of any/all the documents in respect of the services provided by the fund.
- 12. DOCUMENTS ENCLOSED: Please tick the appropriate documents enclosed.
- DECLARATION AND SIGNATURES: a) Signatures can be in English or in any Indian language. Thumb impressions must be attested by a Magistrate/Notary Public under his/her official seal. In case of HUF, the Karta will sign on behalf of the HUF. Similarly, for the Association of Persons (AOP) the application must be signed by the Authorised Signatory. b) Applications on behalf of minors should be signed by their Guardian. c) If the application form is signed by a Power of Attorney (POA) holder, the form should be accompanied by a notarized photocopy of the POA. Alternatively, the original POA can be submitted, which will be returned after verification. d) In case of corporates or any non-individual

# investors, a list of authorized signatories should be submitted along with the application form. IMPORTANT NOTE ON ANTI MONEY LAUNDERING, KNOW-YOUR-CUSTOMER AND INVESTOR

The AMC recognises the value and importance of creating a business environment that strongly discourages money launderers from using the mutual funds route. In order to ensure appropriate identification of the investor under its 'Know Your Clients' Policy, the AMC reserves the right to seek information, record investors' telephone calls, obtain and retain documentation for establishing identity, proof of residence, source of funds etc.

Under these policies, the AMC may seek any information from the investor to establish identity and the source of money. The AMC shall have absolute discretion to reject any application, or prevent further transactions by a Unit Holder, if after due diligence, the investor /Unit Holder / a person making the payment on behalf of the investor does not fulfill the requirements of the "Know Your Customer" norms or the AMC believes that the transaction is suspicious in nature. For further details please refer to the SID/SAI of the schemes of ING Mutual Fund.

### 15. DEMATERIAL SATION:

- The Applicant intending to hold Units in dematerialized form will be required to have a beneficiary account with a Depository Participant (DP) of the NSDL/ CDSL and will be required to mention in the application form DP ID No. and Beneficiary Account No. with the DP.
- Applicants must ensure that the sequence of names as mentioned in the application form matches to that of the account held with the Depository Participant. Names, Address, PAN details, KYC details etc. mentioned in the application form will be verified against the Depository data. Only those applications where the details are matched with the depository data, will be treated as valid applications.
- All the static details (for example address, mode of holding, nomination etc.) for the units held under the demat form will be considered as per the Demat account records with the depository participant.
- Unit holders who have opted to hold units in dematerialized form will receive payment of redemption (maturity) / dividend proceeds into their bank (i.e. beneficiary) account linked to the Demat account.
- Investors are requested to note that the facility to subscribe/hold units in demat form shall not be available to daily/weekly divided options under the schemes and switches or systematic transactions i.e. Systematic Investment Plan or Systematic Transfer Plan or Systematic Withdrawal Plan or Zoom Investment Pack and for plans or options where dividend distribution frequency is less than one month;
- Units under the Demat facility will be credited only after realization of the payment proceeds,
- If the Demat account details of the applicant in the application form does not match with the details available with the depository, then units will be allotted under the physical mode;
- Incase there are any changes in the applicant's personal/bank details, then the applicant has to contact the DP and update such changes immediately.
- . Multiple Bank Mandate registration facilities will not be applicable to Demat account holders as bank mandate details are considered as per the Demat account.
- Its advisable to provide client master list/demat transaction cum holding statement/account statement for verification of demat account details.

## **DOCUMENTATION CHECKLIST**

Please submit the following documents with your application and payment instruction (where applicable). All documents should be original/true copies certified by all Director/Trustee/Company Secretary/HUF Authorised Signatory/ Notary public.

Sr. No.	Documents	Individual	Companies	Trusts	Societies	HUF	Partnership Firms	FIIs	Investment through POA	NRIs	AOP/ BOI
1	Resolution / Authorisation to invest		Υ	Υ	Y		Y	Υ	Y		Υ
2	List of Authorised Signatories with Specimen Signature(s)		Y	Υ	Υ		Υ	Υ	Y		
3	Memorandum & Articles of Association		Y								
4	Trust Deed			Υ							
5	Bye-Laws				Υ						
6	Partnership Deed						Υ				
7	Overseas Auditors' Certificate							Υ			
8	Notarised Power of Attorney								Υ		
9	Foreign Inward Remittance Certificate, in case payment is made by DD from NRE/FCNR a/c or where applicable									Y	
10	Proof of Identity (PAN Card)	Y	Y	Υ	Υ	Υ	Υ	Υ	Y	Υ	
11	KYC Acknowledgment	Υ	Y	Υ	Υ	Υ	Υ	Υ	Υ	Υ	Υ
12	HUF Deed					Υ					

For Non-Individual investors, the officials should sign the application under their official designation and the above mentioned documents are to be submitted

## DOCUMENTS REQUIRED FOR APPLICATIONS 'ON BEHALF OF MINOR' ACCOUNTS

- Photocopies of the Minor's Birth Certificate OR School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE, etc., OR Passport OR any other suitable proof evidencing the date of birth of the Minor.



# **COMMON APPLICATION FORM**



Please read the instructions carefully before filling up the application form (All columns marked \* are mandatory)

rease read the instructions carefully, before fill	ng up the application form. (A			
1. AGENT INFORMATION  Broker Code / Name (AMFI registered mem	bers only) Sub Broker		No.	OFFICE USE ONLY  Receipt Date / Time
Jpfront commission shall be paid directly by the inves	stor to the AMFI registered Distribution the service rendered by the di	utors based		
3. UNIT HOLDER INFORMATION (PI				
ame of First / Sole Applicant*	cuse iii iii BEGGIT Ectters)		☐ Ms. ☐ M/s.	Date of Birth
•	-	I A S	T N A M E	
				Date of Birth
ontact Person (In case of non-individual Investors) / Nam	,	☐ Mr. L A S	Ms.	Date of Birth
ddress of Guardian	l E	L A S	I N A W E	
elationship with minor	flother   Legal Guardian	ı		200.000
	_			PIN CODE*
AN No.*		tested PAN Card L	KYC Acknowledgment attached (Mandatory in respect of all investments) Nationality*	
elephone* Residence		Off	ice	Fax
Mobile			Email	
	he AMC will send the account state	ement, annual report & o	unication (Please ✓) F ther communication by email, if the email address is given by the ur n. On request, the AMC will change the mode of sending the accour	
`	Ms. M/s.		Name of the Third Applicant	s. M/s. 🗌
FIRST	N A M E		FIRST	N A M E
L A S T	N A M E		L A S T	N A M E
PAN No.*		e of Birth	PAN No.*	Date of Birth
	D D M N	MIYIYIY		
nclosed ( ✓ ) ☐ Attested PAN Card ☐  DA Holder Details ☐ Mr. ☐ Ms.	KYC Acknowledgment attach ed (Mandatory in respect of all investm M/s.	nents)		CAcknowledgment attached datory in respect of all investments)
F I R S T N A M OA Holder Address	E	L A S	T N A M E	
1				
AN No.*		Attested PAN Card	KYC Acknowledgement attached (Mandatory in respect of	all investments)
verseas Address* (Mandatory in case of NRI and FII ap	plicant in addition to mailing address.)			
	l country l		Zia Cada	
ity	Country		Zip Code           Contact N	0.
4. STATUS OF SOLE/FIRST APPLICA	ANT (Please ✔) (In Rs.)			
☐ Single ☐ Joint ☐ Resident ☐ Partnersh	t applicant (Please ✔) (Mand Individual ☐ HUF ip Firm ☐ Bank / Financia rietorship ☐ Company	☐ Soci	ety/Club	al Income of SOLE/FIRST APPLICANT (Please ess than 2 Lakhs 8-12 Lakhs -4 Lakhs More than 12 Lakhs -7 Lakhs
In case of more than one applicant, if choic		of holding will be tre	eated as joint.	
• • • • • • • • • • • • • • • • • • • •	andatory) Doctor	Lawyer	☐ Teacher ☐ MNC Employee	☐ Agriculture/Fishery
	Banking/Financial Institution	,	☐ Jeweller ☐ Student	Retired
	PSU/Govt. Employee	Scientist		Politically Exposed Person
Dealers in high value commodities (Arms, Bu	illion, Jewellery etc.)	☐ Military Official	☐ Other Business ☐ Other Professional	Other Service please speci
5. Unit Holding Options   Demat M	ode Physical Mode (If den	nat account details are	provided below, units will be allotted in electronic mode only.	
remat Account Details - (Please ensure that to Demat Account deta	he sequence of names as menticils are compulsory if demat mod	oned in the application le is opted above.)	form matches with that of the account held with any one of th	e Depository Participant.)
	s Depository Limited articipant (DP) ID		Central Depository Service	o (India) Limitad
			Depository Participant (DP) ID & Be	` '
	.ccount Number		Depository Farticipant (DF) 10 & Be	Heliciary Account Number
	U(000 Window Off 0.0.T.D. )			
NG Wutual Fund: 60' Kalina, Santacruz (Eas	1/602, Windsor, Off. C.S.T. Road st), Mumbai 400098.	(To be f	illed in by the investor)	OFFICIAL
Received from Mr. Ms. M/s	Investment Details	Investment Options	Payment Details	Collection Centre's Stamp & Re Date & Time
	Scheme Name	Lumpsum	Amount in figures (Rs.) :	
		SIP through	Amount in words (Rs.):	
Pin Code an application for purchase of units, subject	Plan	_ Auto Debit	Cheque/DD No.: Dated No. of C Bank and Branch :	heques:
to realisation of funds.	Option	SIP through	SIP Period M_M_Y_Y_Y_Y To M_M_Y	
	Sub Option	Postdated	SIP Date: 1st 10t 15t 27t Frequency: M	onthly Quarterly Allotment is subject to realisation of chequ



6. BANK ACCOUNT DETAILS	(Please note that, as per SEBI Re	egulations it is m	andatory for investo	ors to provide ba	nk account o	etails)
Name of the Bank		3	Branch			City
Account No.		1 1 1 1	Branch Address			<del></del>
	Current NRE NRO F	CNR Others	MICR Code			
RTGS Code Savings	Cullent   NICE   NICO   1		NEFT Code	(This is	a 9 Digit Number n	ext to your Cheque Number)
K100 code				(This is:	11 Digit Number, o	btain from your bank branch)
Note: ING Mutual Fund reserves the right to use any	other mode of payment as deemed appropriate. I/We und	derstand that ING Mutual Fun	nd shall not be responsible if transa	iction through ECS / EFT /	IEFT could not be carr	ied out because of incomplete or incorrect information.
7. INVESTMENT DETAILS						
Scheme	Name		Plan		Option	Sub Options
ING						
	an scheme name are not mentioned, the de	 fault option will be invo	oked.			
	· · · · · · · · · · · · · · · · · · ·	•				
8. LUMPSUM PAYMENT DE	TAILS OR First SIP installment de	etails through au	ito debit (Third part	y cheques are r	ot allowed)	
Cheque/DD Amt.:	DD Charges:		Total Amount/Cheque	Amount (in figures)		
Amount (in words):						
Cheque/DD No.:	Cheque Date:		Bank:		Branch	:
Account No.:			Ac	count Type:  Sa	vings 🔲 Curre	nt NRE NRO FCNR
	oned above pertain to my/our own bank account in my/our name and is	not a third party cheque except gua		**	•	
9 FOR INVESTORS WHO WIS	H TO OPT FOR SIP THROUGH AUT	O DEBIT OR STA	NDING INSTRUCTION	I PI FASE FILL	HE SIP INVES	STMENT FORM (page no. 62)
						,, ,
10. SYSTEMATIC INVESTME In case of MICRO SIP, please submit	ENT PLAN (SIP) THROUGH POST any one document as mentioned under 1 (ii) of	PATED CHEQUE page no. 52.	ES (Third party ched	ques are not alle	owed) 🗌 SI	P MICRO SIP
Frequency: Monthly* C	Quarterly (Jan/Apr/July/Oct)	Chea	ue Numbers : From			 To
SIP Date: 1st 10th 15th			n on Bank :			
		Duame			No.	of Cheques:
SIP Period: From M M M Y Y	To M M Y Y Y Y	Inves	tment Period:	months Am	ount Per Install	nent (Rs.) :
* Default Option		(in wo	ords)			
11. NOMINATION DETAILS MA	ANDATORY (for more details, plea	se refer page no	. 66)			
I/ We,		and	1			(strike out which is not applicable)
	d nominee(s) to receive the units allotted to m	v / our credit in mv Folio	o in the event of my/our dea	ath.		
Name and address of Nominee(s)			•			
•	First Nominee		Second Nomin	lee		Third Nominee
•	First Nominee		Second Nomin	iee		Third Nominee
Name and address of Nominee(s)	First Nominee		Second Nomir	nee		Third Nominee
Name and address of Nominee(s)  Name	First Nominee		Second Nomin	iee		Third Nominee
Name and address of Nominee(s)  Name	First Nominee		Second Nomin	iee		Third Nominee
Name and address of Nominee(s)  Name	First Nominee		Second Nomin	lee		Third Nominee
Name and address of Nominee(s)  Name  Address	First Nominee		Second Nomin	iee		Third Nominee
Name and address of Nominee(s)  Name  Address  Allocation %  Date of Birth (If nominee is a minor)		Y				
Name and address of Nominee(s)  Name Address  Allocation % Date of Birth (If nominee is a minor)  SIGNATURE	NOT MANDATOR	Y	Second Nomin			Third Nominee  NOT MANDATORY
Name and address of Nominee(s)  Name  Address  Allocation %  Date of Birth (If nominee is a minor)  SIGNATURE  If the nominee is a minor, Name & Add	NOT MANDATOR	Y				
Name and address of Nominee(s)  Name  Address  Allocation %  Date of Birth (If nominee is a minor)  SIGNATURE  If the nominee is a minor, Name & Address	NOT MANDATOR dress of the guardian is mandatory:		NOT MAND	ATORY		
Name and address of Nominee(s)  Name  Address  Allocation %  Date of Birth (If nominee is a minor)  SIGNATURE  If the nominee is a minor, Name & Add	NOT MANDATOR dress of the guardian is mandatory:				FORY	
Name and address of Nominee(s)  Name  Address  Allocation %  Date of Birth (If nominee is a minor)  SIGNATURE  If the nominee is a minor, Name & Address  Guardian relationship with minor nominee	NOT MANDATOR  dress of the guardian is mandatory:  Dec:	egal Guardian SIC	NOT MAND	ATORY NOT MANDA		NOT MANDATORY
Name and address of Nominee(s)  Name  Address  Allocation %  Date of Birth (If nominee is a minor)  SIGNATURE  If the nominee is a minor, Name & Address  Guardian relationship with minor nominee  NON-INTENTION TO NOMINATE	NOT MANDATOR  dress of the guardian is mandatory:  Dee:	egal Guardian Sic	NOT MAND	ATORY  NOT MANDA  and who do not wis	h to nominate	NOT MANDATORY
Name and address of Nominee(s)  Name  Address  Allocation %  Date of Birth (If nominee is a minor)  SIGNATURE  If the nominee is a minor, Name & Address  Guardian relationship with minor nomine  NON-INTENTION TO NOMINATE  I/We, hereby confirm that I/We	NOT MANDATOR  dress of the guardian is mandatory:  Dec:	egal Guardian Sic	NOT MAND	ATORY  NOT MANDA  and who do not wis	h to nominate	NOT MANDATORY
Name and address of Nominee(s)  Name  Address  Allocation %  Date of Birth (If nominee is a minor)  SIGNATURE  If the nominee is a minor, Name & Address  Guardian relationship with minor nominee  NON-INTENTION TO NOMINATE  I/We, hereby confirm that I/We  First / Sole	NOT MANDATOR  dress of the guardian is mandatory:  Dee:	egal Guardian SIG O duals where mode nomination in resp	NOT MAND	ATORY  NOT MANDA  and who do not wis	h to nominate ne/us.	NOT MANDATORY
Name and address of Nominee(s)  Name  Address  Allocation %  Date of Birth (If nominee is a minor)  SIGNATURE  If the nominee is a minor, Name & Address  Guardian relationship with minor nomine  NON-INTENTION TO NOMINATE  I/We, hereby confirm that I/We  First / Sole  Applicant/ Guardian	NOT MANDATOR  dress of the guardian is mandatory:  De: Father Mother Le  : (Mandatory for new folios of Individual do not wish to exercise the right of Applican	egal Guardian SIG O duals where mode nomination in resp	NOT MAND.  GNATURE  IR  of holding is single as pect of units subscribe	NOT MANDA  nd who do not wised/purchased by  Third	h to nominate ne/us.	NOT MANDATORY
Name and address of Nominee(s)  Name  Address  Allocation %  Date of Birth (If nominee is a minor)  SIGNATURE  If the nominee is a minor, Name & Address  Guardian relationship with minor nominee  NON-INTENTION TO NOMINATE  I/We, hereby confirm that I/We  First / Sole  Applicant/ Guardian  12. DECLARATION & SIGNAT  Annications by Individuals IIIIE- I/We have read and	NOT MANDATOR  dress of the guardian is mandatory:  ee: Father Mother Le  : (Mandatory for new folios of Individed on the wish to exercise the right of Applican MATORY  URE(S)  understood the contents of the Scheme Information Document of the Information Document of the Information Document of th	egal Guardian  Oduals where mode nomination in resp	NOT MAND.  SNATURE  IR  of holding is single at pect of units subscribe  MANDATORY	NOT MANDA  nd who do not wis ed/purchased by  Third Applic	h to nominate ne/us.	NOT MANDATORY
Name and address of Nominee(s)  Name  Address  Allocation %  Date of Birth (If nominee is a minor)  SIGNATURE  If the nominee is a minor, Name & Address  Guardian relationship with minor nominee  NON-INTENTION TO NOMINATE  I/We, hereby confirm that I/We  First / Sole  Applicant/ Guardian  12. DECLARATION & SIGNAT  Applications by IndividualsHUF: I/We have read and indicated above and agree to abide by the terms, conflict investment I/We hereby declare that I/We marker authorities I/We hereby declare that I/We have marker authorities I/We hereby declare that I/We marker authorities I/We hereby declare that I/We hereby declare that I/We have marker authorities I/We hereby declare that I/We hereby declare th	NOT MANDATOR  dress of the guardian is mandatory:  De: Father Mother Le  : (Mandatory for new folios of Individual Control of Mandatory for new folios of Individual Control of In	egal Guardian  Oduals where mode nomination in respect to treelved not been induced by me and that the amount invested.	NOT MAND  SNATURE  IR  of holding is single at pect of units subscribe  MANDATORY  ustee of ING Mutual Fund for units of yeary rebate or gifts, directly in raile so directly any rebate or gifts office offinions so directly in raile so direc	NOT MANDA  nd who do not wis ed/purchased by  Third Applic	h to nominate ne/us.	NOT MANDATORY
Name and address of Nominee(s)  Name  Address  Allocation %  Date of Birth (If nominee is a minor)  SIGNATURE  If the nominee is a minor, Name & Address  Guardian relationship with minor nomine  NON-INTENTION TO NOMINATE  I/We, hereby confirm that I/We  First / Sole  Applicant/ Guardian  12. DECLARATION & SIGNAT  Applications by IndividualsHIUF: I/We have read and undicated above and agree to abide by the terms, condition this investment. I/We hereby declare that I/We amiare address not investment. I/We hereby declare that I/We amiare address not investment. I/We hereby declare that I/We amiare address not investment. I/We hereby declare that I/We amiare address not investment. I/We hereby declare that I/We amiare address not investment. I/We hereby declare that I/We amiare address not investment. I/We hereby declare that I/We amiare address not investment. I/We hereby declare that I/We amiare address not investment. I/We hereby declare that I/We amiare address not investment. I/We hereby declare that I/We address not investment. I/We hereby declare that I/We amiare address not investment. I/We hereby declare that I/We amiare address not investment. I/We hereby declare that I/We amiare address not investment. I/We hereby declare that I/We amiare address not investment. I/We hereby declare that I/We amiare address not investment. I/We hereby declare that I/We amiare address not investment. I/We hereby declare that I/We amiare address not investment. I/We hereby declare that I/We amiare address not investment.	NOT MANDATOR  dress of the guardian is mandatory:  De: Father Mother Le  : (Mandatory for new folios of Individed on the wish to exercise the right of Applican Mandatory for new folios of Individed on the wish to exercise the right of Applican Mandatory for new folios of Individed on the Wish to exercise the right of Mandatory for new folios for the relevant scheme . We have no horised to make this investment in the above mentioned Secontarention and evasion of any fact, Rules, Regulations, Not	egal Guardian  O  duals where mode nomination in resp  and IWe hereby apply to the tr of received nor been induced by me and that the amount invester finctions or Directions issued by	MANDATORY  Tustee of ING Mutual Fund for units of yany rebate or gifts, directly or indire din Scheme is through legitimate so, yany regular yang re	NOT MANDA  nd who do not wised/purchased by  Third Applic  Schemes, as titly in making ross only and Guard  Guard  First / Applic  Guard  Guard  First / Applic	h to nominate ne/us.	NOT MANDATORY
Name and address of Nominee(s)  Name  Address  Allocation %  Date of Birth (If nominee is a minor)  SIGNATURE  If the nominee is a minor, Name & Address  Guardian relationship with minor nomine  NON-INTENTION TO NOMINATE  I/We, hereby confirm that I/We  First / Sole  Applicant/ Guardian  12. DECLARATION & SIGNAT  Applications by Individuals/HUF: I/We have read and undicated above and agree to abide by the terms, condition this investment. I/We hereby declare that I/We armare address not investment. I/We hereby declare that I/We armare address not investment. I/We have going for the purpose of any Applications other than Individuals/HUF: I/We certify the Company/ Firm Trust, I am We are authorise to enter into Company Firm Trust, I am We are a thorise to enter into Company Firm Trust, I am We are authori	Pather Mother Le  Contents of the Scheme Information Documents  Contravelto In make 15 miles and regulations of the relevant scheme Information Documents  WRE(S)  URE(S)  URE	egal Guardian  Oduals where mode nomination in resp  and IWe hereby apply to the tr ot received nor been induced by me and that the amount invester finctions or Directions issued bo company, Bye laws, Trust Deed	MANDATORY  Justee of ING Mutual Fund for units of yany rebate or gifts, directly or indire din Scheme is through legitimate so, yany regulatority in India. or Partnership Deed and resolutions	NOT MANDA  nd who do not wised/purchased by Third Applic  Schemes, as titly in making ross only and guard poarsed by the	int onominate ne/us.	NOT MANDATORY
Name and address of Nominee(s)  Name  Address  Allocation %  Date of Birth (If nominee is a minor)  SIGNATURE  If the nominee is a minor, Name & Address  Guardian relationship with minor nominee  NON-INTENTION TO NOMINATE  I/We, hereby confirm that I/We  First / Sole  Applicant /  Guardian  12. DECLARATION & SIGNAT  Applications by Individuals/HUF: I/We have read and indicated above and agree to abide by the terms, condition is investment. I/We hereby declare that I/We marker aud does not involve and in the signed for the purpose of any application to Nilso nyi; I/We confirm that I am/we are approved banking channels or from my/our Non Resident I/We undertake that all additional purchases made under the confirmital rain/we are approved banking channels or from my/our Non Resident I/We undertake that all additional purchases made under the confirmital rain/we are approved banking channels or from my/our Non Resident I/We undertake that all additional purchases made under the confirmital rainwe are approved banking channels or from my/our Non Resident I/We undertake that all additional purchases made under the confirmital rainwe are approved banking channels or from my/our Non Resident I/We undertake that all additional purchases made under the confirmital rainwe are approved banking channels or from my/our Non Resident I/We undertake that all additional purchases made under the confirmital rainwe are approved banking channels or from my/our Non Resident I/We undertake that all additional purchases made under the confirmital rainwe are approved banking channels or from my/our Non Resident I/We undertake that all additional purchases made under the confirmital rainwe are approved banking channels or from my/our Non Resident I/We undertake that all additional purchases made under the confirmital rainwe are approved banking channels or from my/our Non Resident I/We undertake that all additional purchases made under the confirmital rainwe are approved banking channels or from my/our Non Resident I/We networke the tha	NOT MANDATOR  dress of the guardian is mandatory:  De: Father Mother Le  : (Mandatory for new folios of Individed to not wish to exercise the right of Mandatory for new folios of Individed not wish to exercise the right of Mandatory  URE(S)  understood the contents of the Scheme Information Document ins., rules and regulations of the relevant scheme. We have not included the contents of the Scheme Information Document ins., rules and regulations of the relevant scheme. We have not contravention and evasion of any Act, Rules, Regulations, Not hat as per the Memorandum and Articles of Association of the Children Scheme Information of the Company Firm Trust.  Non Resident of Indian Nationality/Origin and UNe hereby to external/Ordinary account/FCNR/NRSRAccount: "yes" (No Resident of Munds received from abroad through approved the proposed th	egal Guardian  Oduals where mode nomination in resp and I/We hereby apply to the ro to received nor been induced by me and that the amount investe fifications or Directions issued b Company, Bye laws, Trust Deed Infirm that the funds for the subs (Please Tick / )	NOT MAND  SNATURE  R  of holding is single at pect of units subscribe  MANDATORY  ustee of ING Mutual Fund for units of yany rebate or giffto, directly or indire or yany repate or grifto, directly or indirectly any regulatory authority in India.  or Partnership Deed and resolutions scriptions have been remitted from all sin mw/ our NRE/FCNR Account.	ATORY  Mot Manda  Ind who do not with the district of the depth of the	int onominate ne/us.	NOT MANDATORY
Name and address of Nominee(s)  Name  Address  Allocation %  Date of Birth (If nominee is a minor)  SIGNATURE  If the nominee is a minor, Name & Address  Guardian relationship with minor nominee  NON-INTENTION TO NOMINATE  I/We, hereby confirm that I/We  First / Sole  Applicant /  Guardian  12. DECLARATION & SIGNAT  Applications by Individuals/HUF: I/We have read and indicated above and agree to abide by the terms, condition is investment. I/We hereby declare that I/We marker aud does not involve and in the signed for the purpose of any application to Nilso nyi; I/We confirm that I am/we are approved banking channels or from my/our Non Resident I/We undertake that all additional purchases made under the confirmital rain/we are approved banking channels or from my/our Non Resident I/We undertake that all additional purchases made under the confirmital rain/we are approved banking channels or from my/our Non Resident I/We undertake that all additional purchases made under the confirmital rainwe are approved banking channels or from my/our Non Resident I/We undertake that all additional purchases made under the confirmital rainwe are approved banking channels or from my/our Non Resident I/We undertake that all additional purchases made under the confirmital rainwe are approved banking channels or from my/our Non Resident I/We undertake that all additional purchases made under the confirmital rainwe are approved banking channels or from my/our Non Resident I/We undertake that all additional purchases made under the confirmital rainwe are approved banking channels or from my/our Non Resident I/We undertake that all additional purchases made under the confirmital rainwe are approved banking channels or from my/our Non Resident I/We undertake that all additional purchases made under the confirmital rainwe are approved banking channels or from my/our Non Resident I/We undertake that all additional purchases made under the confirmital rainwe are approved banking channels or from my/our Non Resident I/We networke the tha	NOT MANDATOR  dress of the guardian is mandatory:  De: Father Mother Le  : (Mandatory for new folios of Individed to not wish to exercise the right of Mandatory for new folios of Individed not wish to exercise the right of Mandatory  URE(S)  understood the contents of the Scheme Information Document ins., rules and regulations of the relevant scheme. We have not included the contents of the Scheme Information Document ins., rules and regulations of the relevant scheme. We have not contravention and evasion of any Act, Rules, Regulations, Not hat as per the Memorandum and Articles of Association of the Children Scheme Information of the Company Firm Trust.  Non Resident of Indian Nationality/Origin and UNe hereby to external/Ordinary account/FCNR/NRSRAccount: "yes" (No Resident of Munds received from abroad through approved the proposed th	egal Guardian  Oduals where mode nomination in resp and I/We hereby apply to the ro to received nor been induced by me and that the amount investe fifications or Directions issued b Company, Bye laws, Trust Deed Infirm that the funds for the subs (Please Tick / )	NOT MAND  SNATURE  R  of holding is single at pect of units subscribe  MANDATORY  ustee of ING Mutual Fund for units of yany rebate or giffto, directly or indire or yany repate or grifto, directly or indirectly any regulatory authority in India.  or Partnership Deed and resolutions scriptions have been remitted from all sin mw/ our NRE/FCNR Account.	ATORY  Mot Manda  Ind who do not with the district of the depth of the	sh to nominate ne/us.	NOT MANDATORY
Name and address of Nominee(s)  Name  Address  Allocation %  Date of Birth (If nominee is a minor)  SIGNATURE  If the nominee is a minor, Name & Address  Guardian relationship with minor nominee  NON-INTENTION TO NOMINATE  I/We, hereby confirm that I/We  First / Sole  Applicant of Capardian  12. DECLARATION & SIGNAT  Applications by Individuals/HUF: I/We have read and indicated above and agree to abide by the terms, condition its investment. I/We hereby declare that I/We am/are aud does not involve and is not designed for the purpose of any applications of the than Individuals/HUF: I/We carify It Companyl Firm/Trust, I am/We are authorise to enter into I/We undertake that all additional purchases made under I/We hereby declare that I/We am / are authorised to enter into I/We undertake that all additional purchases made under I/We undertake that all additional purchases made under I/We undertake not all I/We am / are authorised to enter into I/We undertake that all additional purchases made under I/We undertaken made u	NOT MANDATOR  dress of the guardian is mandatory:  De: Father Mother Le  : (Mandatory for new folios of Indivic do not wish to exercise the right of  NDATORY Second Applican  URE(S)  understood the contents of the Scheme Information Document ns, rules and regulations of the relevant scheme. IWe have n thorised to make this investment in the above menioned Sche contravention and evasion of any Act, Rules, Regulations, Not hat as per the Memorandum and Articles of Association of the of this transactions for and on behalf of the Companyl FirmTrust. Non Resident of Indian Nationality/Origin and IWe hereby to External/Ordinary account/FONR/NRSR Account: Nes No Insido are from funds received from abroad through approved to this investment and that the amount invested in the Scheme Regulations, Nofficiations or Directions issued by any regulate confirm that the ultimate beneficial owner (holding-25% of the fity.	and I/We hereby apply to the rod received normal and I/We hereby apply to the rod received nor been induced by me and that the amount investe ifications or Directions issued b Jompany, Bye laws, Trust Deed Infirm that the funds for the subs (Please Tick < ) banking channels or from funds is through legitimate sources on yay authority in India. Further I/We shares/voting rights) are not like	NOT MAND  SNATURE  R  of holding is single an opect of units subscribe  MANDATORY  Ustee of ING Mutual Fund for units of an Scheme is gifting different primaries or yany regulatory authority in India. or Partnership Deed and resolutions scriptions have been remitted from all sin my/our NRE/FCNR Account. nly and does not involve and is not de leare declare that, I/We are not involv high risk countries.	ATORY  MOT MANDA  Ind who do not wie  Independent of the definition of the definitio	sh to nominate ne/us.	NOT MANDATORY
Name and address of Nominee(s)  Name  Address  Allocation %  Date of Birth (If nominee is a minor)  SIGNATURE  If the nominee is a minor, Name & Address  Guardian relationship with minor nominee  NON-INTENTION TO NOMINATE  I/We, hereby confirm that I/We  First / Sole  Applicant /  Guardian  12. DECLARATION & SIGNAT  Applications by Individuals/HUF: I/We have read and indicated above and agree to abide by the terms, condition is investment. I/We hereby declare that I/We are always and the signature of the purpose of any application of the signature of the purpose of any application of the signature of the signat	NOT MANDATOR  dress of the guardian is mandatory:  De: Father Mother Le  : (Mandatory for new folios of Individed to not wish to exercise the right of Mandatory for new folios of Individed not wish to exercise the right of Mandatory  DRE(S)  INDEX Second Applican  WRE(S)  INDEX Second Applican  URE(S)  INDEX Second Applican  We have not into a box demandation of the relevant scheme. We have not not seen to the relevant scheme. We have not seen to the s	egal Guardian  Oduals where mode nomination in response to tree where the tot received not been induced by me and that the amount investe fications or Directions issued by Company, Bye laws, Trust Deed onfirm that the funds for from funds is through legitimate sources on youthoright india. Eurher We as shares/voling rights) are not life result in aggregate investment	NOT MAND  SNATURE  R  of holding is single at pect of units subscribe  MANDATORY   ustee of ING Mutual Fund for units of yany rebate or giffus, directly or indirectly any rebate or grifts, directly or indirectly any repate or yany regulatory authority in India. or Partnership Deed and resolutions scriptions have been remitted from all sin my/ our NRE/FCNR Account. mly and does not involve and is not de lear declared that. J We are not finvolv had to any sanction/high risk countrie exceeding Rs.50,000/- in a financial	ATORY  MOT MANDA  and who do not with the definition of the defini	sh to nominate ne/us.	NOT MANDATORY
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Name and address of Nominee(s)  Name  Address  Allocation %  Date of Birth (If nominee is a minor)  SIGNATURE  If the nominee is a minor, Name & Address  Guardian relationship with minor nominee  NON-INTENTION TO NOMINATE  I/We, hereby confirm that I/We  First / Sole  Applicant /  Guardian  12. DECLARATION & SIGNAT  Applications by Individuals/HUF: I/We have read and indicated above and agree to abide by the terms, condition is investment. I/We hereby declare that I/We are always and the signature of the purpose of any application of the signature of the purpose of any application of the signature of the signat	NOT MANDATOR  dress of the guardian is mandatory:  De: Father Mother Le  : (Mandatory for new folios of Indivic do not wish to exercise the right of  NDATORY Second Applican  URE(S)  understood the contents of the Scheme Information Document ns, rules and regulations of the relevant scheme. IWe have n thorised to make this investment in the above menioned Sche contravention and evasion of any Act, Rules, Regulations, Not hat as per the Memorandum and Articles of Association of the of this transactions for and on behalf of the Companyl FirmTrust. Non Resident of Indian Nationality/Origin and IWe hereby to External/Ordinary account/FONR/NRSR Account: Nes No Insido are from funds received from abroad through approved to this investment and that the amount invested in the Scheme Regulations, Nofficiations or Directions issued by any regulate confirm that the ultimate beneficial owner (holding-25% of the fity.	egal Guardian  Oduals where mode nomination in response to tree where the tot received not been induced by me and that the amount investe fications or Directions issued by Company, Bye laws, Trust Deed to firm that the funds for from funds is through legistimate sources on your authority in finds. Eurher We is shares/voling rights) are not life result in aggregate investment	NOT MAND  SNATURE  R  of holding is single at pect of units subscribe  MANDATORY   ustee of ING Mutual Fund for units of yany rebate or giffus, directly or indirectly any rebate or grifts, directly or indirectly any repate or yany regulatory authority in India. or Partnership Deed and resolutions scriptions have been remitted from all sin my/ our NRE/FCNR Account. mly and does not involve and is not de lear declared that. J We are not finvolv had to any sanction/high risk countrie exceeding Rs.50,000/- in a financial	ATORY  MOT MANDA  and who do not wised/purchased by  Third Applic  Schemes, as atly, in making roces only and polic Guard polic Guard polic Guard and through assaid by the sand are not installments.  The ARN In the sommission of Res 10000/pol	ch to nominate ne/us.  Int  Date: Date or any other mode), p	NOT MANDATORY  MANDATORY

ING Investment Management (India) Pvt. Ltd.

601/602, Windsor, Off C.S.T Road, Kalina, Santacruz (E), Mumbai 400 098.



# **COMMON APPLICATION FORM**



Please read the instructions carefully before filling up the application form. (All columns marked \* are mandatory.)

1. AGENT INFORMATION	у шо арриоанот тотти (га		2. E	KISTING UNIT HOLDER INFORMATION	OFF	CE USE ONLY
Broker Code / Name (AMFI registered members of	only) Sub Broker	Code	Folio	No.	Rece	eipt Date / Time
Upfront commission shall be paid directly by the investor to on the investor's assessment of various factors including the	the AMFI registered Distribu	tors based				
3. UNIT HOLDER INFORMATION (Please		stributor.				
Name of First / Sole Applicant*	IIII III BEGGIT Editorg		Mr.	Ms. M/s.		Date of Birth
F I R S T N A M E		L	A S	T N A M E	DID	
Contact Person (In case of non-individual Investors) / Name of (	Guardian (In case of minor)		Mr. [	Ms.		Date of Birth
F I R S T N A M E Address of Guardian			A S	T N A M E	D D	
Address of Guardian						
Relationship with minor	r 🔲 Legal Guardian					
						PIN CODE*
PAN No.* Mandatory (In case of Minor please provide Guardian's PAN No)	Enclos ed ( ✓ ) ☐ Atte	ested PAN	Card	KYC Acknowledgment attached  (Mandatory in respect of all investments)		
Telephone* Residence	1 1 I 1		Off	ce	Fax	
Mobile	ii		'	Email		
☐ I wish to receive updates via sms on my mobile. (Plea se ✔)	Physical Communicat	ion 🔲 E	Email Comm	unication (Please ✔) Fi	requency 🔲 Dai	ily Weekly Monthly
If the option is not given specifically by the unit holder, the AM	IC will send the account state	ment, annua		ther communication by email, if the email address is given by the un the non-request, the AMC will change the mode of sending the account	it holder in the appli	cation form. In case the investor
Name of the Second Applicant	M/s		,	Name of the Third Applicant Mr. Ms.	M/s. 🗌	
FIRST	N A M E			FIRST	N A M E	
L A S T	N A M E	e of Birth		L A S T PAN No.*	N A M E	Date of Birth
PAN No.*	D D M M		YY	PAN NO.	DID	M M M Y M Y M Y M Y
	Acknowledgment attached				Acknowledgment a	
	datory in respect of all investme M/s.	ents)		(Man	datory in respect of a	ii investments)
FIRST NAME		L	A S	T N A M E		
POA Holder Address						
PAN No.*	Enclosed (✓) ☐ A	ttested PAN	I Card	KYC Acknowledgement attached (Mandatory in respect of a	Ill investments)	
Overseas Address* (Mandatory in case of NRI and FII applicant	in addition to mailing address.)					
Cit.				Zip Code		
4. STATUS OF SOLE/FIRST APPLICANT	Country (Please V) (In Ps.)			Zip Code Contact No	)	
Mode of holding** (Please ✓ )   Status of first app   Single	olicant (Please ✓) (Mand	• •		ety/Club NRI Repatriable (NRE) Le Non-Repartriable (NRO) Trust 2:	al Income of SOLE ess than 2 Lakhs -4 Lakhs -7 Lakhs	/FIRST APPLICANT (Please ✓ ☐ 8-12 Lakhs ☐ More than 12 Lakhs
** In case of more than one applicant, if choice is i		of holding	will be tre	ated as joint.		
Occupation (of sole / First Applicant) (Please ✓) (Mandat □ Bureaucrat □ Do	,	☐ Lawy	er	☐ Teacher ☐ MNC Employee	☐ Agriculture/F	ishery
	nking/Financial Institution U/Govt. Employee	☐ Hous		<ul><li>☐ Jeweller</li><li>☐ Student</li><li>☐ Money Service Bureau</li><li>☐ Information Technology</li></ul>	Retired	ynosed Person
☐ Dealers in high value commodities (Arms, Bullion,			ry Official	Other Business Other Professional	Other Service	
5. Unit Holding Options  Demat Mode	Physical Mode (If dem	at account	details are	provided below, units will be allotted in electronic mode only.)		
	, ,			form matches with that of the account held with any one of the	Depository Partic	cipant.)
National Securities De		s is opted at	iove.)			
Depository Partici				Central Depository Services	s (India) Limit	ed
I N Durfision A	Niverb			Depository Participant (DP) ID & Ber	neficiary Accoun	t Number
Beneficiary Accou	INL INUMBER		1			
ING Mutual Fund: 601/602, Kalina, Santacruz (East), Mi	Windsor, Off. C.S.T. Road, umbai 400098.	A		lled in by the investor)		OFFICIAL
Received from Mr. Ms. M/s	Investment Details	Investmer (Plea	nt Options	Payment Details		Collection Centre's Stamp & Receip
	eme Name	Lumps		Amount in figures (Rs.):		
Pin Code Plar	 I	SIP thr	-	Amount in words (Rs.):	neques:	
an applicati on for purchase of units, subject Opti		SIP thr		Bank and Branch :	Y <sub>1</sub> Y <sub>1</sub> Y	-
to realisation of funds.	Option	Postda	-	SIP Period SIP Date: 1st 10st 15st 27st Frequency: Mo		Allotment is subject to realisation of change/F



6. BANK ACCOUNT DETAILS	6 (Please note that, as per SEBI Re	gulations it is	mandatory for investors t	provide bank a	ccount de	tails)	
Name of the Bank			Branch			City	
Account No.		1 1 1 1	Branch Address				
Account Type Savings	☐ Current ☐ NRE ☐ NRO ☐ F	CNR  Others	MICR Code		1		
RTGS Code			NEFT Code	(This is a 9 Di	git Number next	to your Cheque Number)	
Note: ING Mutual Fund reserves the right to use any	y other mode of payment as deemed appropriate. I/We und	erstand that ING Mutual	Fund shall not be responsible if transaction the			in from your bank branch) out because of incomplete or incorrect info	ormation.
7. INVESTMENT DETAILS							
Scheme	Name		Plan	Optio	n	Sub Options	
ING							
	an scheme name are not mentioned, the def	l fault option will be i	invoked.				
8. LUMPSUM PAYMENT DE	TAILS OR First SIP installment de	etails through	auto debit (Third party ch	eques are not al	lowed)		
Cheque/DD Amt.:	DD Charges:		Total Amount/Cheque Amo	unt (in figures):			$\overline{}$
Amount (in words):			Total / allouilly olloque / allo	a (ga. 55)			=
Cheque/DD No.:	Cheque Date:		Bank:		Branch:		
Account No.:				Type: Cavings			
	ioned above pertain to my/our own bank account in my/our name and is	not a third party cheque excep		Type: Savings to reject the application in case of			FCNR oplied for.
9. FOR INVESTORS WHO WIS	SH TO OPT FOR SIP THROUGH AUT	O DEBIT OR S	TANDING INSTRUCTION, PL	EASE FILL THE	SIP INVEST	MENT FORM (page no. 62	)
	ENT PLAN (SIP) THROUGH POST tany one document as mentioned under 1 (ii) of p		QUES (Third party cheques	are not allowed	) SIP	☐ MICRO SIP	
Frequency: Monthly*	Quarterly (Jan/Apr/July/Oct)	Ch	neque Numbers : From		To		
SIP Date: 1st 1st 10th 15th	h 27 <sup>th</sup>	Dra	awn on Bank :				
		Bra	anch		No. of	Cheques:	
	10 10 10 10 10 1 1 1 1	IIIV	vestment Period:	_ months Amount I	Per Installme	ent (Rs.) :	
* Default Option		(in	words)				
11. NOMINATION DETAILS M.	ANDATORY (for more details, plea	se refer page	no. 66)				
I/ We,			and			(strike out which is not appl	licable
do hereby nominate the undermentione	ed nominee(s) to receive the units allotted to my	/ our credit in my F	Folio in the event of my / our death.				
Name and address of Nominee(s)			·				
	First Nominee		Second Nominee			Third Nominee	
Name and address of Nominee(s)  Name	First Nominee					Third Nominee	
	First Nominee					Third Nominee	
Name	First Nominee					Third Nominee	
Name Address	First Nominee					Third Nominee	
Name Address Allocation %	First Nominee					Third Nominee	
Name Address  Allocation % Date of Birth (If nominee is a minor)			Second Nominee				
Name Address Allocation %	First Nominee  NOT MANDATOR	Y		RY	N	Third Nominee  OT MANDATORY	
Name Address  Allocation % Date of Birth (If nominee is a minor)  SIGNATURE  If the nominee is a minor, Name & Address	NOT MANDATORY	Υ	Second Nominee	RY	N		
Name Address Allocation % Date of Birth (If nominee is a minor) SIGNATURE If the nominee is a minor, Name & Ad	NOT MANDATORY  dress of the guardian is mandatory:		Second Nominee  NOT MANDATO				
Name Address  Allocation % Date of Birth (If nominee is a minor)  SIGNATURE  If the nominee is a minor, Name & Address	NOT MANDATORY  dress of the guardian is mandatory:		Second Nominee  NOT MANDATO  SIGNATURE NO	RY T MANDATOR			
Name  Address  Allocation %  Date of Birth (If nominee is a minor)  SIGNATURE  If the nominee is a minor, Name & Ad Name & Address  Guardian relationship with minor nomine	NOT MANDATORY dress of the guardian is mandatory:  Dec:	gal Guardian	Second Nominee  NOT MANDATO  SIGNATURE NO  OR	T MANDATOR	Y		
Name Address  Allocation % Date of Birth (If nominee is a minor)  SIGNATURE  If the nominee is a minor, Name & Ad Name & Address Guardian relationship with minor nomine	NOT MANDATORY  dress of the guardian is mandatory:  ee:	gal Guardian	Second Nominee  NOT MANDATO  SIGNATURE NO  OR  de of holding is single and w	T MANDATOR	Y nominate)		
Name Address  Allocation % Date of Birth (If nominee is a minor)  SIGNATURE  If the nominee is a minor, Name & Ad Name & Address Guardian relationship with minor nomine  NON-INTENTION TO NOMINATE  I/We, hereby confirm that I/We	NOT MANDATORY Idress of the guardian is mandatory:  Dee: Father Mother Leee: (Mandatory for new folios of Individue do not wish to exercise the right of recommendation)	gal Guardian	Second Nominee  NOT MANDATO  SIGNATURE NO  OR  de of holding is single and w	T MANDATOR  no do not wish to urchased by me/us	Y nominate)		
Name Address  Allocation % Date of Birth (If nominee is a minor)  SIGNATURE  If the nominee is a minor, Name & Ad Name & Address Guardian relationship with minor nomine  NON-INTENTION TO NOMINATE  I/We, hereby confirm that I/We First / Sole	NOT MANDATORY  dress of the guardian is mandatory:  ee:	gal Guardian  luals where monomination in re	Second Nominee  NOT MANDATO  SIGNATURE NO  OR  de of holding is single and w	T MANDATOR	Y nominate)		
Name Address  Allocation % Date of Birth (If nominee is a minor)  SIGNATURE  If the nominee is a minor, Name & Ad Name & Address Guardian relationship with minor nomine  NON-INTENTION TO NOMINATE  I/We, hereby confirm that I/We First / Sole Applicant/	NOT MANDATORY  Idress of the guardian is mandatory:  Dee: Father Mother Lee  E: (Mandatory for new folios of Individual do not wish to exercise the right of respectively)  Second Applican	gal Guardian  luals where monomination in re	NOT MANDATO  SIGNATURE NO OR de of holding is single and wespect of units subscribed/pr	T MANDATOR  no do not wish to irchased by me/us	Y nominate)	OT MANDATORY	
Name Address  Allocation % Date of Birth (If nominee is a minor) SIGNATURE  If the nominee is a minor, Name & Ad Name & Address Guardian relationship with minor nomine  NON-INTENTION TO NOMINATE I/We, hereby confirm that I/We First / Sole Applicant/ Guardian  12. DECLARATION & SIGNAT Applications by Individuals/HUF: I/We have read and	NOT MANDATORY  dress of the guardian is mandatory:  ee: Father Mother Le  :: (Mandatory for new folios of Individe do not wish to exercise the right of r  NDATORY Second Applican  TURE(S)  understood the contents of the Scheme Information Document.	gal Guardian luals where moonomination in re	Second Nominee  NOT MANDATO  SIGNATURE NO OR de of holding is single and wespect of units subscribed/pu MANDATORY	T MANDATOR  no do not wish to  irchased by me/us  Third  Applicant  See, 85 First / Sole	Y nominate)	OT MANDATORY	
Name  Address  Allocation %  Date of Birth (If nominee is a minor)  SIGNATURE  If the nominee is a minor, Name & Ad Name & Address  Guardian relationship with minor nomine  NON-INTENTION TO NOMINATE  I/We, hereby confirm that I/We First / Sole Applicant/ Guardian  12. DECLARATION & SIGNAT  Applications by IndividualsHUF: I/We have read and indicated above and agree to shible by the terms, conditing investment. We hereby decide that I/We and are and indicated above and agree to shible by the terms, conditing the state of	NOT MANDATOR  Idress of the guardian is mandatory:  Be: Father Mother Le  Idress of the guardian is mandatory:  Be: (Mandatory for new folios of Individual Control of Individua	and I/We hereby apply to it received nor when mounting	Second Nominee  NOT MANDATO  SIGNATURE  OR de of holding is single and wespect of units subscribed/pu  MANDATORY  the trustee of ING Mutual Fund for units of Schemed by any rebate or gifts, directly or indirectly, in nested in Scheme is through leadingstee sources or	T MANDATOR  no do not wish to surchased by me/us  Third Applicant  Pirst / Sole Applicant  Pirst / Sole Applicant  Applicant	Y nominate)	OT MANDATORY	
Name  Address  Allocation %  Date of Birth (If nominee is a minor)  SIGNATURE  If the nominee is a minor, Name & Ad Name & Address  Guardian relationship with minor nomine  NON-INTENTION TO NOMINATE  I/We, hereby confirm that I/We First / Sole Applicant/ Guardian  12. DECLARATION & SIGNAT  Applications by Individuals HUF: I/We have read and inplicated above and space to slide by the terms, conditi- this investment. I/We hereby declare that I/We am/are and does not involve and is not designed for the purpose of an Applications other than Individuals/HUF: I/We certify: Company/FirmT Tust, I an/We are authors to enter-info	NOT MANDATORY  Idress of the guardian is mandatory:  Be: Father Mother Le  Idress of Individue and I	gal Guardian  luals where more momination in rest	Second Nominee  NOT MANDATO  SIGNATURE  OR de of holding is single and we espect of units subscribed/pu  MANDATORY  the trustee of ING Mutual Fund for units of Scheme ed by any rebate or gifts, directly or indirectly, in reseted in Scheme is through legitimate sources or ed by any repatatory authority in India.  Jeed or Partnership Deed and resolutions passed	T MANDATOR  the do not wish to irchased by me/us  Third Applicant  Applicant  Applicant Applicant Applicant Operation of the point of t	Y nominate)	OT MANDATORY	
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Name  Address  Allocation %  Date of Birth (If nominee is a minor)  SIGNATURE  If the nominee is a minor, Name & Ad Name & Address  Guardian relationship with minor nomine  NON-INTENTION TO NOMINATE  I/We, hereby confirm that I/We First / Sole Applicant/ Guardian  12. DECLARATION & SIGNAT  Applications by IndividualsHUE-IWe have read and inplicated above and agree to slide by the terms, condition that the control of the co	NOT MANDATORY  Idress of the guardian is mandatory:  Be: Father	gal Guardian  Juals where more momination in research to the received nor been induce and that the amount in many that the formal properties of the received nor been induce and that the amount in migrations or professor fixed, please fixed, but the control of the received nor been dependent on the properties of the received nor	SIGNATURE  NOT MANDATO  SIGNATURE  OR  de of holding is single and we espect of units subscribed/pre  MANDATORY  The trustee of ING Mutual Fund for units of Scheme and by any rebate or gifts, directly or indirectly, in rested in Scheme is through legitimate sources or ed by any regulatory authority in India.  Jeed or Partnership Deed and resolutions passed subscriptions have been remitted from abroad through in the property of	T MANDATOR  Tho do not wish to irchased by me/us  Third Applicant  Third Applicant  Applicant  First / Sole Applicant  Applicant  Second Applicant/ POA  Second Applicant/ POA	Y nominate)	OT MANDATORY	
Name  Address  Allocation %  Date of Birth (If nominee is a minor)  SIGNATURE  If the nominee is a minor, Name & Ad Name & Address  Guardian relationship with minor nomine  NON-INTENTION TO NOMINATE  I/We, hereby confirm that I/We First / Sole Applicant/ Guardian  12. DECLARATION & SIGNAT  Applications by IndividualsiHUF: IWe have read and indicated above and agree to abide by the lerse, now indicated above and agree to abide by the lerse, now Company/Firm Trust, I am/We are authorise to entering Applications other than Individuals/HUF: IWe entry Company/Firm Trust, I am/We are authorise to entering Applicable to NRIs only: I/We confirm that I am/we are approved banking channels or from mylour Non Resident I/We undertake that all additional purchases made under I/We hereby declare that I/We and / are authorised to mal purpose of any contravention or evasion of any Act, Rule Risk occupation. In case of non-individual(s), IWe here by Risk occupation. In case of non-individual(s), IWe here by Risk occupation. In case of non-individual(s), IWe here by Risk occupation. In case of non-individual(s), IWe here by Risk occupation. In case of non-individual(s), IWe here by Risk occupation. In case of non-individual(s), IWe here by Risk occupation. In case of non-individual(s), IWe here by Risk occupation. In case of non-individual(s), IWe here by Risk occupation. In case of non-individual(s), IWe here by Risk occupation. In case of non-individual(s), IWe here by Risk occupation. In case of non-individual(s), IWe here by Risk occupation. In case of non-individual(s), IWe here by Risk occupation. In case of non-individual(s), IWe here by Risk occupation.	NOT MANDATORY  Idress of the guardian is mandatory:  Be: Mandatory for new folios of Individe and on the state of the guardian is mandatory:  Idress of the guardian is mandatory:  Idress of Individe and on the state of Individe and on the Individed Applican  Second Applican  Second Applican  TURE(S)  URBE(S)  U	gal Guardian  Juals where more momination in research to the received nor been induce and that the amount in many that the formal properties of the received nor been induce and that the amount in migrations or professor fixed, please fixed, but the control of the received nor been dependent on the properties of the received nor	SIGNATURE  NOT MANDATO  SIGNATURE  OR  de of holding is single and we espect of units subscribed/pre  MANDATORY  The trustee of ING Mutual Fund for units of Scheme and by any rebate or gifts, directly or indirectly, in rested in Scheme is through legitimate sources or ed by any regulatory authority in India.  Jeed or Partnership Deed and resolutions passed subscriptions have been remitted from abroad through in the property of	T MANDATOR  Tho do not wish to irchased by me/us  Third Applicant  Third Applicant  Applicant  First / Sole Applicant  Applicant  Second Applicant/ POA  Second Applicant/ POA	Y nominate)	OT MANDATORY	
Name  Address  Allocation %  Date of Birth (If nominee is a minor)  SIGNATURE  If the nominee is a minor, Name & Ad Name & Address  Guardian relationship with minor nomine  NON-INTENTION TO NOMINATE  I/We, hereby confirm that I/We First / Sole Applicant/ Guardian  12. DECLARATION & SIGNAT  Applications by Individuals/HUF: I/We have read and indicated above and agree to abide by the terms, conditi- this investment. I/We hereby declare that I/We ambiare au does not involve and is not designed for the purpose of an Applications other than Individuals/HUF: I/We carefyl Company/Firm Trust, I arm/We are authorise to enter into Applicable to NRIs only: I/We confirm that I arm/We are approved banking channels or form my/our Non Resident I/We undertake that all ladditional purchases made under I/We hereby declare that I/We am / are authorised to mal purpose of any contravention or evasion of any Act, Rule six occupation. In case of micro Individual(s), I/We here by involved in any money   aundering /terrorist financing act I/We plees by involved in any money   aundering /terrorist financing act I/We not have any laundering /terrorist financing act I/We involved in any money   aundering /terrorist financing act I/We involved in any money   aundering /terrorist financing act I/We involved in any money   aundering /terrorist financing act I/We involved in any money   aundering /terrorist financing act I/We involved in any money   aundering /terrorist financing act I/We involved in any money   aundering /terrorist financing act I/We involved in any money   aundering /terrorist financing act I/We involved in any money   aundering /terrorist financing act I/We involved in any money   aundering /terrorist financing act I/We involved in any money   aundering /terrorist financing act I/We involved in any money   aundering /terrorist financing act I/We neep to accept in the I/We accept in the I/We accept I/We on the I/We accept I/We and I/We accept I/We accept I/We and I/We accept I/We accept I/We accept I/We accept I/We accept I	NOT MANDATORY  Idress of the guardian is mandatory:  Be: Mandatory for new folios of Individe and on the state of the guardian is mandatory:  Idress of the guardian is mandatory:  Idress of Individe and on the state of Individe and on the Individed Applican  Second Applican  Second Applican  TURE(S)  URBE(S)  U	and I/We hereby apply to to the ceived nor Directions is a more and the first of the ceived nor been induced nor been induced nor been induced nor Directions is supported in the first of	SIGNATURE  OR de of holding is single and wespect of units subscribed/pu MANDATORY  the trustee of ING Mutual Fund for units of Scheme deby any rebate or gifts, directly or indirectly, in nested in Scheme is through legitimate sources or ed by any regulatory authority in India. Deed or Partnership Deed and resolutions passed subscriptions have been remitted from abroad through legitimate sources or ether than the product of the production o	T MANDATOR  ho do not wish to irchased by me/us  Third Applicant  Third Applicant  Second Applicant/ Our Hord Applicant/  Second Applicant/ Applicant/  Third Applicant/ Applicant/  Third Applicant/ Applicant/	Y nominate)	OT MANDATORY	
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Name  Address  Allocation %  Date of Birth (If nominee is a minor)  SIGNATURE  If the nominee is a minor, Name & Ad Name & Address  Guardian relationship with minor nomine  NON-INTENTION TO NOMINATE  I/We, hereby confirm that I/We First / Sole Applicant/ Guardian  12. DECLARATION & SIGNAT  Applications by IndividualsHUF: I/We have read and indicated above and agree to abide by the terms, conditi this investment. We hereby declare that I/We arriare au does not involve and is not designed for the purpose of an Application so ther than IndividualsHUF: I/We certify Company/Firm/Trust, I am/We are authorise to enter into I/We undertake that all additional purchases made under I/We hereby declare that I/We am/ are authorised to mal purpose of any contravention or avasion of any Add, Rules risk occupation. In case of finor-individuals/, I/We here by involved in any money laundering ferrorist financing acid Applicable in case of filtero SIP: I / We do not have an enerod of 12 months.	NOT MANDATOR  dress of the guardian is mandatory:  Be: Father	and I/We hereby apply to to received nor Directions in real and I/We hereby apply to to received nor been induced nor been induced in a mount invications or Directions issue morpany, Bye laws, Trust Diffirm that the funds for the (Please Tick ~ ) banking channels or from fix through height indie. Further shares/voling rights) are result in aggregate investm	SIGNATURE  OR de of holding is single and we espect of units subscribed/pu MANDATORY  the trustee of ING Mutual Fund for units of Schemed by any rebate or gifts, directly or indirectly, in nested in Scheme is through legitimate sources or ed by any regulatory authority in India. Deed or Partnership Deed and resolutions passed subscriptions have been remitted from abroad the subscriptions have been remitted from abroad the subscriptions have been remitted from abroad the runds in my/our NRE/FCNR Account. Despite of the subscriptions have been remitted from abroad and resolutions in my/our NRE/FCNR Account. Despite of the subscriptions have been remitted from abroad and resolutions in my/our NRE/FCNR Account. Despite of the subscriptions have been remitted from abroad and remove and the subscriptions have been remitted from abroad and remove and the subscriptions have been remitted from abroad and remove and remo	T MANDATOR  the do not wish to archased by me/us  Third Applicant  Third Applicant  Applicant Guardian/ POA  Torthe protection or the protection of the policity of the polici	nominate) 3.  Date: s disclosed to s disclosed to bater mode). pays	OT MANDATORY	nemes of

ING Investment Management (India) Pvt. Ltd.

601/602, Windsor, Off C.S.T Road, Kalina, Santacruz (E), Mumbai 400 098.



# **COMMON APPLICATION FORM**



Places read the instructions carefully before filling up the application form. (All columns marked \* are mandatory.)

1. AGENT INFORMATION	une approauer rerim (v.m.		2. EX	ISTING UNIT HOLDER INFORMATION	OFFI	CE USE ONLY
Broker Code / Name (AMFI registered members o	only) Sub Broker C	Code	Folio I	No.	Rece	ipt Date / Time
pfront commission shall be paid directly by the investor to to the investor's assessment of various factors including the	the AMFI registered Distribute e service rendered by the dist	ors based ributor.			1	
3. UNIT HOLDER INFORMATION (Please						
ame of First / Sole Applicant*		N	VIr. □			Date of Birth
FIRST NAME		L	A S	T N A M E	DID	M M Y Y Y Y
ontact Person (In case of non-individual Investors) / Name of G	Guardian (In case of minor)	N	۷r. ☐	Ms.		Date of Birth
FIRST NAME		L	A S	T N A M E	DD	$M \downarrow M \downarrow Y \downarrow Y \downarrow Y \downarrow Y$
ddress of Guardian						
elationship with minor	Legal Guardian					
ailing Address of First/Sole Applicant*						
						PIN CODE*
NN No.* andatory a case of Minor please provide Guardian's PAN No)	Enclos ed ( ✓ ) ☐ Attes	sted PAN Ca	ard 🗌 K (I	YC Acknowledgment attached Mandatory in respect of all investments)  Nationality*		
lephone* Residence	1		Offic	e	Fax	
Mobile				Email		
	D Dharist O		:10		roguene: □ D "	Worlds - Mark
	C will send the account staten	nent, annual r		nication (Please ✓) Fleer communication by email, if the email address is given by the un On request, the AMC will change the mode of sending the accoun	it holder in the applic	
ame of the Second Applicant	M/s.			Name of the Third Applicant  Mr.  Ms	. M/s. 🗌	
FIRST	N A M E			FIRST	N A M E	
L A S T N	I A M E			L A S T	N A M E	
PAN No.*	Date of the last o	of Birth	v . v l	PAN No.*	ı Hold	Date of Birth
closed (✓) ☐ Attested PAN Card ☐ KYC	Acknowledgment attached			Enclosed (✓) ☐ Attested PAN Card ☐ KYC		
	datory in respect of all investmen	nts)			Acknowledgment at datory in respect of all	
OA Holder Details	M/s.					
FIRST NAME OA Holder Address		L	AS.	T N A M E		
OA Holder Address						
NN No.*	Enclosed (✓) ☐ Att	ested PAN (	Card	KYC Acknowledgement attached (Mandatory in respect of a	all investments)	
verseas Address* (Mandatory in case of NRI and FII applicant in	n addition to mailing address.)					
	1 0				1	
ty	Country Country			Zip Code Contact No	).	
4. STATUS OF SOLE/FIRST APPLICANT	( - 7					
Mode of holding** (Please ✓ ) Status of first appl  Single Joint Resident Individ	<b>licant</b> (Please ✔) <b>(Manda</b> ' dual ☐ HUF		Socie		al Income of SOLE/I ess than 2 Lakhs	FIRST APPLICANT (Please ✓ ■ 8-12 Lakhs
Partnership Firm	m ☐ Bank / Financial   ship ☐ Company	Institution	NRIN	on-Repartriable (NRO)	-4 Lakhs -7 Lakhs	■ More than 12 Lakhs
In case of more than one applicant, if choice is n					-/ Lakiis	
Occupation (of sole / First Applicant) (Please  ✓) (Mandato						
☐ Bureaucrat ☐ Doc ☐ Telecommunication ☐ Bar	ctor hking/Financial Institution	☐ Lawye ☐ House		☐ Teacher ☐ MNC Employee ☐ Jeweller ☐ Student	☐ Agriculture/Fi☐ Retired	shery
	U/Govt. Employee	☐ Scienti		☐ Money Service Bureau ☐ Information Technology		posed Person
Dealers in high value commodities (Arms, Bullion, C	Jewellery etc.)	Military	y Official	☐ Other Business ☐ Other Professional	Other Service	e please specify
5. Unit Holding Options   Demat Mode	Physical Mode (If dema	it account de	etails are p	provided below, units will be allotted in electronic mode only.)		
emat Account Details - (Please ensure that the seq	uence of names as mention	ed in the app	plication f	orm matches with that of the account held with any one of the	e Depository Partici	pant.)
		is opted abo	ve.)	I		
<b>National Securities De</b> Depository Particip	. ,			Central Depository Service	s (India) Limite	d
				Depository Participant (DP) ID & Ber	` ,	
Beneficiary Accoun	nt Number		_			
				<u> </u>		
ING Mutual Fund: 601/602	Windsor, Off, C.S.T. Road	ACI	KNOW	LEDGEMENT SLIP		
ING Mutual Fund: 601/602, Kalina, Santacruz (East), Mu		(	To be fil	led in by the investor)		OFFICIAL
Received from Mr. Ms. M/s	Investment Details	Investment (Please	Options	Payment Details		Collection Centre's Stamp & Reco Date & Time
Sche	eme Name	Lumpsum		Amount in figures (Rs.) :		
Pin Code Plan		SIP throu	igii	Amount in words (Rs.):	heques:	
an application for purchase of units, subject Plan Optic		Auto Deb	)IL	Bank and Branch :		
to and the time of the de	Option	Postdate		SIP Period M_M_M_Y_Y_Y_Y To M_M_M_Y_	onthly Ouarterly	Allahara da an kirak kanan ilianka a



6. BANK ACCO lame of the Bank					Branch			City			
ccount No.		1 1 1 1	1 1 1	1 1 1	Branch Address			1 7			
count Type		Current NRE		FCNR		1 1	1 1				
TGS Code	_ cavings _	NEFT Code				(This is a	a 9 Digit Number r	next to your Cheque Number)			
	and the date of	ght to use any other mode of payment as deemed appropriate. I/We understand that ING Mutual Fund shall not be responsible if transaction through						(This is a 11 Digit Number, obtain from your bank branch)			
		ner mode of payment as dee	emed appropriate. I/We un	derstand that ING Mutua	al Fund shall not be responsible if transa	action through ECS / EFT / NI	EF i could not be car	rned out because of incomplete or incorrect inform			
7. INVESTMEN	Scheme N	ame		1	Plan		Option	Sub Options			
NG					. 1011		9,1011	- Cas options			
	ve details other than	scheme name are no	ot mentioned, the de	 efault option will be	invoked.						
•				•							
	PAYMENT DET			etails through	auto debit (Third part	•					
Cheque/DD Amt.:			DD Charges:		Total Amount/Cheque	e Amount (in figures):					
Amount (in words):											
Cheque/DD No.:		Ch	neque Date:		Bank:		Branch				
Account No.:		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1					-	ent NRE NRO FC			
			•					ie. Cheque to be drawn in favour of the scheme / plan applie			
								STMENT FORM (page no. 62)			
10. SYSTEMAT In case of MICRO	O SIP, please submit a	NT PLAN (SIP) TI ny one document as me	HROUGH POST entioned under 1 (ii) of	page no. 52.	QUES (Third party ched	ques are not allo	wed) S	IP MICRO SIP			
Frequency:	Monthly* 🔲 Qu	arterly (Jan/Apr/July/	/Oct)		heque Numbers : From			То			
SIP Date: 1st	*10 <sup>th</sup> 15 <sup>th</sup>	27 <sup>th</sup>			rawn on Bank :						
SIP Period: From	$M_1M_1Y_1Y$	Y	1, Y , Y , Y , Y		ranch			of Cheques:			
	d: From M N Y Y Y Y To M M Y Y Y Y Y I Investment Period:				months Amo	unt Per Install	lment (Rs.) :				
* Default Option				(ir	n words)						
* Default Option	N DETAIL C MA	AIDATORY (for me	ava dataila vila	,	n words)						
11. NOMINATIO	he undermentioned	1	the units allotted to m	ase refer page	no. 66) _and _ Folio in the event of my / our dea			(strike out which is not applica			
11. NOMINATIO	he undermentioned	nominee(s) to receive t		ase refer page	no. 66)			(strike out which is not applica Third Nominee			
11. NOMINATIO	he undermentioned	nominee(s) to receive t	the units allotted to m	ase refer page	no. 66) _and _ Folio in the event of my / our dea						
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11. NOMINATION I/ We, do hereby nominate the contract of th	ne undermentioned of Nominee(s)	nominee(s) to receive t	the units allotted to m	ase refer page	no. 66) and Folio in the event of my / our dea	nee		Third Nominee			
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11. NOMINATION  I/ We,	ne undermentioned of Nominee(s)  nee is a minor)  inor, Name & Addi	nominee(s) to receive t	First Nominee  MANDATOR is mandatory:	ase refer page	no. 66) and Folio in the event of my / our dea	nee	TORY	Third Nominee			
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11. NOMINATION  / We,  do hereby nominate the Name and address  Name  Address  Allocation %  Date of Birth (If nominate is a mane & Address  uardian relationship of the Nominate is a mane of the Nomin	nee is a minor)  inor, Name & Addi with minor nominee  TO NOMINATE: infirm that I/We of  ON & SIGNATU UF: IWe have read and up. did by the terms, conditions clare that I/We arviare author for the purpose of any or	NOT  ess of the guardian is  Father  Mandatory for net o not wish to exer  DATORY  RE(S)  lerstood the contents of the Sol rules and regulations of the re rised to make this investment in ritravention and evasion of any	the units allotted to m  First Nominee  MANDATOR is mandatory:  Mother Le  W folios of Indiviercise the right of Applicar  Second Applicar  heme Information Documen levant scheme. I/We have r the above mentioned Sche	egal Guardian  duals where monomination in response to the control of the control	no. 66) and Folio in the event of my / our dea Second Nomin  NOT MAND  SIGNATURE  OR ode of holding is single at respect of units subscribe MANDATORY  Other trustee of ING Mutual Fund for units of used by any rebate or gifts, directly or indire vested in Scheme is through legitimate so used by any regulatory authority in India.	ATORY  NOT MANDAT  Ind who do not wised/purchased by manufactor of Schemes, as color, in making urces only and Applican Quardian	h to nominate ne/us.	Third Nominee  NOT MANDATORY			
11. NOMINATION  If We,	nee undermentioned of Nominee(s)  nee is a minor)  inor, Name & Addi with minor nominee  TO NOMINATE: onfirm that I/We of  WAN  ON & SIGNATU UF: IWk have read and side by the terms, conditions clare that I/We arm/are author med for the purpose of any of duals/I/UF: I/We certify that erauthorise to enter into thi confirm that I arm/we are N ommyour Non Resident Ey	ess of the guardian in Father Index on the Second Contract of the Se	the units allotted to m  First Nominee  MANDATOR is mandatory:  Mother Le  W folios of Indivi rcise the right of  Second Applicar  Second Applicar  Act, Rules, Regulations, No rticles of Association of the to fithe Company PrimmTrust. When are removed the Company PrimmTrust. When are removed the removed the Company PrimmTrust. When and I We here removed the remove	egal Guardian  t and I/We hereby apply to not received nor been indume and that the amount in filterations or Directions isso Company, Bye laws, Trust Infiffirm that fucks for the (Please Tack v.)	no. 66) and Folio in the event of my / our dea Second Nomin  Second Nomin  NOT MAND  SIGNATURE  OR Ode of holding is single al respect of units subscribe  MANDATORY  On the trustee of ING Mutual Fund for units of used by any rebate or gifts, directly or indire vested in Scheme is through legitimate so, used by any regulatory authority in India. Deed or Partnership Deed and resolutions e subscriptions have been remitted from al	ATORY  NOT MANDAT  Ind who do not wis ed/purchased by m  Third Applica clty, in making urose only and passed by the broad through  Second Special Control of the property of t	h to nominate	Third Nominee  NOT MANDATORY			
11. NOMINATION  If We,	nee undermentioned of Nominee(s)  nee is a minor)  inor, Name & Addi with minor nominee  TO NOMINATE: onfirm that I/We of  UF: IWe have read and under the under the purpose of any of duals/HUF: IWe certify that authorise to enterinto the only mydow Nor Resident E on myyour Nor Resident E on my or Nor	ess of the guardian in Father  Father  Mandatory for new to not wish to exer  DATORY  RE(S)  Ierstood the contents of the Sci rules and regulations of the re rised to make this investment in rules and regulations of the re rised to make this investment in rules and regulations of the re rised to make this investment in rules and regulations of the re rised to make this investment in rules and regulation and to a the and remail/Ordinary account FCNR  folio are from funds received from is investment and that the am	the units allotted to m  First Nominee  MANDATOR is mandatory:  Mother Li  Mother Second Applicar  Second Applicar  Second Applicar  Arc, Rules, Regulations, Not riches of Association of the to MENOR MENO	egal Guardian  t and I/We hereby apply to not received nor been indume and that the amount in first allows a process of the company. By elaws, Trust of the company, By elaws, Trust the (Please Tick v.) banking channels or from is through leading that process of the company is the company.	no. 66) and Folio in the event of my / our dea Second Nomin  Second Nomin  NOT MAND  SIGNATURE  OR Ode of holding is single at respect of units subscribe  MANDATORY  On the trustee of ING Mutual Fund for units of code by any rebate or gifts, directly or indire evested in Scheme is through legitimate so used by any regulatory authority in India. Deed or Partnership Deed and resolutions e subscriptions have been remitted from al affunds in my/ our NRE/FCNRAccount.	NOT MANDAT  Ind who do not wised/purchased by making the comparation of Schemes, as ctly, in making urces only and passed by the broad through Applicar POA  Second Applicar POA	h to nominate	Third Nominee  NOT MANDATORY			
11. NOMINATION  I/ We,  do hereby nominate the Name and address  Name  Address  Allocation %  Date of Birth (If nominate it it is in the nominee is a mane & Address  uardian relationship is in the nominee is a mane & Address  I/ We, hereby co irrst / Sole publication so the nervision is investment. Whe hereby deep in the nominee is a mane is investment. Whe hereby deep in the nowle and is not designed in the normal sort in the nominee is not designed in the normal sort in the normal	ne undermentioned of Nominee(s)  nee is a minor)  inor, Name & Addi with minor nominee  TO NOMINATE: onfirm that I/We of  MAN  ON & SIGNATU UF: I/We have read and un olde by the terms, condition alcare that I/We armare author incelf for the purpose of any of undustalfulF: I/We critify tha rea authorise to enter into thi my are authorise to enter into thi m/ are authorise to the into m/ are authorise to the into m/ are authorised to make wasson of any Act, Rules, R ndividual(s), I/We here by cy ng/terrorist financing activity preferrorist financing activity	mominee(s) to receive to the commination of the season of the guardian in the commination of the season of the resisted on the contents of the season of the resisted to make this investment in other works of the commination of the resisted to make this investment in other works of the commination of the resisted to make this investment in other works of the commination of	the units allotted to m  First Nominee  MANDATOR  is mandatory:  Mother Le  W folios of Indivircise the right of  Second Applicar  heme Information Documen levant scheme. I/We have r  ticles of Association of the to fifte Company/Firmf Trust. Violia and May have been by control to the Scheme unit invested in the Scheme unit invested in the Scheme stons issued by any regulat al owner (holding>25% of the	egal Guardian  duals where monomination in read the amount in the tand I/We hereby apply to not received nor been inductions or Directions is company. By elsews, Trust further than the funds for the theorem or the tand that the funds for the theorem or the tand that the second is the company. By elsews, Trust further than the funds for the tand that the funds for	no. 66) and Folio in the event of my / our dei Second Nomin  Second Nomin  NOT MAND  SIGNATURE  OR Ode of holding is single al respect of units subscribe  MANDATORY  Othe trustee of ING Mutual Fund for units of coed by any rebate or gifts, directly or inference is through legifinate so used by any regulatory authority in India  Funds in my/ our NRE/FCNR Account. ross only and does not involve and is not de ref IWe are declare that, IWe are not involve into linked to any sanction/high risk countri	ATORY  NOT MANDAT  Ind who do not wis ed/purchased by m  Third Applica  If Schemes, as city, in making Ures only and Applicar  Second Applicar Appl	h to nominate ne/us.  Int  Dole the third int  Int  Int  Int  Int  Int  Int  Int	Third Nominee  NOT MANDATORY			
11. NOMINATION  If We,	ne undermentioned of Nominee(s)  nee is a minor)  inor, Name & Addi with minor nominee  TO NOMINATE: onfirm that I/We of  What I was read and un side by the Ierms, conditions are that I live and and un side by the Ierms conditions confirm that any are No mmylour Non Resident E, undustalfule: I live certify tha are authories to enter into the undustalfule: I we critify tha are authories to enter into the m/ are authories to enter into the m/ are authories to the the m/ are authori	ess of the guardian in Father  Father  Mandatory for new long to make the guardian in the guar	the units allotted to m  First Nominee  MANDATOR  is mandatory:  Mother Lu  W folios of Indivircise the right of  Second Applicar  Applicar  Applicar  Inteles of Association of the Company/Firm/Trust.  Wide Nave To the Scheme of the Company/Firm/Trust.  Wide Nave To the Scheme of the Company/Firm/Trust.  Wide Side Scool of the Company/Firm/Trust.  Wide Side Side Side Side Side Side Side S	egal Guardian  duals where monomination in relations of Directions of Di	no. 66) and Folio in the event of my / our dei Second Nomin  Second Nomin  NOT MAND  SIGNATURE  OR Ode of holding is single an respect of units oliced by any rebate or gifts, directly or invested in Scheme is through legitimate so used by any regulatory authority in India. Deed or Parthership Deed and resolutions e subscriptions have been remitted from al funds in my/ our NRE/FCNR Account. Tops only and does not involve and is not der I/We are detained in the resultions are involved and is not der I/We are detained that I.We are not involved.	ATORY  NOT MANDAT  Ind who do not wise ed/purchased by m  Third Applica  I Schemes, as ctly, in making urose only and passed by the broad through Applicar POA  Second Applicar POA  Third Applicar Guardia PoA  Third Applicar POA  Third Applicar POA	h to nominate ne/us.  Int  Dole the third int  Int  Int  Int  Int  Int  Int  Int	Third Nominee  NOT MANDATORY			

# ING Investment Management (India) Pvt. Ltd.

601/602, Windsor, Off C.S.T Road, Kalina, Santacruz (E), Mumbai 400 098.

T: 1800 200 2267 / 022 4082 7999 / 3385 7999 W: www.ingim.co.in E: information@in.ing.com



# APPLICATION FORM FOR ZOOM INVESTMENT PAC (ZIP) Z

Investors must read the guidelines to ZIP & instructions before completing this form. Please refer instructions on page no.71.

TO BE FILLED IN CAPITAL LETTERS. Please read the instructions carefully, before filling up the application form. All Columns marked \* are mandatory 1. AGENT INFORMATION 2. EXISTING UNIT HOLDER INFORMATION OFFICE USE ONLY Broker Code / Name (AMFI registered members only) Sub Broker Code Folio No. Receipt Date / Time Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investor's assessment of various factors including the service rendered by the distributor. 3. UNIT HOLDER INFORMATION (Please fill in BLOCK Letters) Mr. Ms. Date of Birth Contact Person (In case of non-individual Investors) / Name of Guardian (In case of minor) Date of Birth Mr. Address of Guardian Relationship with minor Father Mother Legal Guardian Mailing Address of First/Sole Applicant\* PIN CODE Enclosed (  $\checkmark$  )  $\square$  Attested PAN Card  $\square$  KYC Acknowledgement attached (Mandatory in respect of all investments) Nationality\* Mandatory (In case of Minor please provide Guardian's PAN No) Residence Mobile Email Email Communication I wish to receive updates via sms on my mobile. (Plea se ✓) Physical Communication (Please ✓) Frequency Daily Weekly Monthly If the option is not given specifically by the unit holder, the AMC will send the account statement, annual report & other communication by email, if the email address is given by the unit holder in the application form. In case the investor wants to receive the Account Statement in physical copy please tick at the appropriate place in the application form. On request, the AMC will change the mode of sending the account statement. The frequency mentioned above is applicable only for email account statements Name of the Second Applicant ☐ Mr. ☐ Ms. M/s. ☐ Name of the Third Applicant Mr. Ms. M/s. PAN No.\* Date of Birth Date of Birth PAN No.3 Enclosed (✓) ☐ Attested PAN Card KYC Acknowledgement attached Enclosed ( ✓ ) ☐ Attested PAN Card KYC Acknowledgement attached (Mandatory in respect of all investments) (Mandatory in respect of all investments) M/s Mr. POA Holder Address PAN No.\* Enclosed ( ✓ ) ☐ Attested PAN Card ☐ KYC Acknowledgement attached (Mandatory in respect of all investments) Overseas Address\* (Mandatory in case of NRI and FII applicant in addition to mailing address.) City Country Zip Code Contact No. 4. STATUS OF SOLE/FIRST APPLICANT (Please ✓) (In Rs.) Mode of holding\*\* (Please ✓ ) Status of first applicant (Please ✓) (Mandatory) Annual Income of SOLE/FIRST APPLICANT (Please ✓) NRI Repatriable (NRE) Resident Individual ☐ HUF Society/Club □ Single Less than 2 Lakhs 8-12 Lakhs NRI Non-Repartriable (NRO) More than 12 Lakhs Partnership Firm Bank / Financial Institution Trust 2-4 Lakhs Anvone or Survivor Company Sole Proprietorship On behalf of minor Others \*\* In case of more than one applicant, if choice is not indicated the mode of holding will be treated as joint. Occupation (of sole / First Applicant) (Please ✓) (Mandatory) Doctor ■ MNC Employee Bureaucrat Agriculture/Fisherv Teacher Lawver Retired Banking/Financial Institution Housewife Student Telecommunication Jeweller ☐ Indian Private Company Employee PSU/Govt, Employee Scientist Money Service Bureau ☐ Information Technology ☐ Politically Exposed Person Military Official Other Business Other Professional Other Service Dealers in high value commodities (Arms, Bullion, Jewellery etc.) 5. BANK ACCOUNT DETAILS (Please note that, as per SEBI Regulations it is mandatory for investors to provide bank account details) Name of the Bank **Branch Address** Account No. (This is a 9 Digit Number next to your Cheque Number) MICR Code Account Type Current NRE NRO FCNR NEFT Code Note: ING Mutual Fund reserves the right to use any other mode of payment as deemed appropriate. I/We understand that ING Mutual Fund shall not be responsible if transaction through ECS / EFT / NEFT could not be carried out because of incomplete or incorrect information. ACKNOWLEDGEMENT SLIP (To be filled in by the investor) ING Type of Investment (Please tick one option): Fresh Investment Existing Investment Received from Mr./Ms./M/s. an application of amount of Rs. -(in figures) (in words) for purchase/switch in of units in ING Liquid Fund (Regular Plan - Growth Option) under Zoom Investment Pac (ZIP) the details of which are as given below: (For Fresh Investments, please fill in all details as given below.) Switch in to ING Liquid Fund (Regular Plan - Growth Option) | Switch / Cheque Amount | Cheque / DD No Cheque / DD Date Bank Branch Ontion Please Note: All Purchases are subject to realisation of cheque(s)/demand draft(s) Official ZÌP TRANSFER DETAILS Collection Centre Date & Stamp Scheme to be Transfered to Daily Transfer Amount (Rs.) Folio No. Total Amount to be transfered (Rs.)



6. INVESTMENT DETAILS: Regular Investment	s (Third party cheques not allowed)				
The Cheque/DD should be drawn favouring "ING Liquid					$\neg$
Cheque/DD No Ch		Account Type C	P CA F	NRE NRO FCN	iD
					1
DD Amount Rs. a)DI					
(Words)			Branch	-	
I/We undertake that the detail of the payment instrument me The AMC reserves the right to reject the application in case				guardian in case of minor.	
7. SWITCH REQUEST TO ING LIQUID FUND (Re	egular Plan - Growth Option)				
From Scheme:	Plan		Option:		_
Amount (Rs. in figures):	Amount (Rs. in words):				
Units	All units				
8. ZOOM INVESTMENT PAC (ZIP) {Please fill	a seperate application form to register in	ndividual ZIP transa	actions}		
Total investment amount to be transferred from ING Liq	uid Fund (Regular Plan-Growth Option):		·		$\Box$
In Figures: Rs.					$\neg \bot$
In Figures: [NS.	III Wolds.				ᆜ
To Scheme ING Core Equity Fund	☐ ING Balanced Fund ☐ ING Gilt Fund Pro	ovident Fund Dynamic F	Plan 🔲 ING 5 Star Mul	lti-Manager FoF Scheme	
(Please tick only one ING Tax Savings Fund^	☐ ING Midcap Fund ☐ ING Income Fund		☐ ING Multi Man		
scheme from alongside)	☐ ING Dividend Yield Fund ☐ ING Short Term I	Income Fund	☐ ING Asset Allo	cator Multi-Manager FoF Scheme	
Choice of Option for "To Scheme"	☐ Growth* ☐ Dividend				
In case of "Dividend Option" please tick any one	☐ Dividend Reinvestment*	Dividend Pa	•		
*Daily Transfer Amount (Rs.) in "To Scheme"	99 199 499 999*				
Other than ING Tax Savings Fund	**Please note: You may specify any other amount to be tr	ansferred daily such that the	ne minimum transfer amou	unt cannot be below Rs. 99/	
^Daily Transfer Amount (Rs.) In ING Tax Savings Fund	□ 500 □ 1000 □ 1500 □ 2000	Other***		<u> </u>	
	***Please note: You may specify any other amount to be that to be in multiples of Rs.500/- thereafter.	ransferred daily such that t	he minimum transfer amo		fault
9. E-MAIL COMMUNICATION (Please ✓)					
a) I/We wish to receive the Account Statement via e-mail instea	ad of physical document:  Yes  No				
b) If yes, please specify the frequency:   Daily   Weel	• •				
Please note e-statements will be send to the ID provided under t	•				
In case no e-mail id is mentioned, ING Investment Manageme	**	amont as mandated in the	SERI regulations. It is the	recepencibility of the invector to inform the	AMC
incase of change in e-mail d. Non-receipt of e-mails due to suc			SEBITEGUIAUOTIS. ILIS ITIE	responsibility of the investor to inform the	AIVIC
10. NOMINATION DETAILS (For nomination	facility please refer page no. 66)				
11. DECLARATIONS & SIGNATURE(S)					
,					
I/We have read and understood the contents of the Scheme Inform allotment/purchase of units in the 'To Scheme' (as defined in the "ZIP"	ationDdocument of the respective scheme(s) of ING Mutual F	und. I/We hereby apply for	First / Sole		
I/We here declare that I/We are authorised to make this investment in the purpose of any contravention or evasion of any Act, Rules, Regulation	he above mentioned 'To Scheme' and this transfer does not involv	e and is not designed for the	Applicant Guardian/		
Anti Corruption Act or any other applicable laws enacted by the Govern	ment of India from time to time. I/We have understood the details of	of the scheme and I/We have	POA		
not received nor been induced by any rebate or gifts, directly or indire proofs/documents that may be required for the purpose of compliance	e with Prevention of Money Laundering Act. *Applicable to NR	RIs only: I/We confirm that I	Second		
am/We are Non-resident of Indian Nationality/Origin and I/We hereb banking channels or from my/our Non-resident External / Ordinary Aco		m abroad through approved	Applicant/		
I/We hereby declare that I /We am / are authorised to make this investr	nent and that the amount invested in the Scheme is through legiti		POA		
not involve and is not designed for the purpose of any contravention of authority in India. Further I/We are declare that, I/We are not involved in			Third		
beneficial owner (holding>25% of the shares/voting rights) are not link financing activity.			Applicant/		
I hereby agree and undertake to pay a transaction charge of Rs.100/-			POA		-
mutual fund) per subscription of Rs. 10000/- & above and that such trar the distributor; and the balance shall be invested. I further acknowledge			Date:		
through SIP amounts to Rs. 10,000/- &above and in such cases the investments).	transaction charge shall be recovered in 4 installments. (Not	applicable in case of direct		osed to me/us all the commissions (in the form of	
And the Alexander of th				ode), payable to him for the different competing Scher	

Applications from investors residing in USA, Canada, Cuba, Syria, North Korea, Iran, Myanmar and Sudan shall be rejected.

# ING Investment Management (India) Pvt. Ltd.

601/602, Windsor, Off C.S.T Road, Kalina, Santacruz (E), Mumbai 400 098.

T: 1800 200 2267 / 022 4082 7999 / 3385 7999

W: www.ingim.co.in

E: information@in.ing.com



# SIP INVESTMENT FORM

1. AGENT INFO		IIS TOTIM SHOULD BE	Submitted along with the Comm		read the instructions carefully, before f		FFICE USE ONLY
	e (AMFI registered me	mbers only)	Sub Broker Code	Folio No.			Receipt Date / Time
pfront commission sha	I be paid directly by the inve	estor to the AMFI reg	istered Distributors based on the in	vestor's assessment of various	factors including the service rendered b	by the distributor.	
B. UNIT HOLDE	RINFORMATION						
ame of First / Sole	Applicant*		☐ Mr. ☐ Ms	. M/s.		1 1	Date of Birth
	I R S T	N A M	E	L A S T	N A M E	D	DIMIMIYIYIYIY
	Mobile				Email		
	ates via sms on my mobile.		,	Email Communication	,		Daily Weekly Monthly
Statement in physical cop	please tick at the appropriat	te place in the applicat	tion form. On request, the AMC will ch	ange the mode of sending the a	he email address is given by the unit holde account statement. The frequency mentione	d above is applicable only for en	nail account statements.
PAN & KYC Manda Please provided attes		First / S	ole Applicant*	Sec	cond Applicant*	1	Third Applicant*
Enclosed ( 🗸 )		ested PAN Card	KYC Acknowledgment attache	d Attested PAN Card	KYC Acknowledgment attached	Attested PAN Card	KYC Acknowledgment attached
4. REGISTRATIO	N U wish to registe	er the following SIP			· ·		· ·
5. CANCELLATI	ON I wish to cancel	I my SIP					
6. SIP TRANSAC	TION DETAILS	SIP MI	CRO SIP				
Scheme				Pla	n		
Option (Please 🗸 )	Growth* D	ividend	Sub Option (Please ✓ )	Payout Re-invest	ment*		
SIP Date 1st 11	0 <sup>th</sup> 15 <sup>th</sup> 27 <sup>th</sup>			SIP Period	M M Y Y Y Y Y To	MMYYY	Υ
SIP Amount (per ins	allment):			Frequency	☐ Monthly ☐ Quarter	rly ( Jan, Apr, July, Oct )	* Default Option
7. FIRST CHEQ	UE DETAILS						
Cheque Amount		1 1 1 1		Account Type	Savings Current I	NRE NRO	FCNR Others
Cheque Number				Bank Name			
·				Bank Branch			
Cheque Date	DIDIMIMIY	/		Branch City			
8. BANK ACCO	UNT DETAILS FOR	AUTO DEBIT (	Mandatory)				
Name of 1st Account	Holder	,	,				
Name of 2nd Account							
Name of 3rd Account							
Bank Name:	1101001				Branch Name:		
		1	1		Dianch Name.		
Bank City:		Account No.					
9 Digit MICR Code:			leaf from a	ovide a copy of cancelled che n ECS/Direct Debit eligible l		e 🗌 Savings 🔲 Curren	t NRE NRO FCNR
O DECLADATIO	, ,	CR code next to Ch	eque number)				
	ONS & SIGNATURE( rticulars given above are correct a	· /	ss to make payments referred above to deb	it my/our account directly or through p	articipation in ECS. If the transaction is delayed on the transact	or not effected at all for reasons of inco	emplete or incorrect information. I/We would not
nold the user institution respons	ible. I/We will also inform ING Mut e been induced by any rebate or g	tual Fund, about any chan gifts directly or indirectly in	ges in my bank account. I/We have read an making these investments. The ARN holde	d agreed to the terms and conditions in r has disclosed to me/us all the commi	nentioned overleaf. ssions (in the form of trail commission or any othe	r mode), payable to him for the differen	nt competing Schemes of various Mutual Funds
hereby agree and undertake to amount and paid to the distribut	e is being recommended to me/us pay a transaction charge of Rs.1 or; and the balance shall be inves	00/- (in case of existing in ted. I further acknowledge	vestors of the mutual fund) or Rs.150/- (in c e that in case of SIP, such transaction charg	ne current application will result in agg ase of new investors of the mutual fun e shall be applicable only if the total co	sistings of the form of trail commission or any othe regate investments exceeding Rs. 50,000/- in a fi d) per subscription of Rs. 10000/- & above and tha immitment through SIP amounts to Rs. 10,000/- 8	nancial year or rolling period of 12 mo at such transaction charge, if any, shal kabove and in such cases the transac	nins. If be deducted by the AMC from the subscription tion charge shall be recovered in 4 installments.
Not applicable in case of direct	investments).						
Signature (				×		\ _	
(as in bank reco	first/S	Sole Unit holder /			Unit holder	/ \	Third Unit holder
	ATTESTATION (For			n for the different competing Schem	es of various Mutual Funds from amongst whic	h the Scheme is being recommende	d to me/us.
TO. DANKER O	ATTEOTATION (TO	bank use only	,				
	nature of account holde		Account Nu	mber	Signature of authorise	ed Official from Bank (Ba	nk stamp and date)
the Details of Bank a	ccount are correct as p	er our records.					
11. AUTHORISA	TION OF THE BAN	K ACCOUNT H	OLDER (To be filled and	signed by investors)			
To, The Branch Mana			·	· ·			
Bank			Branch			Date	DIDIMIMIYIYIYIY
Sub: Mandate verifica	ation for A/c. No.						
					our above account directly or through		
	have signed and endorsed	d the Mandate Form.	Further, I authorize my representa	tive (the bearer of this request	to get the above Mandate verified. Mar	ndate verification charges, if a	ny, may be charged to my/our account.
Thanking you, Yours sincerely							
•	X First/9	Cala Unit haldar /	Cuardian	× Sonone	L I nit holder	X	Third Unit holder
	FIRSU	Sole Unit holder /	Gudi Uidi I ————————————————————————————————————		Unit holder		Third Unit holder
ING	ACKNO	WLEDGEMENT if	SLIP SIP I	NVESTMENT F	ORM		
		Tilled in by the investor	)	_		Application No.: <b>S</b>	
Received from Mr	./Mrs./Ms						through ECS/Direct Debit.
Folio No.:			SIP Details		ECS / Direct	Debit	OFFICIAL Collection Centre's Stamp & Receipt
Scheme Name:				que Date [	Bank Name:		Date & Time
Option:			r installment) [		Account No.:		
Ориоп				quency : Monthly Q	uarterly		
	I	OID Danie III N	1 M V V V V T	1 1.1 1.1 1.7 1.7 1.7 1.7	VIII Account Type: Covings	Current NRF	1
Sub-Option:		_	Tace Point till you receive your Ac	o [M] M] Y ] Y ] Y	Account Type: Savings	FCNR	Allotment is subject to realisation of ECS Installment

12. SELF ATTESTED DOCUEMENTS OF THE FIRST HOLDER: (please ✓ as applicable)	
Voter ID card Government / Defence ID card Driving License Passport Photo Ration Card Photo Debit card Employee ID cards issued by companies registered with registrar of companies	□ ID card issued to employees of scheduled commercial / state / district co-operative banks. □ Senior citizen / Freedom fighter ID card issued by government. □ Cards issued by universities / deemed universities or institutes under statues like ICAI, ICWA, ICSI. □ Permanent retirement account no. (PRAN) card issued to new pension system (NPS) subscribers by CRA (NSDL). □ Any other photo ID card issued by central government / state governments / municipal authorities / government organisations like ESIC / EPFO.
Photo identification issued by Bank Managers of scheduled commercial banks / Gazatted Officers / Elected Representatives to the legislative assembly /parliament	KYC Acknowledgment

# **INSTRUCTIONS & INFORMATION ON SYSTEMATIC INVESTMENT PLAN**

#### **General Instruction**

The SIP Investment Form should be filled in English and in block letters only. Please tick (<) in the appropriate box where boxes have been provided. The SIP Investment form, complete in all respects should be submitted at any of the ING Mutual Fund branch or at official point of acceptance of transaction(s) of Computer Age Management Services (Pvt) Ltd. (CAMS).

New investors who wish to enroll for SIP are required to fill the SIP Investment form along with the common application form. New investors are advised to read the Scheme Information Document(s) of the respective Scheme(s) carefully before investing. The Scheme Information Document(s)/Key Information Memorandum(s) of the respective Scheme(s) are available with the ING Mutual Fund branches / Brokers / Distributors and also displayed on our website www.ingim.co.in. The common application form number must be compulsorily mentioned in the Systematic Investment Form.

Existing unit holders need not fill the Common Application Form. However they must compulsorily mention their Folio Number in the Systematic Investment Form. Existing unit holders should note that unit holder's details and mode of holding is mandatory (Single, Joint, Anyone or Survivor) will be as per the existing folio number.

Irrespective of the investment amount, mention your PAN details and enclose a photocopy of the PAN proof attested for all applicants including POA holder. In case of a minor, please furnish PAN details and proof of PAN of the Guardian. KYC Acknowledgment should be attached for all investors. If Date of Birth (DOB) not provided application liable to be rejected.

### Systematic Investment Details

Schemes where SIPs are allowed	Please refer Scheme Information Document
Frequency	Monthly or Quarterly
Choice of Dates / Months	1st,10th, 15th and 27th of every month / Jan, Apr, July, Oct
Default Date	If no choice is made, the default date will be 10th
Minimum Investment	Rs.1000/- in monthly and Rs.3000/- in quarterly (In multiples of Rs. 100, except for Tax Saving Scheme which is Rs. 500)
Minimum Period	6 cheques for monthly and 4 cheques for quarterly
Default Period	If the period is not mentioned, the default period will be for 3 years
Load	As per scheme structure.

Units will be allotted on the above application dates. In case the date falls on a Non-Business Day or falls during the book closure period the immediate next Business Day will be considered for the purpose of determining the applicability of NAV subject to the realisation of the cheques.

### SIP Auto Debit - Terms and Conditions

Payment to be made by current dated cheque drawn on any bank which is situated at and is a member of the banker's Clearing House located at the place where the SIP investment form is submitted. No Cash, Money Orders or Postal Orders will be accepted. In case if the cheque is from NRE account, please furnish a NRI declaration / attached cancelled cheque copy from your banker.

The bank account details provided for ECS / Direct Debit should be that of the First SIP cheque only. The bank branch through which the SIP auto debit takes place should participate in local MICR Clearing.

It is mandatory to provide the 9 digit MICR Code which appears on the right side of the cheque number on the cheque leaf alongwith a cancelled cheque leaf from an ECS / Direct Debit eligible bank.

Any cancellation or modification should be submitted 30 days prior to the next auto debit date. Any modification should be accompanied with a new SIP form duly filled in and carrying the revised SIP request details.

Extension of SIP needs to be accompanied with a cancelled cheque leaf only if the debit bank account details remain the same as per the first SIP.

If 3 consecutive SIPs fail, the SIP will automatically stand terminated. Incorrect, incomplete or ambiguous forms are liable to be rejected.

The investor agrees to abide by the terms and condition of ECS / Direct Debit facility of the Reserve Bank of India as applicable at the time of investment and as may be modified from time to time at a later stage.

Investors will not hold ING Mutual Fund, its registrars, banks and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP due date to various clearing cycle of ECS. ING Mutual Fund, its registrars, banks and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.

# **DECLARATION AND SIGNATURES**

a) Signatures can be in English or in any Indian language. Thumb impressions must be attested by a Magistrate/Notary Public under his/her official seal. In case of HUF, the Karta will sign on behalf of the HUF. Similarly, for the Association of Persons (AOP) the application must be signed by the Authorised Signatory. b) Applications on behalf of minors should be signed by their Guardian. c) If the application form is signed by a Power of Attorney (PoA) holder, the form should be accompanied by a notarized photocopy of the PoA. Alternatively, the original PoA can be submitted, which will be returned after verification. d) In case of corporates or any non-individual investors, a list of authorized signatories should be submitted along with the application form.

# LIST OF BANKS WITH DIRECT DEBIT FACILITY (All Branches)

Axis Bank (Please fill 15 Digit Bank Account Numbers Only), IDBI Bank (Please fill between 13-16 Digit Bank Account Numbers Only), ING Vysya Bank, IndusInd Bank (Please fill between 13-16 Digit Bank Account Numbers Only), Kotak Mahindra Bank, Bank Of Baroda (Please fill 14 Digit Bank Account Numbers Only), Punjab National Bank (Please fill 16 Digit Bank Account Numbers Only), Bank Of India (Please fill 15 Digit Bank Account Numbers Only), Vunion Bank Of India (Please fill 15 Digit Bank Account Numbers Only) State Bank of India, Citi Bank, Corporation Bank

# LIST OF ECS LOCATIONS

Delhi	Dehradun	Surat	Gwalior	Mangalore	Chennai	Coimbatore	Haldia
Ludhiana	Gorakhpur	Mumbai	Jabalpur	Udipi	Pondicherry	Kolkata	Asansol
Amritsar	Agra	Goa	Raipur	Hubli	Trichy	Bardhaman	Cuttack
Jalandhar	Jaipur	Pune	Hyderabad	Gadag	Madurai	Durgapur	Raichur
Chandigarh	Bhilwara	Sholapur	Tirupati	Bijapur	Salem	Siliguri	Bikaner
Shimla	Udaipur	Kolhapur	Vijaywada	Belgaum	Erode	Bhubaneshwar	Gangtok
Jammu	Jodhpur	Nasik	Nellore	Davangere	Thirupur	Guwahati	Dargeeling
Kanpur	Rajkot	Aurangabad	Vizag	Shimoga	Calicut	Patna	Anand
Allahabad	Jamnagar	Nagpur	Kakinada	Tumkur	Trichur	Dhanbad	Bhavnagar
Varanasi	Ahmedabad	Indore	Bangalore	Mandya	Cochin	Jamshedpur	Kota
Lucknow	Baroda	Bhopal	Mysore	Gulbarga	Trivandrum	Ranchi	Tirunelveli

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# ING Investment Management (India) Pvt. Ltd.

601/602, Windsor, Off C.S.T Road, Kalina, Santacruz (E), Mumbai 400 098.

T: 1800 200 2267 / 022 4082 7999 / 3385 7999

W: www.ingim.co.in
E: information@in.ing.com



# SIP INVESTMENT FORM

S

TO BE FILLED IN CAPITAL LETTERS.	This form should be sub	mitted along with the Comm				
1. AGENT INFORMATION	are and a second by	Sub Broker Code		UNIT HOLDER INFORMA	TION	DFFICE USE ONLY
Broker Code / Name (AMFI registered	members only)	Sub Broker Code	Folio No.			Receipt Date / Time
Jpfront commission shall be paid directly by the		ed Distributors based on the in	vestor's assessment of va	rious factors including the service re	ndered by the distributor.	
3. UNIT HOLDER INFORMATION						D 4 (D) (
Name of First / Sole Applicant*		☐ Mr. ☐ Ms			1 15	Date of Birth
F I R S T  Mobile	N A M E		L A S T	N A M E Email	D	D M M Y Y Y Y
				Email		
I wish to receive updates via sms on my mob If the option is not given specifically by the unit hold Statement in physical copy please tick at the appro PAN & KYC Mandatory* (Please provided attested PAN card copy) Enclosed (✓)  4. REGISTRATION □ I wish to reg	ler, the AMC will send the accordinate place in the application for First / Sole Line 1 Line	unt statement, annual report & or orm. On request, the AMC will ch		I, if the email address is given by the une account statement. The frequency of Second Applicant*	nit holder in the application form. In cas nentioned above is applicable only for e	Daily Weekly Monthly se the investor wants to receive the Account smail account statements.  Third Applicant*
5. CANCELLATION I wish to car	•					
6. SIP TRANSACTION DETAILS	· ·	) SIP				
Scheme Scheme	OII IWIOIXO	7 011		Plan		
Option (Please ✓ ) ☐ Growth* ☐	Dividend Sub	Option (Please ✓ )	Payout Re-in			
SIP Date 1st 10th 15th 27th	Dividend Odb	Option (Ficase V)	SIP Perio	1	To   M   M   Y   Y   Y	Y
SIP Amount (per installment):						<del></del>
. , , , , , , , , , , , , , , , , , , ,			Frequen	cy Monthly C	Quarterly ( Jan, Apr, July, Oct )	* Default Option
7. FIRST CHEQUE DETAILS		1			T NDE T VET	EOND C.
Cheque Amount			Account Type	Savings Current	□ NRE □ NRO □	FCNR Others
Cheque Number			Bank Name			
			Bank Branch			
Cheque Date D   D   M   M	YYYY		Branch City			
8. BANK ACCOUNT DETAILS FO	R AUTO DEBIT (Mar	ndatory)				
Name of 1st Account Holder						
Name of 2nd Account Holder						
Name of 3rd Account Holder						
Bank Name:				Branch Name:		
	1 1			Dianon Name.		
Bank City:	Account No.:					
9 Digit MICR Code:		leaf from a	ovide a copy of cancelled in ECS/Direct Debit eligi		nt Type 🗌 Savings 🔲 Curre	ent NRE NRO FCNR
, ,	MICR code next to Cheque	number)				
DECLARATIONS & SIGNATUR  We hereby declare that the particulars given above are con		nake payments referred above to deb	it my/our account directly or thro	uch participation in ECS. If the transaction is	delayed or not effected at all for reasons of inc	complete or incorrect information. I/We would not
We hereby declare that the particulars given above are con old the user institution responsible. I'We will also inform IMC We have not received not have been induced by any rebate orn amongst which the Scheme is being recommended to the neeby agree and undertake to pay a transaction charge of mount and paid to the destinution; and the balance shall be in Vot applicable in case of direct investments).	G Mutual Fund, about any changes in e or gifts directly or indirectly in makin ne/us. I confirm I do not have any exis Rs.100/- (in case of existing investor nvested. I further acknowledge that in the confirmation of the	n my bank account. I/We have read and the see investments. The ARN holde sting Micro SIPs which together with the softhe mutual fund) or Rs.150/- (in can case of SIP, such transaction charging).	d agreed to the terms and conditi r has disclosed to me/us all the c ne current application will result i ase of new investors of the mutu e shall be applicable only if the to	ons mentioned overleaf. mmissions (in the form of trail commission o aggregate investments exceeding Rs. 50,0 affund) per subscription of Rs. 10000/- & abo tal commitment through SIP amounts to Rs.	rany other mode), payable to him for the differ 30/- in a financial year or rolling period of 12 m ve and that such transaction charge, if any, sh 10,000/- &above and in such cases the transa	rent competing Schemes of various Mutual Funds nonths. all be deducted by the AMC from the subscription action charge shall be recovered in 4 installments.
Signature (s)						
(as in bank records)			×		×	
Fir The ARN holder has disclosed to me/us all the commission	st/Sole Unit holder / Gua			ond Unit holder themes of various Mutual Funds from amounts	nast which the Scheme is being recommend	Third Unit holder
10. BANKER'S ATTESTATION (F		,			· · · · · · · · · · · · · · · · · · ·	
Certified that the signature of account ho the Details of Bank account are correct a		Account Nu	mber	Signature of aut	horised Official from Bank (B	ank stamp and date)
11. AUTHORISATION OF THE BA	ANK ACCOUNT HOL	DER (To be filled and	signed by investor	rs)		
To, The Branch Manager						
Bank		Branch			Date	DIDIMIMIYIYIYIY
Sub: Mandate verification for A/c. No.	1 1 1 1			1 1		
This is to inform you that I/We have registere	d for making payment towa	rds my investments in ING M	Mutual Fund by debit to	my /our above account directly or	through ECS (Debit Clearing). I/We	hereby authorize you to honour such
payments for which I/We have signed and endo						
Thanking you, Yours sincerely						
X			×		X	
Fi	rst/Sole Unit holder / Gua	ırdian —— —— —— ——	Sec	ond Unit holder		Third Unit holder
	NOWLEDGEMENT SLII to be filled in by the investor)	SIP I	NVESTMENT	FORM	Application No.: <b>S</b>	
Received from Mr./Mrs./Ms				an application for	Systematic Investment Pla	an through ECS/Direct Debit.
Folio No.:		SIP Details		ECS /	Direct Debit	OFFICIAL Collection Centre's Stamp & Receipt
Scheme Name:	Cheque No. L		que Date [	Bank Name:		Date & Time
		stallment) L				
Option:	SIP Date 1 1 10 10		quency: Monthly	11		†
Sub Ontion:	SIP Period M   M	/  Y   Y   Y   Y   <b>T</b>	o MIMIYIY	Account Type: S	Savings Current NRE	Allotment is subject to
Sub-Option:					IRO 🗌 FCNR	

12. SELF ATTESTED DOCUEMENTS OF THE FIRST HOLDER: (please ✓ as applicable)	
Voter ID card  Government / Defence ID card  Driving License  Passport  Photo Ration Card  Photo Debit card  Employee ID cards issued by companies registered with registrar of companies  Photo identification issued by Bank Managers of scheduled commercial banks / Gazatted Officers / Elected Representatives to the legislative assembly /parliament	□ ID card issued to employees of scheduled commercial / state / district co-operative banks.  □ Senior citizen / Freedom fighter ID card issued by government.  □ Cards issued by universities / deemed universities or institutes under statues like ICAI, ICWA, ICSI.  □ Permanent retirement account no. (PRAN) card issued to new pension system (NPS) subscribers by CRA (NSDL).  □ Any other photo ID card issued by central government / state governments / municipal authorities / government organisations like ESIC / EPFO.  □ KYC Acknowledgment
Cinecia / Elected Representatives to the legislative assembly /paniament	

# **INSTRUCTIONS & INFORMATION ON SYSTEMATIC INVESTMENT PLAN**

#### **General Instruction**

The SIP Investment Form should be filled in English and in block letters only. Please tick (<) in the appropriate box where boxes have been provided. The SIP Investment form, complete in all respects should be submitted at any of the ING Mutual Fund branch or at official point of acceptance of transaction(s) of Computer Age Management Services (Pvt) Ltd. (CAMS).

New investors who wish to enroll for SIP are required to fill the SIP Investment form along with the common application form. New investors are advised to read the Scheme Information Document(s) of the respective Scheme(s) carefully before investing. The Scheme Information Document(s)/Key Information Memorandum(s) of the respective Scheme(s) are available with the ING Mutual Fund branches / Brokers / Distributors and also displayed on our website www.ingim.co.in. The common application form number must be compulsorily mentioned in the Systematic Investment Form.

Existing unit holders need not fill the Common Application Form. However they must compulsorily mention their Folio Number in the Systematic Investment Form. Existing unit holders should note that unit holder's details and mode of holding is mandatory (Single, Joint, Anyone or Survivor) will be as per the existing folio number.

Irrespective of the investment amount, mention your PAN details and enclose a photocopy of the PAN proof attested for all applicants including POA holder. In case of a minor, please furnish PAN details and proof of PAN of the Guardian. KYC Acknowledgment should be attached for all investors. If Date of Birth (DOB) not provided application liable to be rejected.

### Systematic Investment Details

Schemes where SIPs are allowed	Please refer Scheme Information Document
Frequency	Monthly or Quarterly
Choice of Dates / Months	1st,10th, 15th and 27th of every month / Jan, Apr, July, Oct
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# LIST OF ECS LOCATIONS

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Ludhiana	Gorakhpur	Mumbai	Jabalpur	Udipi	Pondicherry	Kolkata	Asansol
Amritsar	Agra	Goa	Raipur	Hubli	Trichy	Bardhaman	Cuttack
Jalandhar	Jaipur	Pune	Hyderabad	Gadag	Madurai	Durgapur	Raichur
Chandigarh	Bhilwara	Sholapur	Tirupati	Bijapur	Salem	Siliguri	Bikaner
Shimla	Udaipur	Kolhapur	Vijaywada	Belgaum	Erode	Bhubaneshwar	Gangtok
Jammu	Jodhpur	Nasik	Nellore	Davangere	Thirupur	Guwahati	Dargeeling
Kanpur	Rajkot	Aurangabad	Vizag	Shimoga	Calicut	Patna	Anand
Allahabad	Jamnagar	Nagpur	Kakinada	Tumkur	Trichur	Dhanbad	Bhavnagar
Varanasi Lucknow	Jamnagar Ahmedabad Baroda	Indore Bhopal	Bangalore Mysore	Mandya Gulbarga	Cochin Trivandrum	Jamshedpur Ranchi	Kota Tirunelveli

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# ING Investment Management (India) Pvt. Ltd.

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T: 1800 200 2267 / 022 4082 7999 / 3385 7999

W: www.ingim.co.in
E: information@in.ing.com



# ING COMMON TRANSACTION FORM (For Existing Investors)

Please use a separate form for each transaction

TO BE FILLED IN CAPITAL LETTERS. Please read the instructions carefully, before filling up the application form. All Columns marked \* are mandatory.

I. AGENT INFORMATION		2. EXISTING UNIT HOLDER INFORMATION	OFFICE USE ONLY
Broker Code / Name (AMFI registered members only)	Sub Broker Code	Folio No.	Receipt Date / Time
ont commission shall be paid directly by the investor to the AMFI reg he investor's assessment of various factors including the service ren			
. UNIT HOLDERS DETAILS (Mandatory)	dered by the distributor.		
me of First / Sole Applicant*	☐ Mr. ☐ Ms.	☐ M/s.	
FIRST NAME	LI IVII. LI IVIS.	A S T N A M E	
. PAN / KYC DETAILS (Compulsory for all applicants. Ki			
N & K T C Mandalory	Sole Applicant*	Second Applicant*	Third Applicant*
	Cand	Attacked DANI Cond	DAMested DAN Cord
losed (✓) Attested PAN (  KYC Acknowle	edgment attached	<ul> <li>Attested PAN Card</li> <li>KYC Acknowledgment attached</li> </ul>	<ul><li>Attested PAN Card</li><li>KYC Acknowledgment attached</li></ul>
neme Name			
n / Option / Sub Option			
	ridend Option O Payout	Reinvestment	
order of Option.	nuena Option Trayout	Remivesument	
PLEASE SELECT ANY ONE TRANSACTION	N FROM THE BELOW MEN	NTIONED OPTION	
ADDITIONAL PURCHASE			
eque/DD Amt.:	DD Charges:	Total Amount/Cheque Amount (in figures):	
ount (in words):			
eque/DD No.:	Cheque Date:	Bank:	Branch:
count No.:		Account Type: Savings	☐ Current ☐ NRE ☐ NRO ☐ FCI
ount No		Account Type. Savings	Odirent NIKE NIKO 1101
undertake that the detail of the navment instrument mentioned	above pertain to my/our own bank ac	count in my/our name and is not a third party cheque except quardian.	in case of minor. The AMC reserves the right to reject
		count in my/our name and is not a third party cheque except guardian	in case of minor. The AMC reserves the right to reject
lication in case of third party cheque. Cheque to be drawn in favor		count in my/our name and is not a third party cheque except guardian	in case of minor. The AMC reserves the right to reject
lication in case of third party cheque. Cheque to be drawn in fav	your of the scheme $\overline{I}$ plan applied for.		
REDEMPTION  All units OR No. of units			in case of minor. The AMC reserves the right to reject
REDEMPTION  All units OR No. of units	your of the scheme $\overline{I}$ plan applied for.		
Cheque to be drawn in fav	your of the scheme $\bar{I}$ plan applied for.		
REDEMPTION  All units OR No. of units	your of the scheme $\bar{I}$ plan applied for.	OR Amount (Rs in figures):	
REDEMPTION  All units OR No. of units	our of the scheme / plan applied for.	OR Amount (Rs in figures):	
REDEMPTION All units OR No. of units	our of the scheme / plan applied for.	OR Amount (Rs in figures):	
REDEMPTION All units OR No. of units nount Rs. (in words)  SWITCH Scheme Name an / Option / Sub Option All units OR No. of units	rour of the scheme / plan applied for.	OR Amount (Rs in figures):	
REDEMPTION  All units OR No. of units  SWITCH  Scheme Name an / Option / Sub Option All units OR No. of units an mount Rs. (in words)  and the control of th	rour of the scheme / plan applied for.	OR Amount (Rs in figures):	
REDEMPTION  All units OR No. of units	rour of the scheme / plan applied for.	OR Amount (Rs in figures):	
REDEMPTION All units OR No. of units	rour of the scheme / plan applied for.	OR Amount (Rs in figures):	
REDEMPTION  All units OR No. of units	OR Fixed Units	OR Amount (Rs in figures):	al frequency (Please ✓)
REDEMPTION  All units OR No. of units  nount Rs. (in words)  SWITCH Scheme Name an / Option / Sub Option All units OR No. of units  an / Option / Sub Option  SYSTEMATIC WITHDRAWAL PLAN  thdrawal option: Fixed Sum  fixed Sum	rour of the scheme / plan applied for.	OR Amount (Rs in figures):	al frequency (Please ✓)
REDEMPTION  All units OR No. of units  SWITCH Scheme Name  All units OR No. of units  All units OR No. of units  SYSTEMATIC WITHDRAWAL PLAN  thdrawal option:  Fixed Sum  riod: From M, M, Y, Y, Y, Y, To M, M,  riod: From M, M, Y, Y, Y, Y, To M, M,  riod: From M, M, Y, Y, Y, Y, To M, M,  riod: Trom M, M, Y, Y, Y, Y, Y, To M, M,  riod: Trom M, M, Y,	OR Fixed Units	OR Amount (Rs in figures):	al frequency (Please ✓)
REDEMPTION  All units OR No. of units	OR Fixed Units	OR Amount (Rs in figures):	al frequency (Please ✓)
REDEMPTION  All units OR No. of units  SWITCH Scheme Name  In / Option / Sub Option  All units OR No. of units  In words)  SYSTEMATIC WITHDRAWAL PLAN  Scheme Name  SYSTEMATIC TRANSFER PLAN  Scheme Name  In Standard Transfer Plan  Scheme Name	OR Fixed Units	OR Amount (Rs in figures):  OR Amount (Rs in figures):  Withdrawa  Sth eve	al frequency (Please ✓)  ery month □ 5th of Jan / Apr / July / Or
REDEMPTION  All units OR No. of units  SWITCH Scheme Name  In / Option / Sub Option  SYSTEMATIC WITHDRAWAL PLAN  thdrawal option:  Fixed Sum  SYSTEMATIC TRANSFER PLAN  Scheme Name  SYSTEMATIC TRANSFER PLAN  Scheme Name  In series   SYSTEMATIC TRANSFER PLAN  Scheme Name  In series   SCHEME Name  In series    OR Fixed Units	OR Amount (Rs in figures):  OR Amount (Rs in figures):  Withdrawa  5th eve	al frequency (Please ✓)  ery month □ 5th of Jan / Apr / July / Oc	
REDEMPTION  All units OR No. of units  SWITCH Scheme Name  In / Option / Sub Option  All units OR No. of units  SYSTEMATIC WITHDRAWAL PLAN  thdrawal option:  Fixed Sum  riod: From M, M, Y, Y, Y, Y  Systematic Transfer Plan  Scheme Name  In series of in words)  SYSTEMATIC Transfer Plan  Scheme Name  In series of in words  Systematic Transfer Plan  Scheme Name  In series of in words  In se	OR Fixed Units	OR Amount (Rs in figures):  OR Amount (Rs in figures):  Withdrawa  5th eve	al frequency (Please ✓)  ery month □ 5th of Jan / Apr / July / Oc
REDEMPTION  All units OR No. of units  SWITCH Scheme Name  In / Option / Sub Option  SYSTEMATIC WITHDRAWAL PLAN  thdrawal option:  Fixed Sum  SYSTEMATIC TRANSFER PLAN  Scheme Name  Inster option  SYSTEMATIC TRANSFER PLAN  Scheme Name  Inster option  Inster option  Inster option  Inster option  Inster option  Inster of Transfer Amount:	OR Fixed Units	OR Amount (Rs in figures):  OR Amount (Rs in figures):  Withdrawa  □ 5th eve  Plan / Option / Sub Option  Withdrawal frequency (Please ✓)  Dates: □ 1st □ 10th □ 15th □ 27th	al frequency (Please ✓)  ery month □ 5th of Jan / Apr / July / Od  Monthly □ Quarterly (Jan/Apr/July/Oct)
REDEMPTION  All units OR No. of units  SWITCH  Scheme Name  In / Option / Sub Option  All units OR No. of units  In / Option / Sub Option  SYSTEMATIC WITHDRAWAL PLAN  thdrawal option: Fixed Sum  SYSTEMATIC TRANSFER PLAN  Scheme Name  In / Option / Sub Option  SYSTEMATIC WITHDRAWAL PLAN  SYSTEMATIC TRANSFER PLAN  Scheme Name  In / Option / Sub Option  SYSTEMATIC WITHDRAWAL PLAN  To MI MI  SYSTEMATIC TRANSFER PLAN  Scheme Name  In / Option / Sub Option  SYSTEMATIC TRANSFER PLAN  Scheme Name  In / Option	OR Fixed Units	OR Amount (Rs in figures):  OR Amount (Rs in figures):  Withdrawa  5th eve	al frequency (Please ✓) ery month □ 5th of Jan / Apr / July / O  Monthly □ Quarterly (Jan/Apr/July/Oct)
REDEMPTION  All units OR No. of units  SWITCH Scheme Name  an / Option / Sub Option  All units OR No. of units  inount Rs. (in words)  SYSTEMATIC WITHDRAWAL PLAN  thdrawal option: Fixed Sum  pase  inour in words  SYSTEMATIC TRANSFER PLAN  Scheme Name  ansfer option  stematic Transfer Amount:  nount in words	OR Fixed Units	OR Amount (Rs in figures):  OR Amount (Rs in figures):  Withdrawa  5th eve  Plan / Option / Sub Option  Withdrawal frequency (Please ✓)  Dates: 1st 10th 15th 27th	al frequency (Please ✓)  ery month □ 5th of Jan / Apr / July / Od  Monthly □ Quarterly (Jan/Apr/July/Oct)
REDEMPTION  All units OR No. of units	OR Fixed Units  OR Fixed Units  Acknowledgment \$	OR Amount (Rs in figures):  OR Amount (Rs in figures):  Withdrawa  □ 5th eve  Plan / Option / Sub Option  Withdrawal frequency (Please ✓)  Dates: □ 1st □ 10th □ 15th □ 27th  Slip (To be filled in by the investor)	al frequency (Please ✓)  ery month □ 5th of Jan / Apr / July / Oc  Monthly □ Quarterly (Jan/Apr/July/Oct)
REDEMPTION  All units OR No. of units  SWITCH Scheme Name  In / Option / Sub Option  All units OR No. of units  In / Option / Sub Option  SYSTEMATIC WITHDRAWAL PLAN  thdrawal option: Fixed Sum  riod: From M, M, Y, Y, Y, Y  SYSTEMATIC TRANSFER PLAN  Scheme Name  In series of third party cheque. Cheque to be drawn in fav  Red Sum  SYSTEMATIC WITHDRAWAL PLAN  Scheme Name  In series of third party cheque. Cheque to be drawn in fav  Red Sum  SYSTEMATIC TRANSFER PLAN  Scheme Name  In series of third party cheque. Cheque to be drawn in fav  Red Sum  SYSTEMATIC TRANSFER PLAN  Scheme Name  In series of third party cheque. Cheque to be drawn in fav  Red Sum  Systematic Transfer Amount:  In ount in words	OR Fixed Units	OR Amount (Rs in figures):  OR Amount (Rs in figures):  Withdrawa  □ 5th eve  Plan / Option / Sub Option  Withdrawal frequency (Please ✓)  Dates: □ 1st □ 10th □ 15th □ 27th  Slip (To be filled in by the investor)	al frequency (Please ✓)  ery month □ 5th of Jan / Apr / July / Oc  Monthly □ Quarterly (Jan/Apr/July/Oct)  OFFICIAL
REDEMPTION  All units OR No. of units	OR Fixed Units  OR Fixed Units  Acknowledgment \$	OR Amount (Rs in figures):  OR Amount (Rs in figures):  Withdrawa  □ 5th eve  Plan / Option / Sub Option  Withdrawal frequency (Please ✓)  Dates: □ 1st □ 10th □ 15th □ 27th  Slip (To be filled in by the investor)  Application/Folio No	al frequency (Please ✓)  ery month □ 5th of Jan / Apr / July / Od  Monthly □ Quarterly (Jan/Apr/July/Oct)  OFFICIAL  Collection Centre, Date & Stamp
REDEMPTION  All units OR No. of units  SWITCH  Scheme Name  In / Option / Sub Option  All units OR No. of units  SYSTEMATIC WITHDRAWAL PLAN  thdrawal option: Fixed Sum  riod: From M, M, Y, Y, Y, Y  SYSTEMATIC TRANSFER PLAN  Scheme Name  Inser option  sase  Inser opt	OR Fixed Units  OR Fixed Units  Y Y Y Y Y  Acknowledgment \$	OR Amount (Rs in figures):  OR Amount (Rs in figures):  Withdrawa  □ 5th eve  Plan / Option / Sub Option  Withdrawal frequency (Please ✓)  Dates: □ 1st □ 10th □ 15th □ 27th  Slip (To be filled in by the investor)  Application/Folio No  Cheque Amount (Rs.)	al frequency (Please ✓)  ery month □ 5th of Jan / Apr / July / Od  Monthly □ Quarterly (Jan/Apr/July/Oct)  OFFICIAL  Collection Centre, Date & Stamp
REDEMPTION  All units OR No. of units  SWITCH Scheme Name  In / Option / Sub Option  All units OR No. of units  SYSTEMATIC WITHDRAWAL PLAN  thdrawal option: Fixed Sum  riod: From M, M, Y, Y, Y, Y  Scheme Name  Insser option  sase v)  riod: From M, M, Y, Y, Y, Y  To M, M, Y, Y, Y, Y  To M, M, Y, Y, Y, Y  To M, M, M, Y, Y, Y, Y  To M, M, M, Y, Y, Y, Y  Scheme Name  Insser option  sase v)  riod: From M, M, Y, Y, Y, Y, Y  To M, M, M, Y, Y, Y, Y, Y  To M, M, M, Y, Y, Y, Y, Y  To M, M, M, Y, Y, Y, Y, Y  To M, M, M, Y, Y, Y, Y, Y, Y  To M, M, M, Y, Y, Y, Y, Y, Y  To M, M, M, Y, Y, Y, Y, Y, Y, Y  To M, M, M, Y, Y, Y, Y, Y, Y, Y, Y  To M, M, M, Y,	OR Fixed Units  OR Fixed Units  Acknowledgment S	OR Amount (Rs in figures):	al frequency (Please ✓)  ery month □ 5th of Jan / Apr / July / Od  Monthly □ Quarterly (Jan/Apr/July/Oct)  OFFICIAL  Collection Centre, Date & Stamp
REDEMPTION  All units OR No. of units	OR Fixed Units  OR Fixed Units  Y Y Y Y Y  Acknowledgment S  g:  Drawn on OR Units	OR Amount (Rs in figures):  OR Amount (Rs in figures):  Withdrawa  □ 5th eve  Plan / Option / Sub Option  Withdrawal frequency (Please ✓)  Dates: □ 1st □ 10th □ 15th □ 27th  Slip (To be filled in by the investor)  Application/Folio No  Cheque Amount (Rs.)	al frequency (Please ✓)  ery month □ 5th of Jan / Apr / July / Oct  Monthly □ Quarterly (Jan/Apr/July/Oct)  OFFICIAL  Collection Centre, Date & Stamp



6. CHANGE OF ADDRESS (Incase if the Folio is KYC compliant, please submit change of address to CVL)	
PIN CODE	_
District State	
Residence Office Fax	
Mobile	
7. E-MAIL COMMUNICATION	
	1
□ I wish to receive documents via email. (Please ✓) □ Physical Communication □ Email Communication (Please ✓) Frequency □ Daily □ Weekly □ Mont	hlv
If the option is not given specifically by the unit holder, the AMC will send the account statement, annual report & other communication by email, if the email address is given by the unit holder in the application form. In case the in	•
wants to receive the Account Statement in physical copy please tick at the appropriate place in the application form. On request, the AMC will change the mode of sending the account statement. The frequency mentioned above applicable only for email account statements.	S
8. FOLIO CONSOLIDATION	
I/We wish to consolidate the following folio numbers	
TO Sala Nambara	
Folio Number P.S. Details in all folios to be merged should be identical to the folio number to be merged to.	
9. DECLARATIONS & SIGNATURE(S)	
Applications by Individuals/HUF: I/We have read and understood the contents of the SID and I/We hereby apply to the trustee of ING Mutual Fund for units of Schemes, as indicated above and agree to abide by the terms, conditions, rules and regulations of the relevant scheme. I/We have not received	
nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We hereby declare that I/We am/are authorised to make this investment in the above mentioned Scheme and that the amount invested in Scheme is through legitimate sources only and does not involve and is not declared to the average of sources that and exceeding the average of sources only and does not involve and is not provided to the average of sources only and does not involve and is not provided to the average of sources only and does not involve and is not provided to the average of sources only and does not involve and is not provided to the average of sources only and does not involve and is not provided to the average of sources only and does not involve and is not provided to the average of sources only and does not involve and is not provided to the average of sources only and does not involve and is not provided to the average of sources only and does not involve and is not provided to the average of sources only and does not involve and is not provided to the average of sources only and does not involve and is not provided to the average of sources only and does not involve and is not provided to the average of sources only and does not involve and is not provided to the average of sources only and does not involve and is not provided to the average of sources only and average of sources only are sources only and average of sources only and average of sources	
designed for the purpose of any contravention and evasion of any Act, Rules, Regulations, Notifications or Directions issued by any regulatory authority in India.  Second	$\dashv$
Applications other than Individuals/HUF: I/We certify that as per the Memorandum and Articles of Association of the Company, Bye laws, Trust Deed or Partnership Deed and resolutions passed by the Company/ Firm/ Trust, I am/We are authorise to enter into this transactions for and on behalf of the	
Company/Firm/Trust.  Applicable to NRIs only: I/We confirm that I am/we are Non Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for the	
subscriptions have been remitted from abroad through approved banking channels or from my/our Non Resident External/Ordinary account/FCNR/NRSR  Applicant/ POA  Applicant/ POA	
I/We undertake that all additional purchases made under this folio are from funds received from abroad through approved banking channels or from funds in my/ our NRE/FCNRAccount.	
I/We hereby declare that I/We am / are authorised to make this investment and that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions issued by any regulatory authority in India. Further I/We are declare that, I/We are not involved in any high risk occupation. In case of non-individual(s), I/We here by confirm that the ultimate beneficial owner (holding>25% of the shares/voting rights) are not linked to any sanction/high risk countries and are not involved in any money laundering/terrorist financing activity.	es of
I hereby agree and undertake to pay a transaction charge of Rs. 100/- (in case of existing investors of the mutual fund) or Rs. 150/- (in case of new investors of the mutual fund) per subscription of Rs. 10000/- & above and that such transaction charge, if any, shall be deducted by the AMC from the subscription amount and paid to the distributor; and the balance shall be invested. I further acknowledge that in case of SIP, such transaction charge shall be applicable only if the total commitment through SIP amounts to Rs. 10,000/- &above and in such cases the transaction charge shall be recovered in 4 installments. (Not applicable in case of direct investments).	
Applications from investors residing in USA, Canada, Cuba, Syria, North Korea, Iran, Myanmar and Sudan shall be rejected	d.

# ING Investment Management (India) Pvt. Ltd.

601/602, Windsor, Off C.S.T Road, Kalina, Santacruz (E), Mumbai 400 098.

T: 1800 200 2267 / 022 4082 7999 / 3385 7999



# **NOMINATION FORM**

I. UNIT HOLDER INFORMATION  Folio No. (Application No.	OFFICE USE ONLY
Folio No./Application No.	Receipt Date / Time
2. UNIT HOLDERS DETAILS (Mandatory)	
ame of First / Sole Applicant Mr. Ms. N	
F      R   S   T     N   A   M   E                   L   A   S	T   N   A   M   E
B. NOMINATION	
Ne, (1)	(2)
	hereby nominate/cancel* the following persons more particularly described hereunder made
me / us on the day of in	espect of the units bearing Folio No./Application No
We also understand that all payments and settlements will be made to the nominee(s) and	shall be a valid discharge by the AMC/Mutual Fund/Trustees.
trike out which is not applicable)	
lame and address of the First Nominee Relationship	_ To be furnished in case nominee is a Minor
lame — Percentage (* of Allocation	
ddress ————	
Signature of Nominee	Address of Guardian Signature of Nominee
AN No.	PAN No.
No. of Pith Co. London London	Relationship with the nominee:
late of Birth D D M M Y Y Y Y	_
lank Account Details of the First Nominee	
lame of the Bank	Branch City City
ccount No.	Branch Address
ccount Type Savings Current NRE NRO	MICR Code
tTGS Code	NEFT Code
lame and address of the Second Nominee Relationship	To be furnished in case nominee is a Minor
Percentage (* of Allocation	%)
ddress	Name of Guardian
	Address of Guardian
AN No. Signature of Nominee	PAN No. Signature of Nominee
	Relationship with the nominee:
late of Birth D D M M Y Y Y Y	
ank Account Details of the Second Nominee	
lame of the Bank	Branch City City
ccount No.	Branch Address
ccount Type Savings Current NRE NRO	MICR Code
TGS Code	NEFT Code
lame and address of the Third Nominee Relationship	To be furnished in case nominee is a Minor
Percentage (	%)
ddress	Name of Guardian
- Landing Control of the Control of	Address of Guardian
AN No. Signature of Nominee	PAN No. Signature of Nominee
	Relationship with the nominee:
ate of Birth D D M M Y Y Y Y	
lank Account Details of the Third Nominee	
lame of the Bank	Branch City City
ccount No.	Branch Address
ccount Type Savings Current NRE NRO	MICR Code
RTGS Code	NEFT Code
GNATURE(S)	
	TECALA DESCRIPTION
Sole/First Applicant/Guardian Second A	Applicant Third Applicant
Acknowledgment Slip (To b	pe filled in by the investor)  OFFICIAL
	pe filled in by the investor)  one filled in by the investor)  one filled in by the investor)  OFFICIAL  Collection Centre, Date & Stamp

# INSTRUCTIONS FOR NOMINATION

- 1. Nomination shall be registered only if the form is filled completely.
- 2. Nomination shall be mandatory for all the new folios/accounts opened by non individuals. Investor who do not wish to nominate must mention about their non intention to nominate.
- Nomination should not be allowed in a folio held on "behalf of a minor".
- 4. Where the units are held by more than one person jointly, the joint unit holders may together nominate maximum of three nominees for a particular folio. It is mandatory to indicate clearly the percentage of allocation/share in favour of each of the nominees against their name and such allocation/share should be in whole numbers without any decimals making a total of 100%.
- 5. In the event of such allocation not being clearly mentioned for each of the nominees, the AMC shall invoke the default option and shall settle the claim equally amongst all the nominees.
- 6. The Nomination can be made only by individuals applying for / holding unit on their own behalf singly or jointly. Non individuals including a company, body corporate, PSU, AOP, BOI Society, Trust, Partnership Firm, Karta of HUF, Banks, FIIs and holders of POA cannot nominate. A minor cannot nominate.
- 7. Non individuals including a company, body corporate, PSU, AOP, BOI, Society, Trust, Partnership Firm, Karta of HUF, Banks, FIIs and holders of POA cannot be a nominee. A minor can be nominated and in that event the name, address and PAN number of the guardian of the minor nominee shall be provided by the Unit holder. If no guardian is provided, nomination of minor will be invalid. A NRI can be nominee subject to the exchange controls in force from time to time.
- 8. Nomination in respect of the Units stands rescinded upon the redemption of Units.
- 9. Transfer of Units / payments to the nominee(s) shall be valid and effectual discharge by the AMC/Trustee/Mutual Fund of all liability towards the estate of the deceased Unit holder against the legal heir.
- 10. In case of different nominee(s) being provided by the investor at the time of additional investments, the earlier nominee(s) registered by the AMC for the folio shall be overwritten by the new nominee(s) provided.
- 11. On cancellation of nomination, where multiple nominees have been selected the nomination shall be cancelled for all the nominees and not for one or more of the multiple nominees, in case such a request has been provided by the investor.
- 12. On cancellation of the nomination, the nomination shall stand rescinded and the AMC/Trust shall not be under any obligation to transfer the Units in favour of the nominee(s).
- 13. Nomination would be maintained at the folio / account level and would be applicable for investments in all Schemes in the folio/ account.
- 14. Where a folio has joint holders, all joint holders should sign the request for nomination/cancellation of nomination, even if the mode of holding is not "joint".

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# Third Party Payment Declaration Slip



Declaration Slip No.:

**Third Party Payment Declaration Slip** should be completed in **English** and in **BLOCK LETTERS** only. (Please read the Third Party Payment Rules and Instructions carefully before completing this Slip)

FOR OFFICE USE ONLY													
Date of Receipt			Folio No.					Bra	nch Trans.	No.			
1. BENEFICIAL INVESTOR INFORMATION	(Refer Instruction No.	2)											
Folio No. (For existing investor)					Applica	ition No.							
NAME OF FIRST/SOLE APPLICANT (BENEF	FICIAL INVESTOR)					1 1							
Mr. Ms. M/s.													
2. THIRD PARTY INFORMATION (Ref	fer Instruction No. 3)												
NAME OF THIRD PARTY (PERSON MAKING	S THE PAYMENT)			1 1									
Mr. Ms. M/s.													
Nationality		PAN#							ease tick ( <li>andatory for</li>		Attached t)		
#Mandatory for any amount. Please attach PA				). 8.									
NAME OF CONTACT PERSON & DESIGNAT	TON (in case of non-l	ndividual Third	Party)										
													_
Designation													
MAILING ADDRESS (P.O. Box Address may r	not be sufficient)		1 1			1 1			1 1		1 1	1 1	
													_
CITY		STATE						PIN	CODE				_
CONTACT DETAILS	STD Code												
Tel.: Off.	Tel.: Re	S.			1	Mobile							
Fax	Email												
RELATIONSHIP OF THIRD PARTY WITH THE	E BENEFICIAL INVESTOR (R	efer Instruction	No. 3)		[Please tick	( ✓ ) as a		l ployee (s	)				
Beneficial Investor		Client						pioyee (s	<i>)</i>				
Relationship of Parent Third Party with Grand Paren		Custodian					Employ	yer					
the Beneficial Related Pers		SEBI Regi	istration No.	of Custodia	in								
Investor		Registration	on Valid Till	D D	M M Y Y	YY							
Budantin by 1911	( Please specify)	1044 1 1					104/						
Third Party behalf of minor is	t the payment made on s in consideration of affection or as a gift.	behalf of F	FII/ Client an	payment is not the source provided to		t.	behalf of	of employ	it the payi ree(s) und s through	der Syste		ns.	
3. THIRD PARTY PAYMENT DETAILS	(Refer Instruction No. 4)												
<b>Mode of Payment</b> [Please tick (✓)]	N	landatory En	closure(s)	*									
Cheque	o	case the acco f the bank pass ank account.	ount numbe sbook / state	r and accou ement of ba	int holder name ink account or	e of the the letter from	ird party the ban	is not prok k certifyi	e-printed ng that th	on the one third	cheque the	hen a cop intains a	у
Pay Order		A proof of debit to	the investor's	bank account	in the form of a ba	ınk manager	's certificate	e (in origina	al) with deta	ils of acco	ount holder	's Name, ba	ınk
Demand Draft	2.	account number at A copy of the acknowledge are available	owledgment fr le: or	om the bank, w	herein the instruct		•						
Banker's Cheque Pre-funded instrument issued by the Bar	nk against Cash  3.	A copy of the passi that such bank acc	book/bank sta count number	tement evidend of the investor	cing the debit for is is the same as the	suance of a F / one of the r	Pay Order, I registered b	Demand Do ank accou	raft, Banker nt mandate	's cheque (s) with th	, etc. It may e fund or th	/ also be not ne bank deta	ed ails
RTGS	against saoii	mentioned in the a	ipplication form	1.									_
NEFT		opy of the Instr	ruction to th	e Bank stat	ting the Bank A	Account No	umber wh	nich has	been del	oited.			
Fund Transfer ECS													
*ING Mutual Fund/ING Investment Manager	ment (India) Pvt. Ltd. ("AMC"	) reserves the i	riaht to see	k informatio	n and /or obtai	in such oth	ner additi	ional dod	uments/i	nformat	ion from	the Third	_
Party for establishing the identity of the Third													
Amount# in figures (₹)													_
in words  Cheque/DD/PO/UTR No.				Cheque	/DD/PO/RTGS	Date							
								DD	MM		YYYY	r	_
Pay- in Bank A/c No.							ı		1 1	1	1 1	1 1	
Name of the Bank				l. Cit.									
Branch	NGS CURRENT	□ NRE	□ NF	k City	FCNR	П ОТН	IERS _				(nlea	se specify	v)
J. 1000 drift 13 po [1 10000 troit ( · /]											\pica:	as about	//

# 4. DECLARATIONS & SIGNATURE/S (Refer Instruction 5) THIRD PARTY DECLARATION I/We confirm having read and understood the Third Party Payment rules, as given below and hereby agree to be bound by the same. I/We declare that the information declared herein is true and correct, which ING Mutual Fund / ING Investment Management (India) Pvt. Ltd. (AMC) is entitled to verify directly or indirectly. I agree to furnish such further information as ING Mutual Fund /AMC may require from me/us. I/We agree that, if any such declarations made by me/us are found to be incorrect or incomplete, ING Mutual Fund/AMC is not bound to pay any interest or compensation of whatsoever nature on the said payment received from me/us and shall have absolute discretion to reject / not process the Application Form received from the Beneficial Investor(s) and refund the subscription monies. I/We hereby declare that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions issued by any regulatory authority in India. I/We will assume personal liability for any claim, loss and/or damage of whatsoever nature that ING Mutual Fund/AMC may suffer as a result of accepting the aforesaid payment from me/us towards processing of the transaction in favour of the beneficial investor(s) as detailed in the Application Form. Applicable to NRIs only: I/We confirm that I am/We are Non-Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my / our Non-Resident External / Ordinary Account /FCNR Account. Yes No If yes, (✓) Repatriation basis Non-repatriation basis DD MM YYYY Signature of the Third Party

# BENEFICIAL INVESTOR(S) DECLARATION

I/We certify that the information declared herein by the Third Party is true and correct. I/We acknowledge that ING Mutual Fund/ING Investment Management (India) Pvt. Ltd. (AMC) reserves the right in its sole discretion to reject/not process the Application Form and refund the payment received from the aforesaid Third Party and the declaration made by the Third Party will apply solely to my/our transaction as the beneficial investor(s) detailed in the Application Form. ING Mutual Fund/ AMC will not be liable for any damages or losses or any claims of whatsoever nature arising out of any delay or failure to process this transaction due to occurrences beyond the control of ING Mutual Fund/AMC.

Applicable to Guardian receiving funds on behalf of Minor only:

I/We confirm that I/We are the legal providing of the Minor, registered in folio and have no objection to the funds provided towards Subscription of Units in this Scheme on behalf of the minor.

DD	MM	YYYY

	First / Sole Applicant / Guardian
SIGNATURE/S	Second Applicant
O)	Third Applicant

## THIRD PARTY PAYMENT RULES

- 1. In order to enhance compliance with Know your Customer (KYC) norms under the Prevention of Money Laundering Act, 2002 (PMLA) and to mitigate the risks associated with acceptance of third party payments, Association of Mutual Funds of India (AMFI) issued best practice guidelines on "risk mitigation process against third party instruments and other payment modes for mutual fund subscriptions". AMFI has issued the said best practice guidelines requiring mutual funds/asset management companies to ensure that Third-Party payments are not used for mutual fund subscriptions.
- $2a. \quad \text{The following words and expressions shall have the meaning specified herein:} \\$ 
  - (a) "Beneficial Investor" is the first named applicant/ investor in whose name the application for subscription of Units is applied for with the Mutual Fund.
  - (b) "Third Party" means any person making payment towards subscription of Units in the name of the Beneficial Investor.
  - (c) "Third Party payment" is referred to as a payment made through instruments issued from a bank account other than that of the first named applicant/ investor mentioned in the application form.

## For example:

- Illustration 1: An Application submitted in joint names of A, B & C alongwith cheque issued from a bank account in names of C, A & B. This is a valid application.
- Illustration 2: An Application submitted in joint names of A & B & C alongwith cheque issued from a bank account in names of B, C & Y. This is an invalid application.
- Illustration 3: An Application submitted in joint names of A, B & C alongwith cheque issued from a bank account in name of A. This is a valid application.

# 2b EXCEPTIONS:

As referred to in point 2a above, following are the exceptional cases where third party payments will be accepted subject to submission of requisite documentation / declarations.

 Payment by Parents / Grand-Parents / Related Persons\* on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs. 50,000 for each regular purchase or per SIP installment;

- ii) Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility or lump sum/one-time subscription, through payroll deductions.
- iii) Custodian on behalf of an FII or a Client.
- \*'Related Person' means any other person investing on behalf of a minor in consideration of natural love and affection or as a gift.

Investors intending to make third party payments under the above mentioned 'exceptional cases' are required to submit each of the following documents while submitting the duly filled in application form failing which applications for subscriptions for units will be either rejected / not processed / refunded:

- Investors (applicant) and the person making the payment (third party) on behalf of the applicant should attach their valid KYC Acknowledgement Letter received from CDSL Ventures Limited ("CVL") to the application form;
- ii) Investors (applicant) and the person making the payment (third party) on behalf of the applicant should attach the "Third Party Payment Declaration Slip' stating their respective bank account details, the relationship with the investor (applicant) and other details required therein. This form shall form part of the application forms and the same shall be available at the nearest designated Official Point of Acceptance of ING Mutual Fund.
- Applications submitted through the above mentioned 'exceptional cases' are required to comply with the following, without which applications for subscriptions for units will be rejected/not processed/refunded.
  - (i) Mandatory KYC for all investors (guardian in case of minor) and the person making the paymenti.e. third party.
  - (ii) Submission of a complete and valid 'Third Party Payment Declaration Form' from the investors (guardian in case of minor) and the person making the payment i.e. third party.
- 2d. Investor(s) are requested to note that any application for subscription of Units of the Scheme(s) of ING Mutual Fund accompanied with Third Party payment other than the above mentioned exceptional cases as described in Rule (2b) above is liable for rejection without any recourse to Third Party or the applicant investor(s).

The above mentioned Third Party Payment Rules are subject to change from time to time. Please contact any of the Investor Service Centres of AMC/CAMS or visit our website www.ingim.co.in for any further information or updates on the same.

### INSTRUCTIONS FOR THIRD PARTY PAYMENT DECLARATION SLIP

### 1. GENERAL INSTRUCTIONS

Please read the terms of the Key Information Memorandum, the Scheme Information Document (SID) and Statement of Additional Information (SAI) carefully before filling the Third Party Payment Declaration Slip (hereinafter referred to as 'Declaration Slip').

The Declaration Slip should be completed in ENGLISH and in BLOCK LETTERS only. **Please tick in the appropriate box for relevant declarations wherever applicable.** Please do not overwrite. For any correction / changes (if any) made in the Declaration Slip, the corrections made shall be authenticated by cancelling and re-writing the correct details and counter-signed by the Third Party and the Beneficial Investor(s).

Applications along with the Declaration Slip completed in all respects, must be submitted at the Official Points of Acceptance / Investor Service Centres (ISCs) of ING Mutual Fund.

In case the Declaration Slip does not comply with the above requirements, ING Mutual Fund / ING Investment Management (India) Pvt. Ltd. (AMC) retains the sole and absolute discretion to reject / not process such Declaration Form and refund the subscription money and shall not be liable for any such rejection.

### 2. BENEFICIAL INVESTOR INFORMATION

The Third Party should provide the Folio Number of the Beneficial Investor already having an account in any of the ING Mutual Fund Schemes in Section 1 of the Declaration Slip. In case the Beneficial Investor does not have a Folio Number, the Third Party should mention the Application Number as stated in the Application Form. Name must be written in full.

### 3. THIRD PARTY INFORMATION

"Third Party" includes the Parent, Grand Parent, Related Person, Custodian, or Employer, making payment towards subscription of Units in the name of the Beneficial Investor(s). Full Name and relationship of Third Party with the Beneficial Investor must be provided.

The Relationship declared by the Third Party will suggest that the payment made on behalf of Beneficial Investor(s) is:

- a. On behalf of a minor in consideration of natural love and affection or as gift for a value not
  exceeding ₹ 50,000/- (which includes each regular purchase or per SIP installment)
  made by Parents/Grand Parents/ Related Persons or
- Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility or lump sum/one-time subscription, through payroll deductions; or
- On behalf of an FII or a Client made by the Custodian. Mailing address and contact details
  of Third Party must be written in full.

#### 4. THIRD PARTY PAYMENT DETAILS

Third Party must provide in the Declaration Slip the details of the Pay-in Bank Account i.e. account from which subscription payment is made in the name of the Beneficial Investor (s).

The Declaration Slip with incomplete payment details shall be rejected. The following document(s) is/are required to be submitted by Third Party as per the mode of payment selected:

# (i) If payment is made by cheque:

An investor at the time of his / her purchase of units must provide in the application form the details of his pay-in bank account (i.e. account from which a subscription payment is made) and his pay-out bank account (i.e. account into which redemption / dividend proceeds are to be paid).

The AMC / Mutual Fund / Registrar & Transfer Agent (R&TA) will identify whether the said payment is a third party cheques on the basis of either matching of pay-in bank account details or by matching the bank account number / name / signature of the first named applicant / investor with the name / account number / signature available on the cheque. If the name is not pre-printed on the cheque or signature on the cheque does not match, then the first named applicant / investor should submit any one of the following documents failing which applications for subscriptions for units will either be rejected / not processed / refunded:

-a copy# of the bank passbook or a statement of bank account having the name and address of the account holder and account number;

#(Note: Investors should also bring the original documents along with the documents mentioned above to the designated Official Points of Acceptance of ING Mutual Fund. The copy of such documents will be verified with the original documents to the satisfaction of the AMC/ Mutual Fund / R&T and then returned across the counter to the investor after due verification.)

-a letter\* (in original) from the bank on its letterhead certifying that the investor maintains an account with the bank, along with information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available)

\*(Note: The above letter should be certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number.)

#### (ii) If payment is made through pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque etc:

Investors should attach a Certificate (in original) from the issuing banker with the purchase application, stating the Account holder's name and the Account Number which has been debited for issue of any of the aforesaid instruments. The said Certificate should be duly certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number. The account number mentioned in the Certificate should be a registered bank account or the first named applicant / investor should be one of the account holders to the bank account debited for issue of such instruments.

# (iii) If payment is made through a pre-funded instrument issued by the Bank against Cash:

The AMC/ Mutual Fund / R&T will accept purchase applications from investors if accompanied by a pre-funded instrument issued by a bank against cash only for

investment amounts of less than 50,000 subject to the investor submitting a Certificate (in original) obtained from the bank giving details of the name, address and PAN (if available) of the person who has requested for the payment instrument. The said Certificate should be duly certified by the bank manager with his / her full signature, name, employee code, bank seal and contact number. The AMC / Mutual Fund / R&TAwill check that the name mentioned in the Certificate matches with the first named investor.

Accordingly, the AMC/ Mutual Fund / R&TA has the right to either reject/not process any applications, wherein payment is made through a pre-funded instrument issued by a bank against cash for an investment amount of "Rs. 50,000/- and more".

### (iv) If payment is made through RTGS, Bank Account-to-Account Transfer, NEFT, ECS, etc.

Investors should attach to the purchase application form, an acknowledged copy of the Instruction to the bank stating the account number debited. The account number mentioned on the transfer instruction copy should be a registered bank account or the first named applicant / investor should be one of the account holders to the bank account debited for such electronic transfer of funds.

#### (v) If payment is made through net banking:

For payments through net banking, AMC/ Mutual Fund / R&TA shall endeavour to obtain the details of the bank account debited from the payment gateway service provider and match the same with the registered pay-in accounts. In case it is found that the payment is not made from a registered bank account or from an account not belonging to the first named unit holder, the AMC/ Mutual Fund / R&TA shall reject the transaction with due intimation to the investor.

**Note:** The above list is not a complete list and is only indicative in nature and not exhaustive. The AMC/ Mutual Fund / R&TA reserves the right to decide whether a cheque is a third party cheque for any other method of payment not included above and either reject/ not process the transaction with due intimation to the investor.

Further, in case the application for subscription does not comply with the above provisions, the AMC /Trustee retains the sole and absolute discretion to reject / not process such application and refund the subscription money and shall not be liable for any such rejection. Further, the AMC /Trustee reserves the right to modify the aforesaid requirements at their sole discretion.

### 5. SIGNATURE(S)

Signature(s) should be in English or in any Indian Language. Declarations on behalf of minors should be signed by their Guardian.

### 6. PERMANENT ACCOUNT NUMBER

It is mandatory for the Third Party to mention the permanent account number (PAN) irrespective of the amount of Purchase\*. In order to verify that the PAN of Third Party has been duly and correctly quoted therein, the Third Party shall attach along with the Declaration Form, a photocopy of the PAN card duly self-certified along with the original PAN card. The original PAN Card will be returned immediately across the counter after verification.

\*includes fresh/additional purchase, Systematic Investment Plan.

Declaration Slip not complying with the above requirement will not be accepted/processed. For further details, please refer Section "Important note on money laundering, know your customer and investor protection" of the Statement of Additional Information available on our website www.ingim.co.in

### 7. PREVENTION OF MONEY LAUNDERING

SEBI vide its circular reference number ISD/CIR/RR/AML/1/06 dated January 18, 2006 mandated that all intermediaries including Mutual Funds should formulate and implement a proper policy framework as per the guidelines on anti money laundering measures and also to adopt a Know Your Customer (KYC) policy.

The Third Party should ensure that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designated for the purpose of any contravention or evasion of the provisions of the Income Tax Act, Prevention of Money Laundering Act, Prevention of Corruption Act and / or any other applicable law in force and also any laws enacted by the Government of India from to time or any rules, regulations, notifications or directions issued thereunder

To ensure appropriate identification of the Third Party and with a view to monitor transactions for the prevention of money laundering, ING Mutual Fund/AMC reserves the right to seek information, record investor's telephonic calls and or obtain and retain documentation for establishing the identity of the third party, proof of residence, source of funds, etc. It may re-verify identity and obtain any incomplete or additional information for this purpose.

ING Mutual Fund, The Board of Trustees of ING Mutual Fund, ING Investment Management (India) Pvt. Ltd. and their Directors, employees and agents shall not be liable in any manner for any claims arising whatsoever on account of freezing the folios/ rejection of any application / allotment of Units or mandatory redemption of Units due to non compliance with the provisions of the Act, SEBI/AMFI circular(s) and KYC policy and / or where the AMC believes that transaction is suspicious in nature within the purview of the Act and SEBI/AMFI circular(s) and reporting the same to FIU-IND. For further details, please refer Section 'Prevention of Money Laundering' under the Statement of Additional Information available on our website www.ingim.co.in

# 8. KNOW YOUR CUSTOMER (KYC) COMPLIANCE

It is mandatory for the Third Party to quote the KYC Compliance Status and attach proof of KYC Compliance viz. KYC Acknowledgement Letter (or Printout of KYC Compliance Status downloaded from CVL website (www.cvlindia.com) using the PAN Number. Declaration Form without a valid KYC Compliance of Third Party will be rejected.

In the event of non-compliance of KYC requirements, ING Mutual Fund / AMC reserves the right to freeze the folio of the investor(s) and affect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any.

For further details, please refer Section "Important note on money laundering, know your customer and investor protection" of the Statement of Additional Information available on our website www.ingim.co.in.

# **Guidelines to Filling the ZIP Application Form**

Investment in ZIP should be done by filling a ZIP application form. This form has to be used for effecting a ZIP transfer either through an existing folio (including switch) or for putting in a fresh investment. The form should be submitted to any of the designated official points of acceptance of the Mutual Fund. The cut-off time for the application would be as per the Scheme Information Document of the respective schemes.

After submission of the forms the acknowledged slip will be handed over to the investor over the counter only where complete details are mentioned.

# Please consider the following points before filling the Application Form:

- 1. The minimum transfer amount is Rs.99/- and in multiples of Re.1/-thereafter (except for ING Tax Savings Scheme where the minimum amount shall be Rs 500/- and in multiples of Rs. 500/- thereafter)
- 2. The investment should be made only in ING Liquid Fund (Regular Plan Growth Option). Minimum investment amount is Rs. 5,000/-
- 3. The form can be used to switch existing investment (from any scheme) to ING Liquid Fund. The switch has to be in amount only and not units.
- 4. The Trustees reserve the right to change the load structure with prospective effect subject to the maximum limits as prescribed by the Regulations.
- 5. If the funds transferred to 'To Schemes' of ING Mutual Fund is redeemed, then applicable loads would be levied. (not applicable to tax savings scheme as the units are locked-in for a period of 3 years from the date of allotment)
- 6. If the 'To Scheme" is not selected then the default scheme would be "ING Core Equity Fund".
- 7. In the "To Scheme" if no investment option is ticked, default option will be 'Growth Option'.
- 8. If no dividend option type is selected in the "To Scheme", default option type will be 'Reinvestment'.
- 9. The amount would be transferred to "To Scheme" as per the trigger amount. If no amount is selected then the default trigger would be Rs. 999/-. In case of ING Tax Savings Fund the default trigger option would be Rs. 1,000/-.
- 10. The daily transfer amount cannot be changed at a later date.
- 11. The first ZIP transaction will begin on the 5th business day from the day of investment made in ING Liquid Fund based on the clear funds available.
- 12. The daily transfers will be effected only on business days.
- 13. The daily transfer will be processed on the basis of amount and not on units.
- 14. If the residual amount in 'From Scheme' is less than the daily transfer amount mentioned in the application form, then the residual amount will be compulsorily redeemed and paid out. This is applicable to ING Tax Savings Fund ONLY.
- 15. For all other equity schemes (except for ING Tax Savings Fund), the residual amount will be transferred with the last ZIP installment.
- 16. If the total investment amount in ING Liquid Fund is lesser than the amount to be utilized for daily transfers (as mentioned in the application form) to any equity schemes, then the investment will continue to remain in ING Liquid Fund and the said daily transfer will not be effected.
- 17. If the total investment amount to be transferred is not mentioned then the entire invested amount in the scheme will be transferred.
- 18. Termination on the ZIP transfer, if any, requested by the investor will be effective from the 7th business day from the date of submission of the request.
- 19. If redemption is put for all units or entire amount in ING Liquid Fund during the ZIP transfer then the ZIP would cease off after the redemption payout.
- 20. If redemption is put for part amount in ING Liquid Fund then only the balance amount left would be transferred as ZIP.
- 21. The minimum holding in "To Scheme" shall be Rs 99/-
- 22. The cut-off time for the application would be as per the Scheme Information Document of the respective schemes.
- 23. The systematic transfer through a single application form can be made to only one existing equity scheme. In case the investor desires to transfer amounts to more than one existing equity scheme, separate applications have to be made with respect to the same.
- 24. In case of exceptional holiday, (apart from declared holidays) two ZIP transaction will be processed on the next business day in the "To Scheme".
- 25. If partial redemption is placed in ING Liquid Fund then only the balance amount left would be transferred as ZIP.

# **Dispatch of Account Statement**

- 1. 1st account statement dispatch will be undertaken within 10 business days from the date of investment along with a ZIP registration letter. The same would have two account statements. One for initial investment in liquid fund and the second for the first transfer to any of the chosen equity scheme.
- 2. The next statement will be sent only at the end of each calendar quarter.
- 3. A soft copy would be sent to the investor on the frequency as specified by the investor under the header "Email Communication" in the application form
- 4. An account statement will also be sent at the end of all the ZIP installments or termination (if termination is requested by the investor), whichever falls early.
- 5. An intimation letter informing the investor about the completion of ZIP on the folio along with a ZIP application form for fresh investment would be sent 7 business days in advance of the closure of the ZIP transaction.
- 6. As per the investor's request for an account statement, he will be sent a physical copy of the account statement and/or a soft copy of the account statement if the email id is provided.

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# MULTIPLE BANK ACCOUNTS REGISTRATION FOR

Please read the "Instructions and Term & Conditions" mentioned overleaf and attach necessary documents for registration of bank accounts. Form should be filled legibly in English and in CAPITALS.

**MUTUAL FUND** Please strike unused sections to avoid unathourised use. Use separate form for separate folio. 601/602, Windsor, Off C.S.T Road, Kalina, Santacruz (E), Mumbai 400 098. Folio No Application No OR Permanent Account Number (PAN) (For Existing Unit Holders) (for New Unit Holders) Name of Sole / First Unit Holder A – ADDITION OF BANK ACCOUNTS IMPORTANT: If you are changing an existing bank account with a new one for redemption/dividend proceeds in future, please mention the new bank account in Part A as well as in Part B. If the new bank account is not mentioned in Part B, redemption/dividend proceeds will be credited to existing default bank account only. For each bank account mentioned in Part A, Investors should submit originals of any one of the documents mentioned below. If copies are submitted, the same should be attested by the Bank or originals should be produced for verification. Please register my/our following bank accounts for all investments in my/our folio. I/we understand that I/we can choose to receive payment proceeds in any of these accounts, by making a specific request in my/our redemption request. I/We understand that the bank accounts listed below shall be taken up for registration in my/our folio in the order given below and the same shall be registered only if there is a scope to register additional bank accounts in the folio subject to a maximum of five in the case of individuals/HUF and ten in the case of non individuals. For each bank account, Investors should produce original for verification or submit originals of the documents mentioned below. Account No. Account type Savings ☐ Current ☐ NRE ☐ NRO ☐ FCNR Bank Name Branch City PIN code MICR Code<sup>^</sup> IFSC Code^^ Document attached (Any one) ☐ Cancelled Cheque with name pre-printed ☐ Bank statement ☐ Pass book ☐ Bank Certificate ^^ 11 digit code printed on your cheque. ^ 9 digit code on your cheque next to the cheque number. Account No. □ Savings □ Current □ NRE □ NRO □ FCNR Account type Bank Name Branch PIN code City MICR Code<sup>^</sup> IFSC Code^^ Document attached (Any one) 
Cancelled Cheque with name pre-printed 
Bank statement 
Pass book 
Bank Certificate Account No. Account type ☐ Savings ☐ Current ☐ NRE ☐ NRO ☐ FCNR Bank Name Branch City PIN code IFSC Code^^ MICR Code<sup>^</sup> Document attached (Any one) 
Cancelled Cheque with name pre-printed 
Bank statement 
Pass book 
Bank Certificate Account No. ☐ Savings ☐ Current ☐ NRE ☐ NRO ☐ FCNR Account type Bank Name Branch PIN code City IFSC Code^^ MICR Code<sup>^</sup> Document attached (Any one) ☐ Cancelled Cheque with name pre-printed ☐ Bank statement ☐ Pass book ☐ Bank Certificate **B - DEFAULT BANK ACCOUNT** IMPORTANT: If you are changing an existing default bank account with new one for redemption/dividend proceeds in future, please mention the new bank account in Part A as well as in Part B. From among the bank accounts registered with you or mentioned above, please register the following bank account as a Default Bank Account into which future redemption and/or dividend proceeds, if any, of the above mentioned folio will be paid: Bank Account Bank Name No. Declarations: I/We have read and understood the terms and conditions of bank accounts registration and agree to abide by the same. I/We understand that my/our request will be executed only if it is filled properly with all details mentioned properly and necessary documents are attached, as applicable, failing which the request will be rejected. I/We will not hold ING Mutual Fund, ING Investment Management (India) Pvt. Ltd. and the Registrar liable for any loss due to delayed execution or rejection of the request. SIGNATURES (To be signed as per mode of holding. In case of non-Individual Unit holders, to be signed by AUTHORISED SIGNATORIES)

Date:

Sole / First Applicant / Unit Holder

Second Applicant / Unit Holder

Third Applicant / Unit Holder



601/602, Windsor, Off C.S.T Road, Kalina, Santacruz (E), Mumbai 400 098.

# C - Bank Account Deletion Form

Folio No.	Permanent Account Number (PAN)							
Name of Sole / First								
Please delete the follow	wing Bank accounts a	s registered	accounts for m	y/our above folio:				
Bank Account No.			Bank Name					
Bank Account No.			Bank Name					
Bank Account No.			Bank Name					
Bank Account No.			Bank Name					
Deletion of a default bank account is not permitted unless the investor mentions another registered bank account as a default account in Part B of this Form.  Declarations: I/We have read and understood the terms and conditions of bank accounts registration and agree to abide by the same. I/We understand that my/our request will be executed only if it is filled properly with all details mentioned properly and necessary documents are attached, as applicable, failing which the request will be rejected. I/We will not hold ING Mutual Fund, the ING Investment Management (India) Pvt. Ltd. and the Registrar liable for any loss due to delayed execution or rejection of the request.								
SIGNATURES (To be signed as per mode of holding. In case of non-Individual Unit holders, to be signed by AUTHORISED SIGNATORIES								
Colo / First Appli	cant / Unit Holder	Soci	nd Applicant / I	In:t Wolder	Th	aird Applicant / Hait Halder		
Sole / First Applic	Seco	na Anniicant / L	init Hoider	ıın	Third Applicant / Unit Holder			

### Date:

### **Instructions and Terms and Conditions:**

- 1. This facility allows a unit holder to register multiple bank account details for all investments held in the specified folio (existing or new). Individuals/HuF can register upto 5 different bank accounts for a folio by using this form. Non-individuals can register upto 10 different bank accounts for a folio. For registering more than 5 accounts, please use extra copies of this form.
- 2. Please enclose a cancelled cheque leaf for each of such banks accounts. This will help in verification of the account details and register them accurately. The application will be processed only for such accounts for which cancelled cheque leaf is provided. Accounts not matching with such cheque leaf thereof will not be registered.
- 3. If the bank account number on the cheque leaf is handwritten or investor name is not printed on the face of the cheque, bank account statement or pass book giving the name, address and the account number should be enclosed. If photocopies are submitted, investors must produce original for verification. If such requests are submitted through courier, post etc., photocopies of the supporting documents should be duly attested by concerned Bank Manager / Notary Public.
- 4. Bank account registration/deletion request will be accepted and processed only if all the details are correctly filled and the necessary documents are submitted. The request is liable to be rejected if any information is missing or incorrectly filled or if there is deficiency in the documents submitted. The request should be strictly in the application form available for this purpose. Requests received on a plain paper are liable to be rejected.
- 5. The first/sole unit holder in the folio should be one of the holders of the bank account being registered.
- 6. The investors can change the default bank account by submitting this form. In case multiple bank accounts are opted for registration as default bank account, the mutual fund/AMC retains the right to register any one of them as the default bank account.
- 7. While registering multiple bank accounts, the unitholder(s) has to specify any one bank account as the 'Default Bank Account'. If the 'Default Bank Account' is not specified, the fund reserves the right to designate any of the bank accounts as 'Default Bank Account'. Default Bank Account will be used for all dividend payouts and redemption payouts under circumstances mentioned below:
  - No other registered bank account is specified in the specific redemption request for receiving redemption proceeds.
  - A new non-registered bank account is specified in the specific redemption request for receiving redemption proceeds.
  - Maturity proceeds of investments in closed ended products.
- 8. This facility of multiple bank registration request or any subsequent addition/change/ deletion in the registered bank accounts would be effected within 10 calendar days from the receipt of a duly completed application form.
- 9. A written confirmation of registration of the additional bank account details will be dispatched to you within 10 calendar days of receipt of such request.
- 10. If any of the registered bank accounts are closed/ altered, please intimate ING Mutual Fund / ING Investment Management (India) Pvt. Ltd. in writing of such change with an instruction to delete/alter it from of our records.
- 11. The Bank Account chosen as the primary/default bank account will be used for all Redemption payouts/ Dividend payouts. At anytime, investor can instruct ING Mutual Fund / ING Investment Management (India) Pvt. Ltd. to change the default bank account by choosing one of the additional accounts already registered with the ING Mutual Fund / ING Investment Management (India) Pvt. Ltd.
- 12. If request for redemption received together with a change of bank account or before verification and validation of the new bank account, the redemption request would be processed to the currently registered default (old) bank account.
- 13. If in a folio, purchase investments are vide SB or NRO bank account, the bank account types for redemption can be SB or NRO only. If the purchase investments are made vide NRE account(s), the bank accounts types for redemption can be SB/NRO/NRE.
- 14. The registered bank accounts will also be used to identify the pay-in proceeds. Hence, unit holder(s) are advised to register their various bank accounts in advance using this facility and ensure that payments for ongoing purchase transactions are from any of the registered bank accounts only, to avoid fraudulent transactions and potential rejections due to mismatch of pay-in bank details with the accounts registered in the folio.
- 15. ING Mtutal Fund / ING Investment Management (India) Pvt. Ltd. its Registrar and other service providers shall not be held liable for any loss arising to the unit holder(s) due to the credit of proceeds into any of the bank accounts registered in the folio.



# ANNEXURE I

The following are the additional details which are required to be filled in as applicable where the applicant is a non individual entity:-

# 1. Directors of the Company / Trustees in case of trust / Partners / Committee Members in case of Society / List of AOPs / Body of Individuals

Sr. No.	Name	PAN
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		

# 2. Shareholders holding more than 25% of the share capital of the Company

Sr. No.	Name	PAN
1.		
2.		
3.		

# 3. Principal Officer (CEO in case of Companies)/ Karta

Sr. No.	Name	PAN
1.		

# 4. Authorized Signatories

Sr. No.	Name	PAN
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		

<sup>\*</sup> Please enclose a Self Attested PAN Copy of the above mentioned persons

**NOTE:** The Trustees/Asset Management Company reserves the right to reject the application at its discretion (either before or after acceptance of such application at any official points of acceptance) in case of non completion/non submission of one or more of the above mentioned details/documents. The Trustee/AMC shall not be liable for any financial loss suffered by the applicant on account of rejection of application at a later date after its acceptance. We hereby declare that the above informations are true to the best of our knowledge. For the purpose of compliance with the FEC / Anti Money Laundering Laws, we would provide the additional documentation if sought by the AMC/MF/Trustees.

Signa	ture	2					
Cigila	·		 				

# **Contact Us:**

# ING INVESTMENT MANAGEMENT (INDIA) PVT. LTD. OFFICIAL POINT OF ACCEPTANCE (OPA)

Mumbai: 601/602 Windsor, Off C.S.T.Road, Vidyanagri Marg, Kalina, Santacruz East, Mumbai - 400098 Tel: 022 40827999 Chennai: Unit No. 101, Sigma Wing, Raheja Towers, 177, Anna Salai, Chennai - 600002. Tel: 044 3940 7600 Fax: 044 3940 7500 Bangalore: Unit No. 803, 8th Floor, Prestige Meridian-I, #29 M. G. Road, Bangalore -560 001 Tel: 080 42654444 / 39407600 Fax: 080 39407500 Kolkatta: G/AG, Ground Floor, Sukhsagar Estate, 2/5, Sarat Bose Road, Kolkata - 700020. Tel: 033 39407600 / 30571205 Fax: 033 3940 7500 New Delhi: 201 - 205, 2nd Floor, Narain Manzil, 23, Barakhamba Road, New Delhi - 110001 Tel: 011 39407600 / 41510770 Fax: 01139407500.

## **CAMS INVESTOR SERVICE CENTRES**

Ahmedabad: Tel: 079 3008 2468 / 3008 2469 Fax: 3008 2473 Bangalore: Tel: 080 3057 4709 / 3057 4710 Fax: 2532 6162 Bhubaneswar: Tel: 0674 325 3307 / 325 3308 Fax: 253 4909 Chandigarh: Tel: 0172 304 8720 / 304 8721 Fax: 271 1325 Chennai: Tel: 044 39115 561 / 39115 562 Fax: 28283 613 Cochin: Tel: 0484 323 4658 / 323 4662 Fax: 2383830 Coimbatore: Tel: 0422 301 8000 / 301 8001 Fax: 301 8003 Durgapur: Tel: 0343 329 8890 / 329 8891 Fax: 2548190 Goa: Tel: 0832 325 1755 / 325 1640 Fax: 242 4527 Hyderabad: Tel: 040 3918 2471 / 3918 2473 Fax: 3918 2472 Indore: Tel: 0731 325 3692 / 325 3646 Fax: 2528609 Jaipur: Tel: 0141 326 9126 / 326 9128 Fax: 5114500 Kanpur: Tel: 0512 3918003 / 3918000 Fax: 3918002 Kolkata: Tel: 033 32550760 / 3058 2285 Fax: 3058 2288 Lucknow: Tel: 0522 391 8000 / 391 8001 Fax: 2237309 Ludhiana: Tel: 0161 301 8000 / 3018 0001 Fax: 501 6811 Madurai: Tel: 0452 325 1357 / 325 2468 Fax: 425 2525 Mumbai: Tel: 023 30282469 Fax: 30282469 Fax: 30282482 Nagpur: Tel: 0712 325 8275 / 325257 Fax: 2432447 New Delhi: Tel: 011 3048 2471 / 3048 1203 Fax: 2335 3834 Patna: Tel: 0612 325 5284 / 325 5285 Fax: 2322207 Pune: Tel: 020 3028 3005 / 3028 3003 Fax: 30283001 Surat: Tel: 0261 326 2267 / 326 2468 Vadodara: Tel: 0265 301 8032 / 301 8031 Fax: 3018030 Vijayawada: Tel: 0866 329 9181 / 329 5202 Fax: 6695657 Visakhapatnam: Tel: 0891 329 837 / 329 837 / 52x 24017

### **CAMS TRANSACTION POINT**

Agra: Tel:0562324 0202, 324 2267, Fax:2521 170 • Agartala: Tel:3819862923301, 2323009, Fax:2223009 • Ahmednagar: Tel:2413204221, 3204309, Fax:2320325 • Ajmer: Tel:0145329 2040, , Fax:2425814 • Akola : Tel:7243203830, 3201323, Fax:2431702 • Aligarh: Tel:5713200301, 3200242, Fax:2402089 • Allahabad: Tel:0532329 1273, 329 1274, Fax:2404055 • Alleppey: Tel:4773209718, 3209719, Fax: • Alwar: Tel:01443200451, , Fax:2702324 • Amaravati : Tel:0721329 1965, 3205336, Fax:2564304 • Ambala: Tel:1713247437, 3248787, Fax: • Amrits: Tel:0183325 7404, 9872004056, Fax:2211194 • Anand: Tel:02692325071, 320704, Fax:240981 • Anantapur: Tel:8554326980, 326921, Fax:227 024 • Angul: Tel:6764329976, 329990, • Ankleshwar: Tel:02646310206, 310207, Fax:220059 • Asansol: Tel:0341329 5235, 329 8306, Fax:2216054 • Aurangabad : Tel:0240329 5202, 3205141, Fax:2363664 • Bagalkot: Tel:0 93791 85477, 0 93791 86040, • Balasore: Tel:06782326808, Fax:2264902 • Bareilly: Tel:5813243172, 3243322, Fax:2554228 • Belgaum: Tel:0831329 9598, Fax:2425304 • Bellary: Tel:08392326848, 326065, Fax:268822 • Berhampur: Tel:06803203933, 3205855, Fax:2220001 • Bhagalpur: Tel:6413209093, 3209094, Fax:2409506 • Bhatinda: Tel:1643204511, 3204170, Fax:2210633 • Bhavnagar: Tel:02783208387, 3200348, Fax:2567020 • Bhilai: Tel:07883299 040, 3299 049, Fax:4050560 • Bhilwara: Tel:0788320809, 31808, Fax:231808 • Bhopal: Tel:0755329 5878, 329 5873, Fax:4275591 • Bhuj: Tel:02832320762, 320924, Fax:227176 • Bikaner: Tel:1513201590, 3201610, • Bilaspur: Tel:7752327886, 327887 • Bokane: Tel:0342320 7001, 320 7077, Fax:2568584 • Calicut: Tel:0495325 5984, Fax:2723173 • Cuttack: Tel:0671329 9572, Fax:2303722 • Darbhanga: Tel:6272326988, 326989, • Davenegere: Tel:08192336226, 326227, Fax:230338 • Dehradun: Tel:0135325 1357, 325 8460, Fax:2713333 • Deophar: Tel:632320227, 320827, Fax:224468 Dhanbad: Tel:0326329 0217, 2304675, Fax:2304675 bharmapuri: Tel:4342310303, 310304, Fax: Dbulle: Tel:2563239002, 329903, Fax:2412814 Frode: 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B. TRANSACTION CHARGES:

For all additional and fresh purchases / subscription amount of Rs.10,000/- and above, which are routed through the distributors (who have opted to receive the transaction charges) transaction charges on purchase / subscription amount will be deducted and paid to the distributor and the balance shall be invested:

- a. First Time Mutual Fund Investors (across all Mutual Funds): Transaction charge of Rs.150/- will be deducted.
- b. Investor other than First Time Mutual Fund Investors: Transaction charge of Rs. 100/- will be deducted.
- c. Transactions other than purchases / subscriptions such as Switch / Systematic Transfer Plan (STP), etc.; Transaction charge will not be deducted.

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