

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.	70 – 100% 0 – 30%	
	Including investments in Foreign equity and equity related securities up to 50%, Investment in Derivatives shall be subject to limitations specified by SEBI.		
Investment Strategy	<p>A judicious mix of top-down and bottom-up approach will drive the portfolio strategy. The portfolio will be designed to have concentrated holding within reasonable risk limits, rather than an unproductive and excessive diversification, and will be overweight in growth stocks. Secular growth of the underlying business, management's attitude towards future growth, and its preferences about how to fund it, and its track record, will be prime movers behind stock selection.</p> <p>The Scheme, under most market conditions, does not intend investing in illiquid equity-related securities. The Scheme may however, invest in unlisted and/or privately placed and/or unrated debt securities from issuers of repute and sound financial standing. If investment is made in unrated debt securities, the approval of the Board of the AMC shall be obtained, as per the Regulations.</p> <p>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 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.</p>		
Risk Profile of the Scheme	<p>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:</p> <ul style="list-style-type: none"> • Market volatility; • Liquidity Risk associated with unrated and unlisted securities; • Risk associated with investments in derivatives / foreign securities / securitized debt; • Credit and Market Risk associated with money market. 		
Risk Mitigation Factors	<p>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</p>		
Plans & Options	<p>Plans: NIL</p> <p>Options: Growth & Dividend (Pay out or Reinvestment)</p> <p>Default Option: Growth Default Sub Option: Dividend Reinvestment Default Option in case of Additional Purchase: Option provided in the initial application (earlier investment)</p>		
Applicable NAV (after the Scheme Opens for repurchase and sale)	<p>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. 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.</p> <p>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.</p>		
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 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	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 inter alia depend upon disposable surplus of the scheme. The decision of the Trustees in this regard shall be final.		

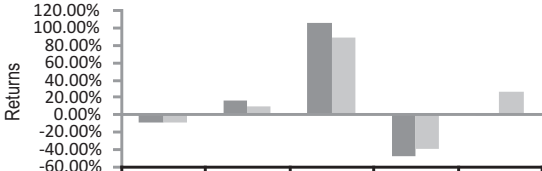
Name of the Fund Manager	Ms. Jasmina Parekh																						
Name of the Trustee Company	Board of Trustees of ING Mutual Fund																						
Performance of the scheme	Compounded Annualised Returns		Scheme Returns %		Benchmark Returns %																		
	Returns for the last 1 Year		-6.60%		-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%																		
	Performance as on 31st March 2012. Returns for the period upto one year - Absolute, Returns for the period more than one year - CAGR. Benchmark: BSE 200. 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.																						
	<div><div>Absolute Returns for each financial year for the last 5 years</div><div><table><thead><tr><th></th><th>Apr'11 to Mar'12</th><th>Apr'10 to Mar'11</th><th>Apr'09 to Mar'10</th><th>Apr'08 to Mar'09</th><th>Apr'07 to Mar'08</th></tr></thead><tbody><tr><td>■ Scheme Returns</td><td>-6.60%</td><td>13.43%</td><td>81.45%</td><td>-40.19%</td><td>24.56%</td></tr><tr><td>■ Benchmark Returns</td><td>-9.28%</td><td>8.15%</td><td>92.87%</td><td>-40.98%</td><td>24.13%</td></tr></tbody></table></div><div>Past performance may or may not be sustained in future.</div></div>						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	-6.60%	13.43%	81.45%	-40.19%	24.56%	■ Benchmark Returns	-9.28%	8.15%	92.87%	-40.98%	24.13%
	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	-6.60%	13.43%	81.45%	-40.19%	24.56%																		
■ Benchmark Returns	-9.28%	8.15%	92.87%	-40.98%	24.13%																		
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: 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																						
(ii) Recurring expenses	CDSC (if any): NIL																						
	Actual expenses for the previous financial year : 2.50%																						
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 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: eng_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 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.

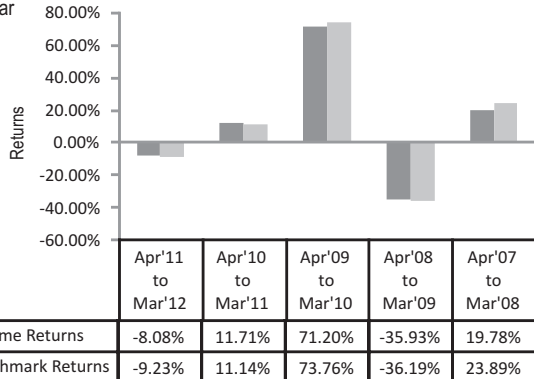
Investment Objective	ING Tax Savings Fund is an open-ended equity linked savings scheme which aims to provide medium to long term growth of capital along with income tax rebate.		
Asset Allocation Pattern of the scheme	Types of Instruments	Normal Allocation (% of NetAssets)	
	Equity and equity related securities PSU Bonds / Debentures* Money Market Instrument * Including Securitised debt of upto 20% of corpus of the scheme	80-100% 0-20% 0-20%	
	Including investments in Foreign equity and equity related securities up to 50%, Investment in Derivatives shall be subject to limitations specified by SEBI.		
Investment Strategy	The fund managers will follow an active investment strategy taking defensive / aggressive postures depending on opportunities available at various points of time. On defensive considerations, the scheme may invest in money market instruments and Fixed Deposits of Scheduled Banks to protect the interest of the investors in the scheme.		
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: <ul style="list-style-type: none">• Market volatility;• Liquidity Risk associated with unrated and unlisted securities;• Risk associated with investments in derivatives / foreign securities /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, Bonus & Dividend (Pay out or Reinvestment) Default Option: Growth Default Sub 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 next business day shall be applicable. 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 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:
	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)
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 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 inter alia 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		
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	-9.22%	-9.23%																	
	Returns for the last 3 Years	29.25%	22.85%																	
	Returns for the last 5 Years	1.98%	6.82%																	
	Returns since inception	13.50%	15.35%																	
	Performance as on 31st March 2012. Returns for the period upto one year - Absolute, Returns for the period more than one year - CAGR. Benchmark: BSE 100. 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: 28th March, 2004. Past performance may or may not be sustained in future.																			
	<div>Absolute Returns for each financial year for the last 5 years</div> <div><table><thead><tr><th></th><th>Apr'11 to Mar'12</th><th>Apr'10 to Mar'11</th><th>Apr'09 to Mar'10</th><th>Apr'08 to Mar'09</th><th>Apr'07 to Mar'08</th></tr></thead><tbody><tr><td>■ Scheme Returns</td><td>-9.22%</td><td>16.05%</td><td>104.93%</td><td>-48.63%</td><td>-0.52%</td></tr><tr><td>■ Benchmark Returns</td><td>-9.23%</td><td>8.55%</td><td>88.17%</td><td>-39.97%</td><td>24.98%</td></tr></tbody></table><div>Past performance may or may not be sustained in future.</div></div>				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	-9.22%	16.05%	104.93%	-48.63%	-0.52%	■ Benchmark Returns	-9.23%	8.55%	88.17%	-39.97%
	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															
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■ Benchmark Returns	-9.23%	8.55%	88.17%	-39.97%	24.98%															
Expenses of the Scheme	Continuous Offer																			
(I) Other Charges	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.																			
	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 : 2.50%																		
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 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: eng_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 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 of the scheme	Types of Instruments	Normal Allocation (% of Net Assets)	
	Securities constituting the S&P CNX Nifty Index and / or in exchange traded derivatives on the S&P CNX Nifty Index Securities other than constituents of S&P CNX Nifty Index Cash & Money market instruments, including money at call but excluding Subscription and redemption cash flow*	70 -100% 0 - 20% 0 - 30%	
	* Subscription Cash Flow is the subscription money in transit before deployment and Redemption Cash Flow is the money kept aside for meeting redemptions.		
Investment Strategy	The corpus of the Scheme will be invested predominantly in stocks constituting the S&P CNX Nifty Index and / or in exchange traded derivatives on the S&P CNX Nifty Index. 0-20% of the net assets will be invested in an active manner, by investing in the securities other than that constituted in the S&P CNX Nifty Index. A very small portion of the fund will be kept liquid. 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 and enhance Unitholders' interest.		
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: <ul style="list-style-type: none">• Market volatility;• Liquidity Risk associated with unrated and unlisted securities;• The fund will actively manage 0-20% of the net assets by investing in securities other than constituents of S&P CNX Nifty Index in percentages as decided by the investment team from time to time. This will result in the performance of the fund being at variance with the S&P CNX Nifty Index.• Credit and Market Risk associated with money market;• Performance of the S&P CNX Nifty will have a direct bearing on the performance of the Scheme;• In case of investments in derivative instruments like index futures, the risk/ reward would be the same as investments in portfolio of shares representing an index. However, there may be a cost attached to buying an index future. Further, there could be an element of settlement risk, which could be different from the risk in settling physical shares and there is a risk attached to the liquidity and the depth of the index futures market as it is relatively a new 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 Sub Option: <i>(Pay out or Reinvestment)</i> Default Option: <i>Growth</i> Default Sub Option: <i>Dividend Reinvestment</i> Default Option in case of Additional Purchase: <i>Option provided in the initial application (earlier investment)</i>		
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. 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 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:
	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	S&P CNX Nifty 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 inter alia 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		

Performance of the scheme	Compounded Annualised Returns		Scheme Returns %		Benchmark Returns %													
	Returns for the last 1 Year		-8.08%		-9.23%													
	Returns for the last 3 Years		20.69%		20.57%													
	Returns for the last 5 Years		6.17%		6.73%													
	Returns since inception		12.90%		14.18%													
Performance as on 31st March 2012. Returns for the period upto one year - Absolute, Returns for the period more than one year - CAGR. Benchmark: S&P CNX Nifty 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: 23rd February, 2004. Past performance may or may not be sustained in future.	Performance as on 31st March 2012. Returns for the period upto one year - Absolute, Returns for the period more than one year - CAGR. Benchmark: S&P CNX Nifty 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: 23rd February, 2004. Past performance may or may not be sustained in future.																	
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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 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: 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 : 2.50%																	
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 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: eng_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 Balanced Fund

(An open-ended Balanced Scheme)

Investment Objective	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.		
Asset Allocation Pattern of the scheme	Types of Instruments	Normal Allocation (% of Net Assets)	
	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	In choosing the equity portfolio for the Scheme, a judicious mix of top-down and bottom – up approach will drive the portfolio strategy. The equity portfolio is a diversified portfolio which invests across a range of prominent industries. Secular growth of the underlying business, management’s attitude towards future growth and its preferences about how to fund it, and its track record will be prime movers behind stock selection. For this purpose, equity securities include debt securities convertible into shares and rights or warrants to purchase shares. Fixed–income and money market securities includes but is not limited to Treasury bills, Government of India securities, high investment grade corporate debt, state and government-guaranteed bonds, public sector bonds, convertible securities, commercial paper, certificates of deposit, discounted trade bills, asset backed securities, financial institutions and Banking sector bonds and call money. The Scheme reserves the right to invest its entire allocation to debt in any one of the debt security classes stated herein. The Scheme, under most market conditions does not intend investing in illiquid equity related securities. The Scheme may however, invest in unlisted and/or privately placed and/or unrated debt securities from issuers of repute and sound financial standing. If investment is made in unrated debt securities, the approval of the Board of the AMC shall be obtained, as per the Regulations. While choosing the debt portfolio, 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.		
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: <ul style="list-style-type: none">• Market volatility;• Liquidity Risk associated with unrated and unlisted securities;• Risk associated with investments in derivatives / foreign securities /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 <i>Default Option: Growth</i> <i>Default Sub Option: Dividend Reinvestment / Dividend Payout</i> <i>Default Option in case of Additional Purchase: Option provided in the initial application (earlier investment)</i>		
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. 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 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:
	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 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 inter alia 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		Scheme Returns %		Benchmark Returns %																			
	Returns for the last 1 Year		-2.50%		-3.17%																			
	Returns for the last 3 Years		18.90%		15.98%																			
	Returns for the last 5 Years		6.73%		7.90%																			
	Returns since inception		7.98%		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 Balanced 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: 25th April, 2000. Past performance may or may not be sustained in future.																								
<div><div>Absolute Returns for each financial year for the last 5 years</div><div><table><thead><tr><th></th><th>Apr'11 to Mar'12</th><th>Apr'10 to Mar'11</th><th>Apr'09 to Mar'10</th><th>Apr'08 to Mar'09</th><th>Apr'07 to Mar'08</th></tr></thead><tbody><tr><td>Scheme Returns</td><td>-2.50%</td><td>8.55%</td><td>58.80%</td><td>-30.24%</td><td>18.17%</td></tr><tr><td>Benchmark Returns</td><td>-3.17%</td><td>9.37%</td><td>47.31%</td><td>-21.53%</td><td>19.54%</td></tr></tbody></table></div><div>Past performance may or may not be sustained in future.</div></div>								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	-2.50%	8.55%	58.80%	-30.24%	18.17%	Benchmark Returns	-3.17%	9.37%	47.31%	-21.53%	19.54%
	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	-2.50%	8.55%	58.80%	-30.24%	18.17%																			
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 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: 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 : 2.50%																							
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 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 Midcap Fund

(An Open-ended Equity Scheme)

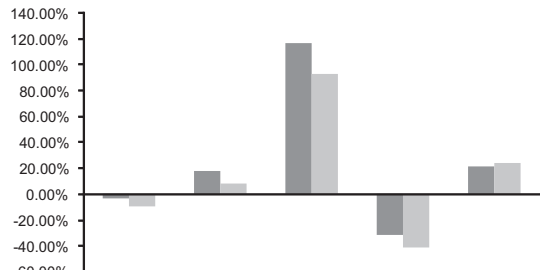
Investment Objective	The primary investment objective is to seek to provide long-term growth of capital at controlled level of risk by investing primarily in Mid-Cap stocks. The level of risk is somewhat higher than a fund focused on large and liquid stocks. Concomitantly, the aim is to generate higher returns than a fund focused on large and liquid stocks.		
Asset Allocation Pattern of the scheme	Types of Instruments	Normal Allocation (% of Net Assets)	
	Equity and equity related instruments of Mid Cap* Companies Equity and equity related instruments of companies other than mid cap companies Money Market Instruments	65-100% 0-35% 0-25%	
	*Companies that have a market capitalization in line with the range specified in the CNX Midcap Index would constitute the investment universe of the Mid Cap portion of the portfolio. This range would change in line with the change in the range of the market capitalization criterion in the CNX Midcap Index. The maximum limit up to which the scheme may participate in Stock Lending shall be 75% of the net assets. Investment in foreign equity and equity related securities shall be to a maximum of 35% of net assets of the scheme. Investment in Derivatives shall be to a maximum of 50%.		
Investment Strategy	The scheme would invest a substantial portion of its investible assets (over 65%) in Mid Cap companies as defined in the Scheme Information Document. The stocks of these companies are generally more volatile and less liquid than the large cap stocks. In order to diversify the portfolio, the fund manager may invest up to 35% in stocks, which have a higher or lower market capitalisation. A small portion of the portfolio may be kept in call and money market instruments in order to meet the liquidity needs. The investment emphasis of the Fund would be on identifying companies with sound corporate managements and prospects of good future growth. Past performance will also be a major consideration. Essentially, the focus would be on long-term fundamentally driven values. However, short-term opportunities would also be seized, provided they are supported by underlying values. As part of the investment strategy, fund will book profits regularly to take advantage of the volatility in the market.		
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: <ul style="list-style-type: none"> Market volatility; Liquidity Risk associated with unrated and unlisted securities; Risk associated with investments in derivatives / foreign securities; Credit and Market Risk associated with money market; The nature of the Fund will necessitate investing in second line not-so liquid stock. The mid-cap stocks may, at particular given time, have lesser liquidity and the volatility levels could be higher than the large cap stocks. Illiquidity risks shall be higher than normal as is in a diversified fund. 		
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: <i>Pay out or Reinvestment</i> Default Option: <i>Growth</i> Default Sub Option: <i>Dividend Reinvestment</i> Default Option in case of Additional Purchase: <i>Option provided in the initial application (earlier investment)</i>		
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. 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 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:
	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	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	Ms. Jasmina Parekh		
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		-1.00%		-4.09%																			
	Returns for the last 3 Years		30.33%		31.29%																			
	Returns for the last 5 Years		5.10%		9.71%																			
	Returns since inception		11.23%		14.65%																			
Performance as on 31st March 2012. Returns for the period upto one year - Absolute, Returns for the period more than one year - CAGR. Benchmark: CNX Midcap 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: 30th May, 2005. Past performance may or may not be sustained in future.																								
<div>Absolute Returns for each financial year for the last 5 years</div> <div><table><thead><tr><th></th><th>Apr'11 to Mar'12</th><th>Apr'10 to Mar'11</th><th>Apr'09 to Mar'10</th><th>Apr'08 to Mar'09</th><th>Apr'07 to Mar'08</th></tr></thead><tbody><tr><td>Scheme Returns</td><td>-1.00%</td><td>7.62%</td><td>107.81%</td><td>-48.65%</td><td>12.83%</td></tr><tr><td>Benchmark Returns</td><td>-4.09%</td><td>4.35%</td><td>126.12%</td><td>-45.40%</td><td>28.67%</td></tr></tbody></table></div> <div>Past performance may or may not be sustained in future.</div>								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	-1.00%	7.62%	107.81%	-48.65%	12.83%	Benchmark Returns	-4.09%	4.35%	126.12%	-45.40%	28.67%
	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	-1.00%	7.62%	107.81%	-48.65%	12.83%																			
Benchmark Returns	-4.09%	4.35%	126.12%	-45.40%	28.67%																			
Expenses of the Scheme	Continuous Offer																							
(i) Other Charges	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.																							
	Refer back cover page for other charges																							
	(ii) Load Structure																							
(iii) Recurring expenses	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																							
	CDSC (if any): NIL																							
	Actual expenses for the previous financial year : 2.50%																							
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 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: eng_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 Dividend Yield Fund

(An Open-ended Equity Scheme)

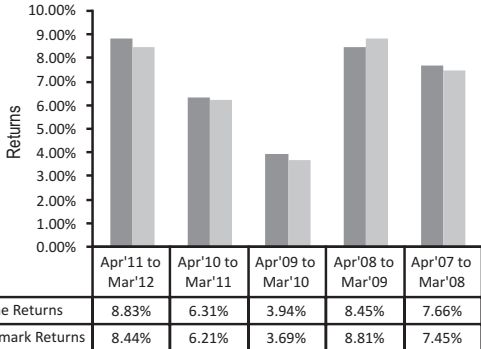
Investment Objective	The investment objective of the Scheme is to provide medium to long term capital appreciation and / or dividend distribution by investing predominantly in equity and equity related instruments, which offer high dividend yield.		
Asset Allocation Pattern of the scheme	Types of Instruments	Normal Allocation (% of NetAssets)	
	High dividend yield Equity and Equity related instruments Other Equity and Equity related instruments Cash, Deposits & Money Market Instruments	65-100% 0- 35% 0 - 25%	
	The maximum limit up to which the scheme may participate in Stock Lending shall be 75% of the net assets. Investment in foreign equity and equity related securities shall be to a maximum of 35% of net assets of the scheme. Investment in Derivatives Investments shall be to a maximum of 50%.		
Investment Strategy	The scheme aims to generate returns by investing a substantial portion of its investible assets (over 65%) in high dividend-paying companies. Investing in stocks with high dividend yields is traditionally known as 'Defensive Investment Strategy'. Using this approach, the scheme targets to achieve returns higher than what would otherwise be available in interest bearing securities (Bonds, FDs, CDs, Debentures etc.), but without taking undue exposure to the vagaries of stock markets. Historically, the share prices of companies having high dividend yield are less volatile than growth stocks. In order to diversify the portfolio, the fund manager may invest up to 25% in, Call, Cash, Deposits & Money Market Instruments in order to meet the liquidity needs. The investment emphasis of the Fund would be on identifying companies with sound corporate managements and prospects of good future growth. Past performance will also be a major consideration. Essentially, the focus would be on long-term fundamentally driven values. However, short-term opportunities would also be seized, provided they are supported by underlying values. As part of the investment strategy, fund will book profits regularly to take advantage of the volatility in the market.		
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: <ul style="list-style-type: none">• Market volatility;• Liquidity Risk associated with unrated and unlisted securities;• Risk associated with investments in derivatives / foreign securities;• Credit and Market Risk associated with money market;• Though the investments would be in companies having a track record of dividend payments, the performance of the scheme would inter-alia depend on the ability of these companies to sustain dividend in future. These stocks, at times, may be relatively less liquid as compared to growth stocks.		
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: <i>Pay out or Reinvestment</i> Default Option: <i>Growth</i> Default Sub Option: <i>Dividend Reinvestment</i> Default Option in case of Additional Purchase: <i>Option provided in the initial application (earlier investment)</i>		
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. 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 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:
	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	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. Danesh Bharucha		
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	-3.00%	-9.28%																	
	Returns for the last 3 Years	35.30%	23.69%																	
	Returns for the last 5 Years	15.47%	6.74%																	
	Returns since inception	13.54%	12.57%																	
	Performance as on 31st March 2012. Returns for the period upto one year - Absolute, Returns for the period more than one year - CAGR. Benchmark: BSE 200. 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: 24th October 2005. Past performance may or may not be sustained in future.																			
	<div>Absolute Returns for each financial year for the last 5 years</div> <div><table><thead><tr><th></th><th>Apr'11 to Mar'12</th><th>Apr'10 to Mar'11</th><th>Apr'09 to Mar'10</th><th>Apr'08 to Mar'09</th><th>Apr'07 to Mar'08</th></tr></thead><tbody><tr><td>■ Scheme Returns</td><td>-3.00%</td><td>17.46%</td><td>117.40%</td><td>-31.79%</td><td>21.60%</td></tr><tr><td>■ Benchmark Returns</td><td>-9.28%</td><td>8.15%</td><td>92.87%</td><td>-40.98%</td><td>24.13%</td></tr></tbody></table><div>Past performance may or may not be sustained in future.</div></div>				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	-3.00%	17.46%	117.40%	-31.79%	21.60%	■ Benchmark Returns	-9.28%	8.15%	92.87%	-40.98%
	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															
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Expenses of the Scheme	Continuous Offer																			
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<i>(I) Other Charges</i>	Refer back cover page for other charges																			
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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: eng_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 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 investments will be made in securitized debt.		
Investment Strategy	Consistent with the investment objective of the Scheme, the scheme would invest in high quality money market securities. The AMC will be guided by the ratings of Rating Agencies such as CRISIL, ICRA, Fitch, CARE and Brickworks. 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.		
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: <ul style="list-style-type: none">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 Plan Options: Growth & Dividend Default Sub Option: Payout & Reinvestment Sub Option: Daily Dividend Option (Reinvestment) / Weekly Dividend Options (Payout & Reinvestment) are available under the Dividend Option.		
Applicable NAV	Subscriptions & switch in*: In respect of valid application received upto 2.00 p.m. on a day and funds for the entire amount of subscription / purchase as per the application are credited to the bank account before the cut-off time i.e. available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise. – Closing NAV of the day immediately preceding the day of receipt of application. In respect of valid application received after 2.00 p.m. on a day and funds for the entire amount of subscription / purchase as per the application are credited to the bank account on the same day i.e. available for utilization on the same day without availing any credit facility, whether, intra-day or otherwise. – Closing NAV of the day immediately preceding the next business day. Irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise. – Closing NAV of the day immediately preceding the day on which the funds are available for utilization. *Note: Allotment of units in respect of switch-in to ING Liquid 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; (II) Funds for the entire amount of subscription / purchase as per the switch-in request are credited to the bank account of the respective switch-in Scheme/ Plan before the cut-off time and (III) The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the respective switch-in Scheme / Plan. Redemptions/switch out : In respect of application received upto 3.00 pm – Closing NAV of the day of receipt of application. In respect of application received upto 3.00 pm – Closing NAV of the next business day. The aforesaid provisions shall also be applicable for subscription / purchase of units through facilities namely Systematic Investment Plan (SIP), Systematic Withdrawal Plan (SWP), Systematic Transfer Plan (STP) and Zoom Investment Pac (ZIP) as may be available under the said Scheme.		
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 Re1/- 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	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 inter alia 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		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 of the scheme	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 Liquid 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 January, 2000. Past performance may or may not be sustained in future.																						
	Absolute Returns for each financial year for the last 5 years																						
																							
	<table><tr><td></td><td>Apr'11 to Mar'12</td><td>Apr'10 to Mar'11</td><td>Apr'09 to Mar'10</td><td>Apr'08 to Mar'09</td><td>Apr'07 to Mar'08</td></tr><tr><td>■ Scheme Returns</td><td>8.83%</td><td>6.31%</td><td>3.94%</td><td>8.45%</td><td>7.66%</td></tr><tr><td>■ Benchmark Returns</td><td>8.44%</td><td>6.21%</td><td>3.69%</td><td>8.81%</td><td>7.45%</td></tr></table>						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	8.83%	6.31%	3.94%	8.45%	7.66%	■ Benchmark Returns	8.44%	6.21%	3.69%	8.81%	7.45%
		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	8.83%	6.31%	3.94%	8.45%	7.66%																		
■ Benchmark Returns	8.44%	6.21%	3.69%	8.81%	7.45%																		
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 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: Regular Plan: 0.60% Institutional Plan: 0.50% Super Institutional Plan: 0.30%																						
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: eng_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 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 in a portfolio of money market and debt instruments.		
Asset Allocation Pattern of the scheme	Types of Instruments	Normal Allocation (% of NetAssets)	
	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 367days	65-100% 0-35%	
	*Debt securities includes Securitised debt of upto 90% ofnet assets.**Includes investments in derivatives instruments upto 50% & foreign securities upto 35% of the corpus of the scheme. Subject to limits specified bythe regulations. The scheme shall participate upto 75% of its net assets in stock lending		
Investment Strategy	The scheme will invest a higher proportion of its corpus in high and medium investment grade securities to ensure high running yield of the portfolio. Investment in money market instruments is for the purpose of meeting liquidity requirements.		
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: <ul style="list-style-type: none">• 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 Options: Growth & Dividend Default Sub Option: Payout & Reinvestment Sub Option: Daily Dividend (Reinvestment) / Weekly 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 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 cutoff time on any 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 Treasury Advantage 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 subscription/purchase as per the switch-in request are credited to the bank account of the respective switch-in Schemes/ Plans before the cut-off time and (III) The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the respective switch – in Schemes / Plans. For Redemptions/switch outs: In respect of application received upto 3.00 pm – Closing NAV of the day of receipt of application. In respect of application received after 3.00 pm – Closing NAV of the next business day. The aforesaid provisions shall also be applicable for subscription / purchase of units through facilities namely Systematic Investment Plan (SIP), Systematic Withdrawal Plan (SWP), Systematic Transfer Plan (STP) and Zoom Investment Pac (ZIP) as may be available under the said Scheme.		
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.		

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 inter alia 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	8.84%	8.44%																		
	Returns for the last 3 Years	6.42%	6.10%																		
	Returns for the last 5 Years	7.31%	6.91%																		
	Returns since inception	7.33%	6.94%																		
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 Liquid 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: 20th March, 2007. Past performance may or may not be sustained in future.																					
<div>Absolute Returns for each financial year for the last 5 years</div> <div><table><thead><tr><th></th><th>Apr'11 to Mar'12</th><th>Apr'10 to Mar'11</th><th>Apr'09 to Mar'10</th><th>Apr'08 to Mar'09</th><th>Apr'07 to Mar'08</th></tr></thead><tbody><tr><td>Scheme Returns</td><td>8.84%</td><td>6.37%</td><td>4.09%</td><td>8.67%</td><td>8.71%</td></tr><tr><td>Benchmark Returns</td><td>8.44%</td><td>6.21%</td><td>3.69%</td><td>8.81%</td><td>7.45%</td></tr></tbody></table><div>Past performance may or may not be sustained in future.</div></div>					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	8.84%	6.37%	4.09%	8.67%	8.71%	Benchmark Returns	8.44%	6.21%	3.69%	8.81%	7.45%
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Benchmark Returns	8.44%	6.21%	3.69%	8.81%	7.45%																
Expenses of the Scheme	Continuous Offer																				
(i) Other Charges	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.																				
	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 : Regular Plan: 0.60% Institutional Plan: 0.39%																					
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 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: eng_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 MIP Fund

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

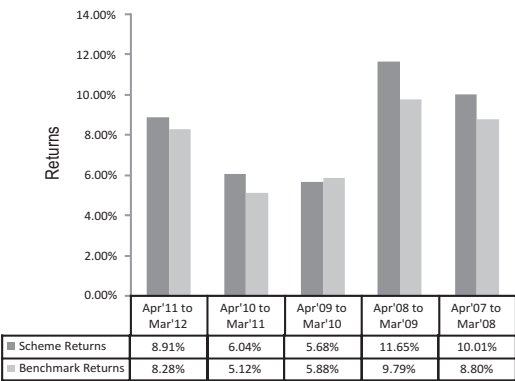
Investment Objective	The primary investment objective of the scheme is to generate regular income by investing in a diversified portfolio of debt and money-market instruments of varying maturities, and at the same time provide continuous liquidity along with adequate safety. The scheme will also seek 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 call* Equity and equity related securities	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: <ul style="list-style-type: none">• 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: <i>Monthly / Quarterly / Half-Yearly / Annual Dividend Options (Dividend Payout / Dividend Reinvestment) are available under the dividend option.</i>		
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 cutoff time on any 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 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 subscription/purchase as per the switch-in request are credited to the bank account of the respective switch-in Schemes/ Plans before the cut-off time and (III) The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the respective switch – in Schemes / Plans. For Redemptions/switch outs: In respect of application received upto 3.00 pm – Closing NAV of the day of receipt of application. In respect of application received after 3.00 pm – Closing NAV of the next business day. The aforesaid provisions shall also be applicable for subscription / purchase of units through facilities namely Systematic Investment Plan (SIP), Systematic Withdrawal Plan (SWP), Systematic Transfer Plan (STP) and Zoom Investment Pac (ZIP) as may be available under the said Scheme.		
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.		

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 inter alia 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		Benchmark Returns %																	
	Scheme Returns %																			
	Returns for the last 1 Year	2.27%	5.24%																	
	Returns for the last 3 Years	5.63%	8.48%																	
	Returns for the last 5 Years	4.49%	7.35%																	
	Returns since inception	5.19%	6.98%																	
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 MIP Blended 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: 23rd February, 2004. Past performance may or may not be sustained in future.																				
Absolute Returns for each financial year for the last 5 years																				
<div><table><tr><td></td><td>Apr'11 to Mar'12</td><td>Apr'10 to Mar'11</td><td>Apr'09 to Mar'10</td><td>Apr'08 to Mar'09</td><td>Apr'07 to Mar'08</td></tr><tr><td>■ Scheme Returns</td><td>2.27%</td><td>3.74%</td><td>11.09%</td><td>-1.73%</td><td>7.58%</td></tr><tr><td>■ Benchmark Returns</td><td>5.24%</td><td>6.17%</td><td>14.25%</td><td>0.50%</td><td>11.15%</td></tr></table></div>				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	2.27%	3.74%	11.09%	-1.73%	7.58%	■ Benchmark Returns	5.24%	6.17%	14.25%	0.50%	11.15%
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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 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: 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 : 1.90%																			
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 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: eng_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 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 CBLO)	20-100% 0 – 80%	
	* Including Securitised debt of upto 50% of corpus. The ING Short Term Income Fund would normally invest 40% of the portfolio in securities with an average maturity not exceeding one year. However in exceptional circumstances, the investment in securities, with an average maturity not exceeding one year, may go below 40% but not lower than 20% of the portfolio.		
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.		
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: <ul style="list-style-type: none">• 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 Option: Dividend Payout/ Dividend Reinvestment options 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/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 cutoff time on any 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 Short Term Income 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 subscription/purchase as per the switch-in request are credited to the bank account of the respective switch-in Schemes/ Plans before the cut-off time and (III) The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the respective switch – in Schemes/ Plans. For Redemptions/switch outs: In respect of application received upto 3.00 pm – Closing NAV of the day of receipt of application. In respect of application received after 3.00 pm – Closing NAV of the next business day. The aforesaid provisions shall also be applicable for subscription / purchase of units through facilities namely Systematic Investment Plan (SIP), Systematic Withdrawal Plan (SWP), Systematic Transfer Plan (STP) and Zoom Investment Pac (ZIP) as may be available under the said Scheme.		
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	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 inter alia 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	8.91%	8.28%																		
	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.																					
<div>Absolute Returns for each financial year for the last 5 years</div> <div><table><thead><tr><th></th><th>Apr'11 to Mar'12</th><th>Apr'10 to Mar'11</th><th>Apr'09 to Mar'10</th><th>Apr'08 to Mar'09</th><th>Apr'07 to Mar'08</th></tr></thead><tbody><tr><td>■ Scheme Returns</td><td>8.91%</td><td>6.04%</td><td>5.68%</td><td>11.65%</td><td>10.01%</td></tr><tr><td>■ Benchmark Returns</td><td>8.28%</td><td>5.12%</td><td>5.88%</td><td>9.79%</td><td>8.80%</td></tr></tbody></table><div>Past performance may or may not be sustained in future.</div></div>					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	8.91%	6.04%	5.68%	11.65%	10.01%	■ Benchmark Returns	8.28%	5.12%	5.88%	9.79%	8.80%
	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																
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■ Benchmark Returns	8.28%	5.12%	5.88%	9.79%	8.80%																
Expenses of the Scheme	Continuous Offer																				
(i) Other Charges	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.																				
	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	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: eng_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)

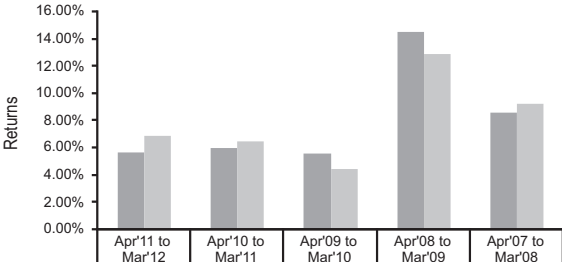
Investment Objective	The primary investment objective of the scheme is to generate attractive income by investing in a diversified portfolio of debt and money market instruments of varying maturities, and at the same time provide continuous liquidity along with adequate safety.		
Asset Allocation Pattern of the scheme	Types of Instruments	Normal Allocation (% of Net Assets)	
	Debt securities* Money market instruments(including cash, repo and CBLO) * Including Securitised debt of upto 50% of corpus.	20-100% 0 – 80%	
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.		
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: <ul style="list-style-type: none">• 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 Options: Growth / Dividend Sub Option: 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/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 cutoff time on any 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 Income 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 subscription/purchase as per the switch-in request are credited to the bank account of the respective switch-in Schemes/ Plans before the cut-off time and (III) The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the respective switch – in Schemes / Plans. For Redemptions/switch outs: In respect of application received upto 3.00 pm – Closing NAV of the day of receipt of application. In respect of application received after 3.00 pm – Closing NAV of the next business day. The aforesaid provisions shall also be applicable for subscription / purchase of units through facilities namely Systematic Investment Plan (SIP), Systematic Withdrawal Plan (SWP), Systematic Transfer Plan (STP) and Zoom Investment Pac (ZIP) as may be available under the said Scheme.		
Minimum Application Amount/ Number of Units	Purchase:	Additional Purchase:	Repurchase:
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.
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 inter alia 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	<table><thead><tr><th></th><th>Apr'11 to Mar'12</th><th>Apr'10 to Mar'11</th><th>Apr'09 to Mar'10</th><th>Apr'08 to Mar'09</th><th>Apr'07 to Mar'08</th></tr></thead><tbody><tr><td>Scheme Returns</td><td>6.14%</td><td>5.69%</td><td>6.20%</td><td>14.05%</td><td>10.92%</td></tr><tr><td>Benchmark Returns</td><td>7.68%</td><td>5.06%</td><td>5.41%</td><td>7.35%</td><td>8.22%</td></tr></tbody></table>						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	6.14%	5.69%	6.20%	14.05%	10.92%	Benchmark Returns	7.68%	5.06%	5.41%	7.35%	8.22%
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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 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: 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 : 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 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: eng_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 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 DebtAct, 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 NetAssets)	
	Securities issued/ guaranteed by Central/ State Government Call money market, term/notice money market and repos	0-100% 0-100% *	
	This is not a Money Market Mutual Fund Scheme. *Upto 100% till the scheme is fully invested.		
Investment Strategy	The Fund does not set absolute targets for buying / selling gilt/money market instruments. However, on a quarterly basis the portfolio is critically reviewed to assess the rise / fall in the instruments and a decision to book profits / cut losses is taken based on prevalent market conditions and changing business environment.		
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: <ul style="list-style-type: none">• 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 (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/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 cutoff time on any 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 Gilt Fund Provident Fund Dynamic Plan 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 subscription/purchase as per the switch-in request are credited to the bank account of the respective switch-in Schemes/ Plans before the cut-off time and (III) The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the respective switch – in Schemes / Plans. For Redemptions/switch outs: In respect of application received upto 3.00 pm – Closing NAV of the day of receipt of application. In respect of application received after 3.00 pm – Closing NAV of the next business day. The aforesaid provisions shall also be applicable for subscription / purchase of units through facilities namely Systematic Investment Plan (SIP), Systematic Withdrawal Plan (SWP), Systematic Transfer Plan (STP) and Zoom Investment Pac (ZIP) as may be available under the said Scheme.		
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 request at the authorised centre of the ING Mutual Fund.		

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 inter alia 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																				
Performance of the scheme	Compounded Annualised Returns	Scheme Returns %	Benchmark Returns %																		
	Returns for the last 1 Year	5.63%	6.79%																		
	Returns for the last 3 Years	5.69%	5.87%																		
	Returns for the last 5 Years	7.95%	7.88%																		
	Returns since inception	6.70%	6.11%																		
Performance as on 31st March 2012. Returns for the period upto one year - Absolute, Returns for the period more than one year - CAGR. Benchmark: ISEC Composite Gilt 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: 31st March, 2004 Past performance may or may not be sustained in future.																					
<div>Absolute Returns for each financial year for the last 5 years</div> <div><table><thead><tr><th></th><th>Apr'11 to Mar'12</th><th>Apr'10 to Mar'11</th><th>Apr'09 to Mar'10</th><th>Apr'08 to Mar'09</th><th>Apr'07 to Mar'08</th></tr></thead><tbody><tr><td>Scheme Returns</td><td>5.63%</td><td>5.93%</td><td>5.52%</td><td>14.49%</td><td>8.51%</td></tr><tr><td>Benchmark Returns</td><td>6.79%</td><td>6.41%</td><td>4.42%</td><td>12.83%</td><td>9.19%</td></tr></tbody></table><div>Past performance may or may not be sustained in future.</div></div>					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	5.63%	5.93%	5.52%	14.49%	8.51%	Benchmark Returns	6.79%	6.41%	4.42%	12.83%	9.19%
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Expenses of the Scheme	Continuous Offer																				
(i) Other Charges	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.																				
	Refer back cover page for other charges																				
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(iii) Recurring expenses	CDSC (if any): NIL Actual expenses for the previous financial year : 1.50%																				
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 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: eng_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 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 market instruments, liquid and debt mutual fund schemes	65%-100% 0%-35%	
	* If permitted by SEBI under extant regulations / guidelines, not more than 75% of the net assets of the scheme shall be deployed in securities lending. The Scheme would limit its exposure, with regards to securities lending, for a single intermediary, to the extent of 25% of the total net assets of the scheme at the time of lending. Investment in foreign equity and equity related securities shall be to a maximum of 35% of net assets of the 31 scheme. The Scheme may take derivative positions subject to a maximum of 80% of the net assets of the Scheme for the purposes of hedging and portfolio balancing in the manner permissible under SEBI Regulations from time to time. Investment in securitized debt shall be upto 100% of the debt component. No investments shall be made in foreign securitized debt.		
Investment Strategy	Equity market movements are dependent on a variety of top down macro-economic factors and bottom up micro-economic factors. Investment advisers utilize different styles of investing to construct a portfolio. Certain styles work in certain market conditions and at other times may not work so well. This fund aims to benefit from the combination of investment styles which should allow for consistency of investment returns regardless of the market conditions. This process also allows a broader search of sectors and stocks than is available from one single investment adviser. As a result there is less of a possibility that an attractive sector or stock opportunity is not identified by the multi manager investment process. The Scheme may take derivative positions subject to a maximum of 80% of the net assets of the Scheme for the purposes of hedging and portfolio balancing in the manner permissible under SEBI Regulations from time to time.		
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: <ul style="list-style-type: none">• Risk associated with market conditions, interest rates;• Liquidity risk;• Risk associated with the performance of underlying Schemes;• Trade execution risk;• Risk associated with composition of investment advisors;• The portfolio of ING Multi Manager Equity Fund is managed via a Multi Manager process of investment management and will comprise predominantly of Equity and Equity Related instruments and there would be Moderate to High risk on account of Price Fluctuations and Volatility;• Risk of credit losses associated with securitized debt;• Credit risk associated with investing in derivatives;• Foreign Exchange risk.		
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 Option: Option A Sub Option: Growth Option and Dividend Option (Payout 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:
Option A	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	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		-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%																
Performance as on 31st March, 2012. Returns for the period less than one year - Absolute, Returns for the period more than one year - CAGR. Benchmark: S&P CNX Nifty 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: 30th April 2007. Past performance may or may not be sustained in future.																					
<div>Absolute Returns for each financial year for the last 4 years</div> <div><table><thead><tr><th></th><th>Apr'11 to Mar'12</th><th>Apr'10 to Mar'11</th><th>Apr'09 to Mar'10</th><th>Apr'08 to Mar'09</th></tr></thead><tbody><tr><td>Multi Manager Equity Fund</td><td>-6.58%</td><td>0.48%</td><td>69.76%</td><td>-41.37%</td></tr><tr><td>Benchmark Returns</td><td>-9.23%</td><td>11.14%</td><td>73.76%</td><td>-36.19%</td></tr></tbody></table><div>Past performance may or may not be sustained in future.</div></div>								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%	Benchmark Returns	-9.23%	11.14%	73.76%	-36.19%
	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%																	
Benchmark Returns	-9.23%	11.14%	73.76%	-36.19%																	
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: 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: 2.49%																				
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: eng_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, Vidyanaigari 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 Asset Allocator Multi Manager FoF Scheme

(An Open-ended Fund of Funds Scheme)

Investment Objective	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.		
Asset Allocation Pattern of the scheme	Types of Instruments		Normal Allocation (% of NetAssets)
	Equity funds Debt funds, liquid funds, money market funds Money Market Securities		0%-100% 0%-100% 0%-10%
Investment Strategy	The Scheme will invest in third party mutual funds and not make any investments in schemes of ING Mutual Fund. The scheme allocates investments dynamically between equity and debt/liquid/money market funds. The scheme invests in Money Market Securities as per the prevailing regulations from time to time, only for the purpose of liquidity requirements.		
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: <ul style="list-style-type: none">• Market volatility;• Risk associated with liquidity of the underlying scheme;• Risk associated with the performance of underlying Schemes;• Credit and Market Risk associated with money market;• Trade execution risk;• Risk associated with composition of investment advisors;• Investments in underlying equity schemes will have all the risks associated with the underlying equity schemes including performance of underlying stocks, derivative investments, off shore investments, security lending etc.;• The NAV of the plan to the extent invested in Money market securities, government securities, corporate bond and other debt securities are likely to be affected by changes in the prevailing rates of interest and are likely to affect the value of the Scheme's holdings and thus the value of the Scheme's Units.		
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 & 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:
	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	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		-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%																			
Performance as on 31st March, 2012. Returns for the period less than one year - Absolute, Returns for the period more than one year - CAGR. Benchmark: Crisil Balanced 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:17th August 2006. Past performance may or may not be sustained in future.																								
<div>Absolute Returns for each financial year for the last 5 years</div> <div><table><thead><tr><th></th><th>Apr'11 to Mar'12</th><th>Apr'10 to Mar'11</th><th>Apr'09 to Mar'10</th><th>Apr'08 to Mar'09</th><th>Apr'07 to Mar'08</th></tr></thead><tbody><tr><td>■ Scheme Returns</td><td>-16.23%</td><td>6.60%</td><td>37.46%</td><td>-16.65%</td><td>23.02%</td></tr><tr><td>■ Benchmark Returns</td><td>-3.17%</td><td>9.37%</td><td>47.31%</td><td>-21.53%</td><td>19.54%</td></tr></tbody></table></div> <div>Past performance may or may not be sustained in future.</div>								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	-16.23%	6.60%	37.46%	-16.65%	23.02%	■ Benchmark Returns	-3.17%	9.37%	47.31%	-21.53%	19.54%
	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	-16.23%	6.60%	37.46%	-16.65%	23.02%																			
■ Benchmark Returns	-3.17%	9.37%	47.31%	-21.53%	19.54%																			
Expenses of the Scheme	Continuous Offer																							
(i) Other Charges	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.																							
	Refer back cover page for other charges																							
	(ii) Load Structure																							
(iii) Recurring expenses	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																							
	CDSC (if any): NIL Actual expenses for the previous financial year : 2.15%																							
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.																							
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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 returns from a portfolio of pure debt oriented funds accessed through the diverse 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)	
	Debt Funds (including Income Funds, Gilt Funds, Floating Rate Funds, Short Term Funds, Fixed Maturity Plans and Liquid Funds.) Money Market Securities	90-100% 0-10%	
Investment Strategy	<p>The Allocation of funds between the different debt funds specified in the asset allocation pattern depends primarily on the interest rate outlook. When interest rates are expected to harden, the ideal combination of funds include those that have relatively low interest rate risk. Hence the portfolio has a higher weightage to the Liquid funds, Floating Rate Funds and Fixed-Maturity-Plans and other Debt Funds with average maturity less than 1- year.</p> <p>Conversely, when interest rates are expected to ease, the fund seeks to generate higher returns by higher weightage to Debt funds which have average maturity more than 1 year. The directions of the interest rates are determined through consideration of the following factors:</p> <ul style="list-style-type: none">• RBI stance of Monetary Policy• Inflation rate and expectations of movement in the Inflation rate• Economic growth• Banks commercial credit demand growth versus banks' deposit growth• Movement in interest rates among Other major economies <p>Based on the above factors and the relative strength of each of the factors, the Multi Manager Investment team assesses the level of interest rate exposure which the portfolio should bear and accordingly calibrate the allocation to the funds in line with the allocation range specified above.</p>		
Risk Profile of the Scheme	<p>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:</p> <ul style="list-style-type: none">• Market volatility;• Risk associated with liquidity of the underlying scheme;• Risk associated with the performance of underlying Schemes;• Credit and Market Risk associated with money market;• Trade execution risk;• Risk associated with composition of investment advisors;• Interest rate risk;• The NAV of the plan to the extent invested in Money market securities, government securities, corporate bond and other debt securities are likely to be affected by changes in the prevailing rates of interest and are likely to affect the value of the Scheme's holdings and thus the value of the Scheme's Units.		
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	<p>Plans: NIL</p> <p>Options: Growth Option and Dividend Option*</p> <p><i>Sub Option: Dividend (Payout & Reinvestment)</i></p>		
Applicable NAV (after the Scheme Opens for repurchase and sale)	<p>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</p> <p>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 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 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.</p> <p>*Note: Allotment of units in respect of switch-in to the ING Active Debt Multi- Manager FOF Scheme 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 subscription/purchase as per the switch-in request are credited to the bank account of the switch-in Scheme before the cut-off time and (III) The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the said Scheme.</p> <p>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. The aforesaid provisions shall also be applicable for subscription / purchase of units through facilities namely Systematic Investment Plan (SIP), Systematic Withdrawal Plan (SWP), Systematic Transfer Plan (STP) and Zoom Investment Pac (ZIP) as may be available under the said Scheme.</p>		
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.

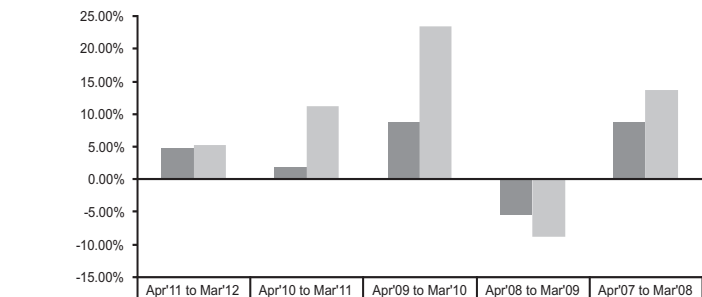
***Note:** Dividend will be declared under the Dividend option of the Scheme on a quarterly basis, subject to availability of distributable surplus in terms of the procedure laid down in the SEBI Circular no. SEBI/IMD/CIR No. 1/64057/06 dated April 4, 2006.

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 inter alia 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. 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: 29th December 2006. Past performance may or may not be sustained in future.																					
Absolute Returns for each financial year for the last 5 years																					
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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																				
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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.																				
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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 and a certain portion in growth funds. 15% Equity Plan: Under normal market conditions, the plan approximately invest 85% of its net assets in debt funds, liquid funds, money market funds and money market securities and the balance of about 15% in equity funds.		
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: <ul style="list-style-type: none"> • Market volatility; • Risk associated with liquidity of the underlying scheme; • Risk associated with the performance of underlying Schemes; • Credit and Market Risk associated with money market; • Trade execution risk; • Risk associated with composition of investment advisors; • Interest rate risk; • Investments in underlying equity schemes will have all the risks associated with the underlying equity schemes including performance of underlying stocks, derivative investments, off shore investments, security lending etc. 		
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: 15% Equity Plan Options: Options: Option A- Growth, Dividend 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 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:
	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 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 inter alia 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	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%																	
	Performance as on 31st March, 2012. Returns for the period less than one year - Absolute, Returns for the period more than one year - CAGR. Benchmark: 15% S&P CNX Nifty Index; + 85% 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: 2nd May 2006. Past performance may or may not be sustained in future.																			
	Absolute Returns for each financial year for the last 5 years																			
<div><p>Past performance may or may not be sustained in future.</p><table><tr><td></td><td>Apr'11 to Mar'12</td><td>Apr'10 to Mar'11</td><td>Apr'09 to Mar'10</td><td>Apr'08 to Mar'09</td><td>Apr'07 to Mar'08</td></tr><tr><td>Scheme Returns</td><td>4.77%</td><td>1.91%</td><td>8.68%</td><td>-5.62%</td><td>8.66%</td></tr><tr><td>Benchmark Returns</td><td>5.24%</td><td>11.14%</td><td>23.29%</td><td>-8.90%</td><td>13.58%</td></tr></table></div>				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	4.77%	1.91%	8.68%	-5.62%	8.66%	Benchmark Returns	5.24%	11.14%	23.29%	-8.90%	13.58%
	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	4.77%	1.91%	8.68%	-5.62%	8.66%															
Benchmark Returns	5.24%	11.14%	23.29%	-8.90%	13.58%															
Expenses of the Scheme	Continuous Offer																			
(I) Other Charges	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.																			
	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 : 0.75%																			
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: eng_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 Growth Multi Manager FoF Scheme - 30% 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 NetAssets)
	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 and a certain portion in growth funds. 30% Equity Plan: Under normal market conditions, the plan approximately invest 70% of its net assets in debt funds, liquid funds, money market funds and money market securities and the balance of about 30% in equity funds		
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: <ul style="list-style-type: none">• Market volatility;• Risk associated with liquidity of the underlying scheme;• Risk associated with the performance of underlying Schemes;• Credit and Market Risk associated with money market;• Trade execution risk;• Risk associated with composition of investment advisors;• Interest rate risk;• Investments in underlying equity schemes will have all the risks associated with the underlying equity schemes including performance of underlying stocks, derivative investments, off shore investments, security lending etc.		
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)	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:
	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 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	3.12%	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%																		
	Performance as on 31st March, 2012. Returns for the period less than one year - Absolute, Returns for the period more than one year - CAGR. Benchmark: 30% S&P CNX Nifty Index; + 70% 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: 2nd May 2006. Past performance may or may not be sustained in future																				
	<div>Absolute Returns for each financial year for the last 5 years</div> <div><table><thead><tr><th></th><th>Apr'11 to Mar'12</th><th>Apr'10 to Mar'11</th><th>Apr'09 to Mar'10</th><th>Apr'08 to Mar'09</th><th>Apr'07 to Mar'08</th></tr></thead><tbody><tr><td>Scheme Returns</td><td>3.12%</td><td>5.24%</td><td>19.75%</td><td>-7.69%</td><td>9.13%</td></tr><tr><td>Benchmark Returns</td><td>2.75%</td><td>11.14%</td><td>37.01%</td><td>-18.40%</td><td>16.97%</td></tr></tbody></table></div> <div>Past performance may or may not be sustained in future.</div>				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	3.12%	5.24%	19.75%	-7.69%	9.13%	Benchmark Returns	2.75%	11.14%	37.01%	-18.40%	16.97%
	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	3.12%	5.24%	19.75%	-7.69%	9.13%																
Benchmark Returns	2.75%	11.14%	37.01%	-18.40%	16.97%																
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: NIL																				
	(iii) Recurring expenses CDSC (if any): NIL Actual expenses for the previous financial year : 0.75%																				
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: eng_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, Vidyanaagari 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 5 Star Multi Manager FoF Scheme

(An Open-ended Fund of Funds Scheme)

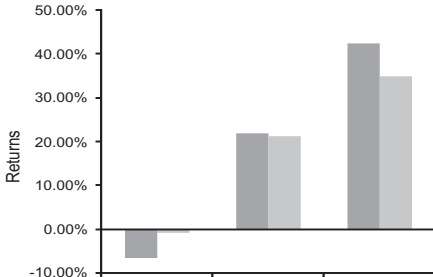
Investment Objective	The primary objective of the Scheme is to generate long term capital appreciation primarily from a portfolio of equity funds accessed through the diversified investment styles of underlying schemes selected in accordance with the ING Multi Manager investment process.		
Asset Allocation 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	<p>The Scheme invests in third party mutual funds, and do not make any investments in schemes of ING Mutual Fund. The Scheme invests in a mix of diversified equity schemes, mid cap/ small cap/ large cap oriented schemes and sectoral based schemes. However, the overall combination will always be comparable to other diversified equity schemes of third-party AMC's.</p> <p>The scheme invests in Money Market Securities as per the prevailing regulations from time to time, only for the purpose of liquidity requirements. These percentages are adhered to at the point of investment. The portfolio would be reviewed periodically to address any deviations from the aforementioned allocations due to market changes.</p>		
Risk Profile of the Scheme	<p>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:</p> <ul style="list-style-type: none"> • Market volatility; • Risk associated with liquidity of the underlying scheme; • Risk associated with the performance of underlying Schemes; • Credit and Market Risk associated with money market; • Trade execution risk; • Risk associated with composition of investment advisors; • Interest rate risk; • Investments in underlying equity schemes will have all the risks associated with the underlying equity schemes including performance of underlying stocks, derivative investments, off shore investments, security lending etc. 		
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	<p>Plans: NIL</p> <p>Options: Growth Option and Dividend Option</p> <p>Sub Option: Dividend (Payout and Reinvestment)</p>		
Applicable NAV (after the Scheme Opens for repurchase and sale)	<p>For Subscriptions/Switch-ins</p> <p>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.</p> <p>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.</p> <p>For Redemptions / Switch outs</p> <p>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.</p> <p>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.</p>		
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	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 inter alia 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		-4.99%		-9.23%													
	Returns for the last 3 Years		24.74%		20.57%													
	Returns for the last 5 Years		9.33%		6.73%													
	Returns since inception		7.46%		5.13%													
Performance as on 31st March, 2012. Returns for the period less than one year - Absolute, Returns for the period more than one year - CAGR. Benchmark: S&P CNX Nifty 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: 16th January 2007. Past performance may or may not be sustained in future																		
Absolute Returns for each financial year for the last 5 years																		
<div><div><div>100.00</div><div>80.00</div><div>60.00</div><div>40.00</div><div>20.00</div><div>0.00</div><div>-20.00</div><div>-40.00</div><div>-60.00</div></div><div><div>■ Scheme Returns</div><div>■ Benchmark Returns</div></div><div><div>Apr'11 to Mar'12</div><div>Apr'10 to Mar'11</div><div>Apr'09 to Mar'10</div><div>Apr'08 to Mar'09</div><div>Apr'07 to Mar'08</div></div><table><tr><td>■ Scheme Returns</td><td>-4.99</td><td>12.11</td><td>82.23</td><td>-32.25</td><td>18.83</td></tr><tr><td>■ Benchmark Returns</td><td>-9.23</td><td>11.14</td><td>73.76</td><td>-36.19</td><td>23.89</td></tr></table></div> <div>Past performance may or may not be sustained in future.</div>							■ Scheme Returns	-4.99	12.11	82.23	-32.25	18.83	■ Benchmark Returns	-9.23	11.14	73.76	-36.19	23.89
■ Scheme Returns	-4.99	12.11	82.23	-32.25	18.83													
■ Benchmark Returns	-9.23	11.14	73.76	-36.19	23.89													
Expenses of the Scheme	Continuous Offer																	
(I) Other Charges	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.																	
	Refer back cover page for other charges																	
	(ii) Load Structure																	
(iii) Recurring expenses	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																	
	CDSC (if any): NIL Actual expenses for the previous financial year : 0.74%																	
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: eng_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 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 securities Debt funds, liquid funds, money market funds Money Market Securities	65%-100% 0%-25% 0%-10%	
Investment Strategy	The Scheme will invest in units of global mutual funds which invest in commodity related securities. These funds will be selected with a view of out performing the investment objective of the fund (benchmark). The fund selection process reflects the Multi-Manager investment process, which seeks to look at combining/blending funds together to create a risk-adjusted solution which is optimal for investors in this asset class. The key determinants in fund selection are; 1. Track record of the fund relative to its benchmark; 2. Appropriateness of the fund relative to ING Global Commodity Fund's objective; 3. Quality of the fund management team; and 4. Reputation of the AMC which has launched the scheme.		
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: <ul style="list-style-type: none">• Risk associated with volatility of the overseas commodity markets;• Risk associated with the underlying schemes;• Commodity specific risks;• Risk associated with composition of investment advisors;• Interest rate risk;• Currency risk / foreign exchange fluctuation risk/ country risk/ political risk;• Investments in underlying equity schemes will have all the risks associated with the underlying equity schemes including performance of underlying stocks, derivative investments, off shore investments, security lending etc.;• Exposure to Settlement risk.		
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 Options: Payout and Reinvestment		
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); 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. 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 after such business day). Note: Business Day for ING Global Commodities Fund: A day other than: (i) Saturday and Sunday (ii) A day on which The Stock Exchange, Mumbai is closed or the National Stock Exchange is closed (iii) A day which is a public and/or bank holiday at a collection centre where the application is received (iv) A day on which the banks in Mumbai and / or RBI are closed for business / clearing (v) A day when underlying funds are closed for subscription/redemption (vi) A day on which the purchase or redemption of units is suspended (vii) A day on which normal business could not be transacted due to storms, floods, bandhs, strikes or such other events as the AMC may specify from time to time (viii) 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:
	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% Dow Jones World Oil and Gas Index + 20% MSCI AC World in INR terms.		

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 inter alia 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	-6.52%	-0.67%												
	Returns for the last 3 Years	17.55%	18.54%												
	Returns for the last 5 Years	N.A	N.A												
	Returns since inception	8.78%	6.01%												
	Performance as on 31st March, 2012. Returns for the period less than one year - Absolute, Returns for the period more than one year - CAGR. Benchmark: 40% Dow Jones World Basic Materials Index + 40% Dow Jones World Oil and Gas Index + 20% MSCI AC World in INR terms. 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:17th September 2008. Past performance may or may not be sustained in future.														
	<div>Absolute Returns for each financial year for the last 3 years</div> <div><table><thead><tr><th></th><th>Apr'11 to Mar'12</th><th>Apr'10 to Mar'11</th><th>Apr'09 to Mar'10</th></tr></thead><tbody><tr><td>Scheme Returns</td><td>-6.52%</td><td>21.98%</td><td>42.46%</td></tr><tr><td>Benchmark Returns</td><td>-0.67%</td><td>21.33%</td><td>34.93%</td></tr></tbody></table></div> <div>Past performance may or may not be sustained in future.</div>				Apr'11 to Mar'12	Apr'10 to Mar'11	Apr'09 to Mar'10	Scheme Returns	-6.52%	21.98%	42.46%	Benchmark Returns	-0.67%	21.33%	34.93%
	Apr'11 to Mar'12	Apr'10 to Mar'11	Apr'09 to Mar'10												
Scheme Returns	-6.52%	21.98%	42.46%												
Benchmark Returns	-0.67%	21.33%	34.93%												
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: 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 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 business 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: eng_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 Global Real Estate 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 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.		
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 and when permitted by RBI) and reverse repo Other overseas mutual fund schemes	65 – 100% 0 – 20% 0 - 35%	
Investment Strategy	Under normal market conditions, the ING Global Real Estate Securities Fund will operate as a non diversified fund and invest at least 80% of its assets in a portfolio of equity securities of companies or unit trusts that are principally engaged, deriving at least 50% of their total revenues or earnings, in the real estate industry. The Manager will select companies that derive at least 50% of their total revenues or earnings from owning, operating, developing and/or managing real estate. This portion of the portfolio will have investments located in at least three different countries of the following:- Australia, Austria, Belgium, Brazil, Canada, China, Costa Rica, Finland, France, Germany, Hong Kong, Italy, Japan, Korea, Luxembourg, Malaysia, Mexico, Netherlands, Puerto Rico, Russia, Singapore, Spain, Sweden, Switzerland, Taiwan, Turkey, United Kingdom and United States or such country as the Manager may determine from time to time. As a general matter, the Manager expects these investments to be in common stocks of large, mid and small-sized companies. The Manager may also invest in units of real estate investment trusts (“REITs”) listed on recognized stock exchanges. In selecting investments for the Sub-Fund, a disciplined two-step investment process is used. <ul style="list-style-type: none">• First, industry sectors and geographic regions in which to invest are selected. The extent to which the selected sectors and regions are represented is then determined by a systematic evaluation of public and private property market trends and conditions.• Second, a valuation process is used to identify investments with superior current income and growth potential relative to their peers. The valuation process examines several factors including but not limited to: (i) value and property; (ii) capital structure; and (iii) management and strategy.		
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: <ul style="list-style-type: none">• Liquidity risk associated with liquidity of underlying schemes;• Market volatility;• Risk associated with changes in fundamental attributes i.e. investment policies of the underlying Schemes;• Risk associated with Distribution;• Currency risk/ country risk/ foreign exchange risk;• <u>Real Estate and Industry concentration Risks:</u> The Scheme intends to predominantly invest in ING Global Real Estate Securities Fund. Investors should note that investments in the Sub-Fund are exposed to the financial and market risks that accompany investments in equities. While equities may offer the potential for greater long-term growth than most debt securities, equities generally have higher volatility. The Sub-Fund is focused on a particular industry sector, namely the real estate sector, and concentrates its investments in real estate securities and real estate investment trusts (REITs) which are listed on recognized stock exchanges. This concentration may lead to higher price volatility. Risks of investing in the Sub-Fund are similar to those associated with direct ownership of real estate, including changes in real estate values and property taxes, interest rates, cash flow of underlying real estate assets, supply and demand, and the management skill and creditworthiness of the issuer. REITs may also be affected by tax and regulatory requirements. The Sub-Fund invests in foreign securities, which involve special risks, including currency fluctuations, lower liquidity, political and economic uncertainties, and differences in accounting standards. The Sub-Fund may invest in small and medium capitalized companies, which may be more susceptible to price swings and less liquidity than larger capitalized companies. Investors should note that the Sub-Fund may invest in real estate investment trusts that have not been authorized by the SFC and may not be directly available to the residents.		
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: 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 after such 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:
	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.

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 Trustees. However, it must be distinctly understood that the actual declaration of dividends under the schemes and the frequency there of will inter alia 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		14.81%	18.17%															
	Returns for the last 3 Years		24.67%	32.02%															
	Returns for the last 5 Years		N.A	-0.97%															
	Returns since inception		3.93%	4.52%															
	Performance as on 31st March, 2012. Returns for the period upto one year - Absolute, 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 that all payouts during the period have been reinvested in the units of the Scheme at the then prevailing NAV. Allotment Date:31st December, 2007. Past performance may or may not be sustained in future.																		
	<div><div>Absolute Returns for each financial year for the last 4 years</div><div><table><thead><tr><th></th><th>Apr'11 to Mar'12</th><th>Apr'10 to Mar'11</th><th>Apr'09 to Mar'10</th><th>Apr'08 to Mar'09</th></tr></thead><tbody><tr><td>Scheme Returns</td><td>14.81%</td><td>11.64%</td><td>51.15%</td><td>-40.57%</td></tr><tr><td>Benchmark Returns</td><td>18.17%</td><td>19.28%</td><td>63.22%</td><td>-45.10%</td></tr></tbody></table></div><div>Past performance may or may not be sustained in future.</div></div>					Apr'11 to Mar'12	Apr'10 to Mar'11	Apr'09 to Mar'10	Apr'08 to Mar'09	Scheme Returns	14.81%	11.64%	51.15%	-40.57%	Benchmark Returns	18.17%	19.28%	63.22%	-45.10%
	Apr'11 to Mar'12	Apr'10 to Mar'11	Apr'09 to Mar'10	Apr'08 to Mar'09															
Scheme Returns	14.81%	11.64%	51.15%	-40.57%															
Benchmark Returns	18.17%	19.28%	63.22%	-45.10%															
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: 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	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 and is published in 2 newspapers on T+2 business day. NAV can also be viewed on www.ingim.co.in and www.amfindia.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 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 ING Latin America Equity Fund in India will act as a feeder fund into the Luxembourg based ING (L) Invest Latin America Fund. The investment strategy of the Luxembourg based fund is to identify and invest primarily in a diversified portfolio of shares and/or transferable securities issued by companies incorporated, quoted or traded in Latin America (including the Caribbean). The fund's approach encompasses bottom-up investment process supported by top-down macroeconomic analysis and quantitative screening. The investment process will aim to add value by also following theme based approach which shall enable to capture all relevant long term growth drivers.		
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: <ul style="list-style-type: none">• Risk associated with underlying fund performance;• Risk linked to equity, bond, currency, interest rate, credit, volatility and political risks due to exposure to the underlying sub fund;• Liquidity risk associated with sub fund;• Risk associated with changes in fundamental attributes i.e. investment policies of the underlying Schemes;• Investors should note that investments in the Sub-Fund are exposed to the financial and market risks that accompany investments in equities;• The Sub-Fund invests in foreign securities, which involve special risks, including currency fluctuations, lower liquidity, political and economic uncertainties, and differences in accounting standards.		
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: 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 after such 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 Latin America Equity 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 (L) Invest Latin America 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:
	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	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 inter alia 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		-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 period upto one year - Absolute, 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 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: 7th August, 2008. Past performance may or may not be sustained in future.																					
<div><div>Absolute Returns for each financial year for the last 4 years</div><div><table><thead><tr><th></th><th>Apr'11 to Mar'12</th><th>Apr'10 to Mar'11</th><th>Apr'09 to Mar'10</th><th>Apr'08 to Mar'09</th></tr></thead><tbody><tr><td>Scheme Returns</td><td>-5.54%</td><td>10.45%</td><td>77.00%</td><td>-40.57%</td></tr><tr><td>Benchmark Returns</td><td>6.29%</td><td>14.99%</td><td>78.21%</td><td>-45.10%</td></tr></tbody></table></div><div>Past performance may or may not be sustained in future.</div></div>								Apr'11 to Mar'12	Apr'10 to Mar'11	Apr'09 to Mar'10	Apr'08 to Mar'09	Scheme Returns	-5.54%	10.45%	77.00%	-40.57%	Benchmark Returns	6.29%	14.99%	78.21%	-45.10%
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Scheme Returns	-5.54%	10.45%	77.00%	-40.57%																	
Benchmark Returns	6.29%	14.99%	78.21%	-45.10%																	
Expenses of the Scheme	Continuous Offer																				
(I) Other Charges	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 factor including the service rendered by the ARN Holder.																				
	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 : 1.82%																				
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 and is published in 2 newspapers on T+2 business 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: eng_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.																				

Investment Objective	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.					
Asset Allocation Pattern of the Scheme	The Scheme will have 4 plans viz. Cautious Plan, Conservative Plan, Prudent Plan & Aggressive Plan, with all plans maintaining separate portfolios. The following are the indicative asset allocation of the plans:					
	ING Financial Planning Fund – Cautious Plan					
	Types of Instruments		Normal Allocation (% of Net Assets)			
	Liquid Funds, Money Market Funds	Minimum - 63.00% Maximum - 77.00%				
	Debt Funds other than Liquid Funds, Money Market Funds	Minimum - 23.00% Maximum - 37.00%				
	Money Market Securities	Minimum – 0.00% Maximum – 14.00%				
	ING Financial Planning Fund – Conservative Plan					
	Types of Instruments		Normal Allocation (% of Net Assets)			
	Equity Funds	Minimum - 15.00% Maximum - 28.00%				
	Liquid Funds, Money Market Funds	Minimum - 40.00% Maximum - 53.00%				
	Debt Funds other than Liquid Funds, Money Market Funds	Minimum - 22.00% Maximum - 35.00%				
	Gold Exchange Traded Funds	Minimum - 10.00% Maximum - 23.00%				
	Money Market Securities	Minimum – 0.00% Maximum – 13.00%				
	ING Financial Planning Fund – Prudent Plan					
	Types of Instruments		Normal Allocation (% of Net Assets)			
	Equity Funds	Minimum - 34.00% Maximum - 49.00%				
	Liquid Funds, Money Market Funds	Minimum - 25.50% Maximum – 40.50%				
	Debt Funds other than Liquid Funds, Money Market Funds	Minimum - 17.00% Maximum – 32.00%				
	Gold Exchange Traded Funds	Minimum - 8.50% Maximum - 23.50%				
	Money Market Securities	Minimum – 0.00% Maximum – 15.00%				
	ING Financial Planning Fund – Aggressive Plan					
	Types of Instruments		Normal Allocation (% of Net Assets)			
	Equity Funds	Minimum - 63.00% Maximum - 77.00%				
	Liquid Funds, Money Market Funds	Minimum - 13.50% Maximum - 23.75%				
	Debt Funds other than Liquid Funds, Money Market Funds	Minimum - 9.00% Maximum - 19.25%				
	Gold Exchange Traded Funds	Minimum - 4.25% Maximum - 14.50%				
	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 percentages are adhered to at the point of investment. The portfolio is reviewed periodically to address any deviations from the aforementioned allocations due to market changes. In the event of deviations, the fund manager will endeavour to carry out rebalancing within 30 Business Days. Where the portfolio is not rebalanced within 30 Business Days, justification for the same shall be placed before the Investment Committee and reasons for the same shall be recorded in writing.					
	Investment Strategy of the Scheme	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%
	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.					
	Then as per the asset allocation in each plan of the product, the portfolio is replicated.					
	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 market funds, 24% of the plan will be allocated to debt funds and 12% to Gold ETFs.					
	An investor, depending on his risk profile, could choose a plan.					

ING Financial Planning Fund

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: <div><div>1.</div><div>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.</div></div> <div><div>2.</div><div>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.</div></div> <div><div>3.</div><div>The NAVs of the underlying schemes where the Scheme have invested may be impacted generally by factors affecting securities markets, such as price and volume volatility in the capital markets, interest rates, currency exchange rates, changes in government policies, taxation laws or any other appropriate policies and other political and economic developments. Consequently, the NAV of the Scheme may fluctuate accordingly.</div></div> <div><div>4.</div><div>The liquidity of the Scheme investments is inherently restricted by liquidity of Underlying Schemes.</div></div> <div><div>5.</div><div>If the AMC charges an Exit load and the underlying schemes do not waive/exempt the Exit Load charged on Investment/redemptions, the investors will incur load expenses on two occasions. First, on their redemptions/ switches under the Scheme and second on the Scheme's redemption / switches under the underlying schemes.</div></div>		
Risk Mitigation Factors	1) Investment in funds selected as per the ING's Multi Manager Investment process; 2) Regular monitoring of the investments internally to reduce risk; 3) Diversification achieved through investment in more than one fund at any point of time; 4) Tracking and monitoring deviation from the benchmark; 5) Tracking Investor concentrations; 6) Regularly tracking the liquidity of the portfolio of the underlying funds; 7) Regularly checking and tracking credit quality of the portfolio of the underlying funds; 8) Favoring funds with strong parent backing.		
Plans and Options	The Scheme will have 4 plans viz Cautious Plan, Conservative Plan, Prudent Plan & Aggressive Plan. Each plan shall have Growth and Dividend (Payout & Reinvestment) Options. Dividend option under: Conservative Plan - Quarterly, Prudent Plan - Quarterly, Aggressive Plan - Half Yearly All plans shall maintain separate portfolios.		
Applicable NAV (after the scheme opens for repurchase and sale)	Subscriptions/Purchases including Switch - ins: The following cut-off timings shall be observed by the Mutual Fund in respect of purchase of Units of the Scheme and their Plans, and the following NAVs shall be applied for such purchase: <div><div>1.</div><div>where the application is 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;</div></div> <div><div>2.</div><div>where the application is 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 ;</div></div>		
Redemptions including Switch - outs:	<div>The following cut-off timings shall be observed by the Mutual Fund in respect of Repurchase of Units: <div><div>1.</div><div>where the application received upto 3.00 pm – closing NAV of the day of receipt of application; and</div></div><div><div>2.</div><div>an application received after 3.00 pm – closing NAV of the next Business Day.</div></div></div> <div>For Switches: In case of switch transactions from one scheme (plan) to another, the allocations shall be in line with redemption pay-outs.</div>		
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 request at the authorised centre of the ING Mutual Fund.		
Benchmark Index	Cautious Plan - 70% CRISIL Liquid Fund index + 30% CRISIL Bond Fund index Conservative Plan - 20% S&P CNX Nifty + 44% CRISIL Liquid Fund index + 24% CRISIL Bond Fund index + 12% INR price of Gold Prudent Plan - 40% S&P CNX Nifty + 30% CRISIL Liquid Fund index + 20% CRISIL Bond Fund index + 10% INR price of Gold Aggressive Plan - 70% S&P CNX Nifty + 15% CRISIL Liquid Fund index + 10% CRISIL Bond Fund index + 5% INR price of Gold		
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 thereof will, inter-alia, depend upon the distributable surplus of the Scheme. The decision of the Trustees in this regard shall be final. The dividends that may be paid out of the net surplus of the Schemes will be paid only to those Unitholders whose names appear in the Register of Unit holders on the notified Record Date. The dividends will be at such rate as may be decided by the AMC in consultation with the Trustees. There is no assurance or guarantee to the Unit holders as to the rate of dividend nor that the dividend will be paid regularly.		
Name of the Fund Manager	Mr. Arvind Bansal		
Name of the Trustee Company	Board of Trustees of ING Mutual Fund		
Performance of the scheme :	<div><div><div>Cautious Plan</div><div>Compounded Annualised Returns</div><div>Scheme Returns %</div><div>Benchmark Returns %</div><div>Returns since inception</div><div>7.61%</div><div>7.50%</div><div>Benchmark: 70% CRISIL Liquid Fund Index + 30% CRISIL Bond Fund Index</div></div><div><div>Conservative Plan</div><div>Compounded Annualised Returns</div><div>Scheme Returns %</div><div>Benchmark Returns %</div><div>Returns since inception</div><div>7.05%</div><div>7.46%</div><div>Benchmark: 20% S&P CNX Nifty Index + 44% CRISIL Liquid Fund Index + 24% CRISIL BondFund Index + 12% INR price of Gold</div></div><div><div>Prudent Plan</div><div>Compounded Annualised Returns</div><div>Scheme Returns %</div><div>Benchmark Returns %</div><div>Returns since inception</div><div>4.29%</div><div>4.72%</div><div>Benchmark: 40% S&P CNX Nifty Index + 30% CRISIL Liquid Fund Index +20% CRISIL BondFund Index + 10% INR price of Gold</div></div><div><div>Aggressive Plan</div><div>Compounded Annualised Returns</div><div>Scheme Returns %</div><div>Benchmark Returns %</div><div>Returns since inception</div><div>0.44%</div><div>0.13%</div><div>Benchmark: 70% S&P CNX Nifty Index + 15% CRISIL Liquid Fund Index +10% CRISIL BondFund Index + 5% INR price of Gold</div></div></div> <div>Performance as on 31st March, 2012. Returns for the period upto one year - Absolute, Returns for the period more than one year - CAGR. 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: 9th May 2011. Past performance may or may not be sustained in future.</div>		

<div>Expenses of the Scheme</div> <div>(i) Load Structure</div>	<div>Entry Load: Not Applicable</div> <div>Exit Load /CDSC:</div> <table><thead><tr><th>Plan</th><th>Exit Load Structure</th></tr></thead><tbody><tr><td>Cautious Plan</td><td><ul style="list-style-type: none">If redeemed within and including 6 months from the date of allotment: 0.50%If redeemed after 6 months from the date of allotment : Nil</td></tr><tr><td>Conservative Plan</td><td><ul style="list-style-type: none">If redeemed within and including 1 year from the date of allotment: 1%If redeemed after 1 year from the date of allotment : Nil</td></tr><tr><td>Prudent Plan</td><td><ul style="list-style-type: none">If redeemed within and including 2 years from the date of allotment : 1%If redeemed after 2 years from the date of allotment: NIL</td></tr><tr><td>Aggressive Plan</td><td><ul style="list-style-type: none">If redeemed within and including 2 years from the date of allotment : 1%If redeemed after 2 years from the date of allotment: NIL</td></tr></tbody></table> <div>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 effective August 1, 2009. 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 distributor.</div> <div>The above mentioned load structure shall be equally applicable to the special products such as SIP, switches, etc. offered by the AMC.</div> <div>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 on prospective investments only.</div>		Plan	Exit Load Structure	Cautious Plan	<ul style="list-style-type: none">If redeemed within and including 6 months from the date of allotment: 0.50%If redeemed after 6 months from the date of allotment : Nil	Conservative Plan	<ul style="list-style-type: none">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	<ul style="list-style-type: none">If redeemed within and including 2 years from the date of allotment : 1%If redeemed after 2 years from the date of allotment: NIL	Aggressive Plan	<ul style="list-style-type: none">If redeemed within and including 2 years from the date of allotment : 1%If redeemed after 2 years from the date of allotment: NIL
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Aggressive Plan	<ul style="list-style-type: none">If redeemed within and including 2 years from the date of allotment : 1%If redeemed after 2 years from the date of allotment: NIL											
(I) Other Charges	Refer back cover page for other charges											
(iii) Recurring Expenses	<div>Actual expenses for the previous financial year (Prudent Plan) : 1.12%</div> <div>Actual expenses for the previous financial year (Aggressive Plan) : 1.15%</div> <div>Actual expenses for the previous financial year (Cautious Plan) : 0.81%</div> <div>Actual expenses for the previous financial year (Conservative Plan) : 1.04%</div>											
Waiver of Load for Direct Applications	Not Applicable											
Tax treatment for the Investors (Unitholders)	Investor is advised to refer to the details in the Statement of Additional Information and also independently refer to his/her/its tax advisor.											
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.ingim.co.in and www.amfiindia.com											
For Investor Grievances please contact	<div>Computer Age Management Services Pvt. Ltd (CAMS), Registrar & Transfer Agents.</div> <div>514A Sathy Road, Ganapathy, Coimbatore-641006.</div> <div>Toll Free: 1800 200 2267, email id of R&T: enq_i@camsonline.com, Website address of R&T: www.camsonline.com</div>	<div>ING Mutual Fund</div> <div>Mr. Nityanand Prabhu - Chief Operating Officer</div> <div>601/602, 6th floor, "Windsor", Off. C.S.T. Road, Vidyanagari Marg, Kalina, Santacruz - (East), Mumbai – 400 098.</div> <div>Tel: 3385 7999, Fax : 022 2650 0234. E-mail Id: information@in.ing.com</div>										
Unitholder's Information	Please refer page number 47.											

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 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 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.	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 made available. This will help to avoid processing delays and / or rejection of your Application Form.
- 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.
- Application Form incomplete in any respect or not accompanied by a Cheque / Demand Draft are liable to be rejected.
- 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.

1. 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 name.
- In case of NRIs / FILs overseas address is mandatory. Application without overseas address are liable to be rejected.
- Please provide the name & designation of the contact person and fill annexure I on page 74. In case of 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 code.
- Please mention the Nationality.
- Ensure to tick the correct occupation & tax status.
- Please tick at the applicable range of the Annual Income

I. 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. A Guardian's PAN will hold valid for minor applicants.

- Exemption 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 but not 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; (vi) 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, ICWA, ICSI; (xii) Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL); (xiii) Any other photo ID 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 ARN holder (AMFI Registered Distributor)

Note: Investors with Permanent Account Number (PAN) are not eligible for the above mentioned simplified 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:

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

Note: 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.

2. 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".

3. 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 continuous 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 / FILs shall be in accordance with the prevailing laws governing such investments. Payment by the FIL 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 FIL with a designated branch of an authorized dealer in terms of paragraph 2 of Schedule 2 to the FEMA Regulations. In case of investment by NRI's through 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.

4. 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;
- Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility or lump sum/ one-time subscription, through payroll deductions.
- Custodian on behalf of an FIL 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;
- 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.

5. 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.

6. OTHER DOCUMENTS TO BE SUBMITTED UNDER DIFFERENT PAYMENT MODES:

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

(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 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.)

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

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

- 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; or
- 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.

(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&T 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 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&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.

7. 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 application.

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.

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

1. 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&T for 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.

2. 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 / Mutual 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.

9. 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 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, FIs, holders of Power of Attorney cannot nominate. Only the following categories of Indian residents can be nominated: (a) individuals; (b) minors through parent / legal guardian (whose name and address must be provided); 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 necessary 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 or of 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 nominee subject to the 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 AMC/Fund 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 clearly 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.
- 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 PROTECTION:**

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. DEMATERIALISATION:

- 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;
- In case 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	FIs	Investment through POA	NRIs	AOP/ BOI
1	Resolution / Authorisation to invest		Y	Y	Y		Y	Y	Y		Y
2	List of Authorised Signatories with Specimen Signature(s)		Y	Y	Y		Y	Y	Y		
3	Memorandum & Articles of Association		Y								
4	Trust Deed			Y							
5	Bye-Laws				Y						
6	Partnership Deed						Y				
7	Overseas Auditors' Certificate							Y			
8	Notarised Power of Attorney								Y		
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	Y	Y	Y	Y	Y	Y	Y	
11	KYC Acknowledgment	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y
12	HUF Deed					Y					

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

- Date of birth of the Minor and
- 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

A

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)

Name of First / Sole Applicant*	<input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> M/s.	Date of Birth
<div>FIRST NAME</div> <div>LAST NAME</div>		<div>DDMMYY</div>

Contact Person (In case of non-individual investors) / Name of Guardian (In case of minor)	<input type="checkbox"/> Mr. <input type="checkbox"/> Ms.	Date of Birth
<div>FIRST NAME</div> <div>LAST NAME</div>		<div>DDMMYY</div>

Address of Guardian	
---------------------	--

Relationship with minor	<input type="checkbox"/> Father <input type="checkbox"/> Mother <input type="checkbox"/> Legal Guardian
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Mailing Address of First/Sole Applicant*	
--	--

	PIN CODE*
--	-----------

PAN No.*	Enclosed (✓) <input type="checkbox"/> Attested PAN Card <input type="checkbox"/> KYC Acknowledgment attached (Mandatory in respect of all investments)	Nationality*
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Telephone*	Residence	Office	Fax
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Mobile	Email
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<input type="checkbox"/> I wish to receive updates via sms on my mobile. (Please ✓)	<input type="checkbox"/> Physical Communication <input type="checkbox"/> Email Communication	(Please ✓) Frequency <input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> 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	<input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> M/s.
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<div>FIRST NAME</div> <div>LAST NAME</div>	
--	--

PAN No.*	Date of Birth
----------	---------------

Enclosed (✓) <input type="checkbox"/> Attested PAN Card <input type="checkbox"/> KYC Acknowledgment attached (Mandatory in respect of all investments)	
--	--

POA Holder Details	<input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> M/s.
--------------------	---

<div>FIRST NAME</div> <div>LAST NAME</div>	
--	--

PAN No.*	Enclosed (✓) <input type="checkbox"/> Attested PAN Card <input type="checkbox"/> KYC Acknowledgement attached (Mandatory in respect of all investments)
----------	---

Overseas Address* (Mandatory in case of NRI and FII applicant in addition to mailing address.)	
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City	Country	Zip Code	Contact No.
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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 ✓)
<input type="checkbox"/> Single <input type="checkbox"/> Joint <input type="checkbox"/> Anyone or Survivor	<input type="checkbox"/> Resident Individual <input type="checkbox"/> HUF <input type="checkbox"/> Society/Club <input type="checkbox"/> NRI Repatriable (NRE) <input type="checkbox"/> Partnership Firm <input type="checkbox"/> Bank / Financial Institution <input type="checkbox"/> NRI Non-Repatriable (NRO) <input type="checkbox"/> Trust <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Company <input type="checkbox"/> On behalf of minor <input type="checkbox"/> Others	<input type="checkbox"/> Less than 2 Lakhs <input type="checkbox"/> 8-12 Lakhs <input type="checkbox"/> 2-4 Lakhs <input type="checkbox"/> More than 12 Lakhs <input type="checkbox"/> 4-7 Lakhs

** 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)	
<input type="checkbox"/> Bureaucrat <input type="checkbox"/> Doctor <input type="checkbox"/> Lawyer <input type="checkbox"/> Teacher <input type="checkbox"/> MNC Employee <input type="checkbox"/> Agriculture/Fishery <input type="checkbox"/> Telecommunication <input type="checkbox"/> Banking/Financial Institution <input type="checkbox"/> Housewife <input type="checkbox"/> Jeweller <input type="checkbox"/> Student <input type="checkbox"/> Retired <input type="checkbox"/> Indian Private Company Employee <input type="checkbox"/> PSU/Govt. Employee <input type="checkbox"/> Scientist <input type="checkbox"/> Money Service Bureau <input type="checkbox"/> Information Technology <input type="checkbox"/> Politically Exposed Person <input type="checkbox"/> Dealers in high value commodities (Arms, Bullion, Jewellery etc.) <input type="checkbox"/> Military Official <input type="checkbox"/> Other Business <input type="checkbox"/> Other Professional <input type="checkbox"/> Other Service _____, please specify	

5. Unit Holding Options ☐ Demat Mode ☐ Physical Mode (If demat account details are provided below, units will be allotted in electronic mode only.)

Demat Account Details - (Please ensure that the sequence of names as mentioned in the application form matches with that of the account held with any one of the Depository Participant.)
Demat Account details are compulsory if demat mode is opted above.)

National Securities Depository Limited Depository Participant (DP) ID <div>IN</div> Beneficiary Account Number <div></div>	Central Depository Services (India) Limited Depository Participant (DP) ID & Beneficiary Account Number <div></div>
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ING Mutual Fund: 601/602, Windsor, Off. C.S.T. Road, Kalina, Santacruz (East), Mumbai 400098.

ACKNOWLEDGEMENT SLIP

(To be filled in by the investor)

Received from Mr. Ms. M/s. _____ Pin Code _____ an applicati on for purchase of units, subject to realisation of funds.	Investment Details Scheme Name _____ Plan _____ Option _____ Sub Option _____	Investment Options (Please ✓) <input type="checkbox"/> Lumpsum <input type="checkbox"/> SIP through Auto Debit <input type="checkbox"/> SIP through Postdated	Payment Details Amount in figures (Rs.) : _____ Amount in words (Rs.): _____ Cheque/DD No.: _____ Dated _____ No. of Cheques: _____ Bank and Branch : _____ SIP Period _____ To _____ SIP Date: <input type="checkbox"/> 1* <input type="checkbox"/> 10* <input type="checkbox"/> 15* <input type="checkbox"/> 27* <input type="checkbox"/> Frequency: <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly	OFFICIAL Collection Centre's Stamp & Receipt Date & Time Allotment is subject to realisation of cheque/DD
---	---	--	--	--

Please retain this slip duly acknowledged by the Official Acceptance Point till you receive your Account Statement.

6. 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			City		
Account No.			Branch Address					
Account Type	<input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> Others							
RTGS Code			MICR Code					
			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.

7. INVESTMENT DETAILS

Scheme Name	Plan	Option	Sub Options
ING			

P.S. If any of the above details other than scheme name are not mentioned, the default option will be invoked.

8. LUMP SUM PAYMENT DETAILS OR First SIP installment details through auto debit (Third party cheques are not allowed)

Cheque/DD Amt.:	DD Charges:	Total Amount/Cheque Amount (in figures):
Amount (in words):		
Cheque/DD No.:	Cheque Date:	Bank:
Account No.:	Account Type:	

I/We undertake that the detail of the payment instrument mentioned above pertain to my/our own bank account in my/our name and is not a third party cheque except guardian in case of minor. The AMC reserves the right to reject the application in case of third party cheque. Cheque to be drawn in favour of the scheme / plan applied for.

9. FOR INVESTORS WHO WISH TO OPT FOR SIP THROUGH AUTO DEBIT OR STANDING INSTRUCTION, PLEASE FILL THE SIP INVESTMENT FORM (page no. 62)

10. SYSTEMATIC INVESTMENT PLAN (SIP) THROUGH POSTDATED CHEQUES (Third party cheques are not allowed) ☐ SIP ☐ MICRO SIP

Frequency: <input type="checkbox"/> Monthly* <input type="checkbox"/> Quarterly (Jan/Apr/July/Oct)	Cheque Numbers : From _____ To _____
SIP Date: <input type="checkbox"/> 1 st <input type="checkbox"/> 10 th <input type="checkbox"/> 15 th <input type="checkbox"/> 27 th	Drawn on Bank : _____
SIP Period: From <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> To <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Branch _____ No. of Cheques: _____
* Default Option	Investment Period: _____ months Amount Per Installment (Rs.) : _____

11. NOMINATION DETAILS MANDATORY (for more details, please refer page no. 66)

I/ We, _____ and _____ (strike out which is not applicable)
do hereby nominate the undermentioned nominee(s) to receive the units allotted to my / our credit in my Folio in the event of my / our death.

Name and address of Nominee(s)	First Nominee	Second Nominee	Third Nominee
Name			
Address			
Allocation %			
Date of Birth (If nominee is a minor)			
SIGNATURE	NOT MANDATORY	NOT MANDATORY	NOT MANDATORY

If the nominee is a minor, Name & Address of the guardian is mandatory:

Name & Address	
Guardian relationship with minor nominee: <input type="checkbox"/> Father <input type="checkbox"/> Mother <input type="checkbox"/> Legal Guardian	SIGNATURE NOT MANDATORY

NON-INTENTION TO NOMINATE: (Mandatory for new folios of individuals where mode of holding is single and who do not wish to nominate)

☐ I/We, hereby confirm that I/We do not wish to exercise the right of nomination in respect of units subscribed/purchased by me/us.

First / Sole Applicant/ Guardian	MANDATORY	Second Applicant	MANDATORY	Third Applicant	MANDATORY
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12. DECLARATION & SIGNATURE(S)

<p>Applications by individuals/HUF: I/We have read and understood the contents of the Scheme Information Document 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 designed for the purpose of any contravention and evasion of any Act, Rules, Regulations, Notifications or Directions issued by any regulatory authority in India.</p> <p>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 authorised to enter into this transactions for and on behalf of the Company/Firm/Trust.</p> <p>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/RSRA account. <input type="checkbox"/> Yes <input type="checkbox"/> No (Please Tick ✓)</p> <p>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/FCNR Account.</p> <p>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 not involved in any high risk occupation. In case of non-individual(s), I/We hereby 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.</p> <p>Applicable in case of Micro SIP: I/We do not have any existing Micro SIP which together with current application will result in aggregate investment exceeding Rs.50,000/- in a financial year or rolling period of 12 months.</p> <p>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).</p>	<table border="1"> <tr> <td>First / Sole Applicant/ Guardian/ POA</td> <td></td> </tr> <tr> <td>Second Applicant/ POA</td> <td></td> </tr> <tr> <td>Third Applicant/ POA</td> <td></td> </tr> <tr> <td colspan="2">Date: _____</td> </tr> </table> <p>The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.</p>	First / Sole Applicant/ Guardian/ POA		Second Applicant/ POA		Third Applicant/ POA		Date: _____	
First / Sole Applicant/ Guardian/ POA									
Second Applicant/ POA									
Third Applicant/ POA									
Date: _____									

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



COMMON APPLICATION FORM

A

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)

Name of First / Sole Applicant*		<input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> M/s.	Date of Birth
F I R S T N A M E		L A S T N A M E	D D M M Y Y Y Y

Contact Person (In case of non-individual investors) / Name of Guardian (In case of minor)	<input type="checkbox"/> Mr. <input type="checkbox"/> Ms.	Date of Birth
F I R S T N A M E	L A S T N A M E	D D M M Y Y Y Y

Address of Guardian	
---------------------	--

Relationship with minor	<input type="checkbox"/> Father <input type="checkbox"/> Mother <input type="checkbox"/> Legal Guardian
-------------------------	---

Mailing Address of First/Sole Applicant*	
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	PIN CODE*

PAN No.*	Enclosed (✓) <input type="checkbox"/> Attested PAN Card <input type="checkbox"/> KYC Acknowledgment attached (Mandatory in respect of all investments)	Nationality*
Mandatory (In case of Minor please provide Guardian's PAN No)		

Telephone*	Residence	Office	Fax
Mobile	Email		

<input type="checkbox"/> I wish to receive updates via sms on my mobile. (Please ✓)	<input type="checkbox"/> Physical Communication <input type="checkbox"/> Email Communication	(Please ✓) Frequency <input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> 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 <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> M/s. <input type="checkbox"/>		Name of the Third Applicant <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> M/s. <input type="checkbox"/>	
F I R S T N A M E		F I R S T N A M E	
L A S T N A M E		L A S T N A M E	
PAN No.*		PAN No.*	
Date of Birth		Date of Birth	
D D M M Y Y Y Y		D D M M Y Y Y Y	

Enclosed (✓) <input type="checkbox"/> Attested PAN Card <input type="checkbox"/> KYC Acknowledgment attached (Mandatory in respect of all investments)	Enclosed (✓) <input type="checkbox"/> Attested PAN Card <input type="checkbox"/> KYC Acknowledgment attached (Mandatory in respect of all investments)
--	--

POA Holder Details <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> M/s.	
F I R S T N A M E	L A S T N A M E

POA Holder Address	
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PAN No.*	Enclosed (✓) <input type="checkbox"/> Attested PAN Card <input type="checkbox"/> KYC Acknowledgement attached (Mandatory in respect of all investments)
----------	---

Overseas Address* (Mandatory in case of NRI and FII applicant in addition to mailing address.)	
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City	Country	Zip Code	Contact No.

4. STATUS OF SOLE/FIRST APPLICANT (Please ✓) (In Rs.)

Mode of holding** (Please ✓) <input type="checkbox"/> Single <input type="checkbox"/> Joint <input type="checkbox"/> Anyone or Survivor	Status of first applicant (Please ✓) (Mandatory) <input type="checkbox"/> Resident Individual <input type="checkbox"/> HUF <input type="checkbox"/> Partnership Firm <input type="checkbox"/> Bank / Financial Institution <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Company <input type="checkbox"/> Society/Club <input type="checkbox"/> NRI Repatriable (NRE) <input type="checkbox"/> NRI Non-Repatriable (NRO) <input type="checkbox"/> Trust <input type="checkbox"/> On behalf of minor <input type="checkbox"/> Others	Annual Income of SOLE/FIRST APPLICANT (Please ✓) <input type="checkbox"/> Less than 2 Lakhs <input type="checkbox"/> 8-12 Lakhs <input type="checkbox"/> 2-4 Lakhs <input type="checkbox"/> More than 12 Lakhs <input type="checkbox"/> 4-7 Lakhs
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** 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) <input type="checkbox"/> Bureaucrat <input type="checkbox"/> Doctor <input type="checkbox"/> Lawyer <input type="checkbox"/> Teacher <input type="checkbox"/> MNC Employee <input type="checkbox"/> Agriculture/Fishery <input type="checkbox"/> Telecommunication <input type="checkbox"/> Banking/Financial Institution <input type="checkbox"/> Housewife <input type="checkbox"/> Jeweller <input type="checkbox"/> Student <input type="checkbox"/> Retired <input type="checkbox"/> Indian Private Company Employee <input type="checkbox"/> PSU/Govt. Employee <input type="checkbox"/> Scientist <input type="checkbox"/> Money Service Bureau <input type="checkbox"/> Information Technology <input type="checkbox"/> Politically Exposed Person <input type="checkbox"/> Dealers in high value commodities (Arms, Bullion, Jewellery etc.) <input type="checkbox"/> Military Official <input type="checkbox"/> Other Business <input type="checkbox"/> Other Professional <input type="checkbox"/> Other Service _____, please specify
--

5. Unit Holding Options ☐ Demat Mode ☐ Physical Mode (If demat account details are provided below, units will be allotted in electronic mode only.)

Demat Account Details - (Please ensure that the sequence of names as mentioned in the application form matches with that of the account held with any one of the Depository Participant.)
Demat Account details are compulsory if demat mode is opted above.)

National Securities Depository Limited Depository Participant (DP) ID I N Beneficiary Account Number	Central Depository Services (India) Limited Depository Participant (DP) ID & Beneficiary Account Number
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ING Mutual Fund: 601/602, Windsor, Off. C.S.T. Road, Kalina, Santacruz (East), Mumbai 400098.

ACKNOWLEDGEMENT SLIP

(To be filled in by the investor)

Received from Mr. Ms. M/s. _____ Pin Code _____ an applicati on for purchase of units, subject to realisation of funds.	Investment Details Scheme Name _____ Plan _____ Option _____ Sub Option _____	Investment Options (Please ✓) <input type="checkbox"/> Lumpsum <input type="checkbox"/> SIP through Auto Debit <input type="checkbox"/> SIP through Postdated	Payment Details Amount in figures (Rs.) : _____ Amount in words (Rs.): _____ Cheque/DD No.: _____ Dated _____ No. of Cheques: _____ Bank and Branch : _____ SIP Period _____ SIP Date: <input type="checkbox"/> 1 st <input type="checkbox"/> 10 th <input type="checkbox"/> 15 th <input type="checkbox"/> 27 th <input type="checkbox"/> _____ Frequency: <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly	OFFICIAL Collection Centre's Stamp & Receipt Date & Time Allotment is subject to realisation of cheque/DD
---	---	--	--	--

Please retain this slip duly acknowledged by the Official Acceptance Point till you receive your Account Statement.

6. 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			City		
Account No.			Branch Address					
Account Type	<input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> Others							
RTGS Code			MICR Code					
			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.

7. INVESTMENT DETAILS

Scheme Name	Plan	Option	Sub Options
ING			

P.S. If any of the above details other than scheme name are not mentioned, the default option will be invoked.

8. LUMP SUM PAYMENT DETAILS OR First SIP installment details through auto debit (Third party cheques are not allowed)

Cheque/DD Amt.:	DD Charges:	Total Amount/Cheque Amount (in figures):
Amount (in words):		
Cheque/DD No.:	Cheque Date:	Bank:
Account No.:	Account Type:	

I/We undertake that the detail of the payment instrument mentioned above pertain to my/our own bank account in my/our name and is not a third party cheque except guardian in case of minor. The AMC reserves the right to reject the application in case of third party cheque. Cheque to be drawn in favour of the scheme / plan applied for.

9. FOR INVESTORS WHO WISH TO OPT FOR SIP THROUGH AUTO DEBIT OR STANDING INSTRUCTION, PLEASE FILL THE SIP INVESTMENT FORM (page no. 62)

10. SYSTEMATIC INVESTMENT PLAN (SIP) THROUGH POSTDATED CHEQUES (Third party cheques are not allowed) ☐ SIP ☐ MICRO SIP

Frequency: <input type="checkbox"/> Monthly* <input type="checkbox"/> Quarterly (Jan/Apr/July/Oct)	Cheque Numbers : From _____ To _____
SIP Date: <input type="checkbox"/> 1 st <input type="checkbox"/> 10 th <input type="checkbox"/> 15 th <input type="checkbox"/> 27 th	Drawn on Bank : _____
SIP Period: From <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> To <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Branch _____ No. of Cheques: _____
* Default Option	Investment Period: _____ months Amount Per Installment (Rs.) : _____

11. NOMINATION DETAILS MANDATORY (for more details, please refer page no. 66)

I/ We, _____ and _____ (strike out which is not applicable)
do hereby nominate the undermentioned nominee(s) to receive the units allotted to my / our credit in my Folio in the event of my / our death.

Name and address of Nominee(s)	First Nominee	Second Nominee	Third Nominee
Name			
Address			
Allocation %			
Date of Birth (If nominee is a minor)			
SIGNATURE	NOT MANDATORY	NOT MANDATORY	NOT MANDATORY

If the nominee is a minor, Name & Address of the guardian is mandatory:

Name & Address	
Guardian relationship with minor nominee: <input type="checkbox"/> Father <input type="checkbox"/> Mother <input type="checkbox"/> Legal Guardian	SIGNATURE NOT MANDATORY

NON-INTENTION TO NOMINATE: (Mandatory for new folios of individuals where mode of holding is single and who do not wish to nominate)

☐ I/We, hereby confirm that I/We do not wish to exercise the right of nomination in respect of units subscribed/purchased by me/us.

First / Sole Applicant/ Guardian	MANDATORY	Second Applicant	MANDATORY	Third Applicant	MANDATORY
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12. DECLARATION & SIGNATURE(S)

<p>Applications by individuals/HUF: I/We have read and understood the contents of the Scheme Information Document 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 designed for the purpose of any contravention and evasion of any Act, Rules, Regulations, Notifications or Directions issued by any regulatory authority in India.</p> <p>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 authorised to enter into this transactions for and on behalf of the Company/Firm/Trust.</p> <p>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/RSRA account. <input type="checkbox"/> Yes <input type="checkbox"/> No (Please Tick ✓)</p> <p>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/FCNR Account.</p> <p>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 not involved in any high risk occupation. In case of non-individual(s), I/We hereby 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.</p> <p>Applicable in case of Micro SIP: I/We do not have any existing Micro SIP which together with current application will result in aggregate investment exceeding Rs.50,000/- in a financial year or rolling period of 12 months.</p> <p>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).</p>	<table border="1"> <tr> <td>First / Sole Applicant/ Guardian/ POA</td> <td></td> </tr> <tr> <td>Second Applicant/ POA</td> <td></td> </tr> <tr> <td>Third Applicant/ POA</td> <td></td> </tr> <tr> <td colspan="2">Date: _____</td> </tr> </table> <p>The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.</p>	First / Sole Applicant/ Guardian/ POA		Second Applicant/ POA		Third Applicant/ POA		Date: _____	
First / Sole Applicant/ Guardian/ POA									
Second Applicant/ POA									
Third Applicant/ POA									
Date: _____									

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

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



COMMON APPLICATION FORM

A

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)

Name of First / Sole Applicant*	<input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> M/s.	Date of Birth
<div>FIRST NAME</div> <div>LAST NAME</div>		<div>DDMMYY</div>

Contact Person (In case of non-individual investors) / Name of Guardian (In case of minor)	<input type="checkbox"/> Mr. <input type="checkbox"/> Ms.	Date of Birth
<div>FIRST NAME</div> <div>LAST NAME</div>		<div>DDMMYY</div>

Address of Guardian	
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Relationship with minor	<input type="checkbox"/> Father <input type="checkbox"/> Mother <input type="checkbox"/> Legal Guardian
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Mailing Address of First/Sole Applicant*	
--	--

	PIN CODE*
--	-----------

PAN No.*	Enclosed (✓) <input type="checkbox"/> Attested PAN Card <input type="checkbox"/> KYC Acknowledgment attached (Mandatory in respect of all investments)	Nationality*
----------	--	--------------

Mandatory (In case of Minor please provide Guardian's PAN No)

Telephone*	Residence	Office	Fax
	Mobile	Email	

<input type="checkbox"/> I wish to receive updates via sms on my mobile. (Please ✓)	<input type="checkbox"/> Physical Communication <input type="checkbox"/> Email Communication	(Please ✓) Frequency <input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> 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	<input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> M/s.
------------------------------	---

<div>FIRST NAME</div> <div>LAST NAME</div>	
--	--

PAN No.*	Date of Birth
<div>DDMMYY</div>	

Enclosed (✓) <input type="checkbox"/> Attested PAN Card <input type="checkbox"/> KYC Acknowledgment attached (Mandatory in respect of all investments)	
--	--

POA Holder Details	<input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> M/s.
--------------------	---

<div>FIRST NAME</div> <div>LAST NAME</div>	
--	--

POA Holder Address	
--------------------	--

PAN No.*	Enclosed (✓) <input type="checkbox"/> Attested PAN Card <input type="checkbox"/> 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 ✓) <input type="checkbox"/> Single <input type="checkbox"/> Joint <input type="checkbox"/> Anyone or Survivor	Status of first applicant (Please ✓) (Mandatory) <input type="checkbox"/> Resident Individual <input type="checkbox"/> HUF <input type="checkbox"/> Partnership Firm <input type="checkbox"/> Bank / Financial Institution <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Company <input type="checkbox"/> Society/Club <input type="checkbox"/> NRI Repatriable (NRE) <input type="checkbox"/> NRI Non-Repatriable (NRO) <input type="checkbox"/> Trust <input type="checkbox"/> On behalf of minor <input type="checkbox"/> Others	Annual Income of SOLE/FIRST APPLICANT (Please ✓) <input type="checkbox"/> Less than 2 Lakhs <input type="checkbox"/> 8-12 Lakhs <input type="checkbox"/> 2-4 Lakhs <input type="checkbox"/> More than 12 Lakhs <input type="checkbox"/> 4-7 Lakhs
--	---	---

** 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) <input type="checkbox"/> Bureaucrat <input type="checkbox"/> Doctor <input type="checkbox"/> Lawyer <input type="checkbox"/> Teacher <input type="checkbox"/> MNC Employee <input type="checkbox"/> Agriculture/Fishery <input type="checkbox"/> Telecommunication <input type="checkbox"/> Banking/Financial Institution <input type="checkbox"/> Housewife <input type="checkbox"/> Jeweller <input type="checkbox"/> Student <input type="checkbox"/> Retired <input type="checkbox"/> Indian Private Company Employee <input type="checkbox"/> PSU/Govt. Employee <input type="checkbox"/> Scientist <input type="checkbox"/> Money Service Bureau <input type="checkbox"/> Information Technology <input type="checkbox"/> Politically Exposed Person <input type="checkbox"/> Dealers in high value commodities (Arms, Bullion, Jewellery etc.) <input type="checkbox"/> Military Official <input type="checkbox"/> Other Business <input type="checkbox"/> Other Professional <input type="checkbox"/> Other Service _____, please specify
--

5. Unit Holding Options ☐ Demat Mode ☐ Physical Mode (If demat account details are provided below, units will be allotted in electronic mode only.)

Demat Account Details - (Please ensure that the sequence of names as mentioned in the application form matches with that of the account held with any one of the Depository Participant.)
Demat Account details are compulsory if demat mode is opted above.)

National Securities Depository Limited Depository Participant (DP) ID <div>IN</div> Beneficiary Account Number <div></div>	Central Depository Services (India) Limited Depository Participant (DP) ID & Beneficiary Account Number <div></div>
---	--

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ING Mutual Fund: 601/602, Windsor, Off. C.S.T. Road, Kalina, Santacruz (East), Mumbai 400098.

ACKNOWLEDGEMENT SLIP

(To be filled in by the investor)

Received from Mr. Ms. M/s. _____ Pin Code _____ an applicati on for purchase of units, subject to realisation of funds.	Investment Details Scheme Name _____ Plan _____ Option _____ Sub Option _____	Investment Options (Please ✓) <input type="checkbox"/> Lumpsum <input type="checkbox"/> SIP through Auto Debit <input type="checkbox"/> SIP through Postdated	Payment Details Amount in figures (Rs.) : _____ Amount in words (Rs.): _____ Cheque/DD No.: _____ Dated _____ No. of Cheques: _____ Bank and Branch : _____ SIP Period _____ To _____ SIP Date: <input type="checkbox"/> 1* <input type="checkbox"/> 10* <input type="checkbox"/> 15* <input type="checkbox"/> 27* <input type="checkbox"/> Frequency: <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly	OFFICIAL Collection Centre's Stamp & Receipt Date & Time Allotment is subject to realisation of cheque/DD
---	---	--	--	--

Please retain this slip duly acknowledged by the Official Acceptance Point till you receive your Account Statement.

6. 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			City		
Account No.			Branch Address					
Account Type	<input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> Others							
RTGS Code			MICR Code					
			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.

7. INVESTMENT DETAILS

Scheme Name	Plan	Option	Sub Options
ING			

P.S. If any of the above details other than scheme name are not mentioned, the default option will be invoked.

8. LUMP SUM PAYMENT DETAILS OR First SIP installment details through auto debit (Third party cheques are not allowed)

Cheque/DD Amt.:	DD Charges:	Total Amount/Cheque Amount (in figures):
Amount (in words):		
Cheque/DD No.:	Cheque Date:	Bank:
Account No.:	Account Type:	

I/We undertake that the detail of the payment instrument mentioned above pertain to my/our own bank account in my/our name and is not a third party cheque except guardian in case of minor. The AMC reserves the right to reject the application in case of third party cheque. Cheque to be drawn in favour of the scheme / plan applied for.

9. FOR INVESTORS WHO WISH TO OPT FOR SIP THROUGH AUTO DEBIT OR STANDING INSTRUCTION, PLEASE FILL THE SIP INVESTMENT FORM (page no. 62)

10. SYSTEMATIC INVESTMENT PLAN (SIP) THROUGH POSTDATED CHEQUES (Third party cheques are not allowed) ☐ SIP ☐ MICRO SIP

In case of MICRO SIP, please submit any one document as mentioned under 1 (ii) of page no. 52.

Frequency: <input type="checkbox"/> Monthly* <input type="checkbox"/> Quarterly (Jan/Apr/July/Oct)	Cheque Numbers : From _____ To _____
SIP Date: <input type="checkbox"/> 1 st <input type="checkbox"/> 10 th <input type="checkbox"/> 15 th <input type="checkbox"/> 27 th	Drawn on Bank : _____
SIP Period: From [M][M][Y][Y][Y][Y] To [M][M][Y][Y][Y][Y]	Branch _____ No. of Cheques: _____
* Default Option	Investment Period: _____ months Amount Per Installment (Rs.) : _____
	(in words) _____

11. NOMINATION DETAILS MANDATORY (for more details, please refer page no. 66)

I/ We, _____ and _____ (strike out which is not applicable)
do hereby nominate the undermentioned nominee(s) to receive the units allotted to my / our credit in my Folio in the event of my / our death.

Name and address of Nominee(s)	First Nominee	Second Nominee	Third Nominee
Name			
Address			
Allocation %			
Date of Birth (If nominee is a minor)			
SIGNATURE	NOT MANDATORY	NOT MANDATORY	NOT MANDATORY

If the nominee is a minor, Name & Address of the guardian is mandatory:

Name & Address	
Guardian relationship with minor nominee: <input type="checkbox"/> Father <input type="checkbox"/> Mother <input type="checkbox"/> Legal Guardian	SIGNATURE NOT MANDATORY

NON-INTENTION TO NOMINATE: (Mandatory for new folios of individuals where mode of holding is single and who do not wish to nominate)

☐ I/We, hereby confirm that I/We do not wish to exercise the right of nomination in respect of units subscribed/purchased by me/us.

First / Sole Applicant/ Guardian	MANDATORY	Second Applicant	MANDATORY	Third Applicant	MANDATORY
----------------------------------	-----------	------------------	-----------	-----------------	-----------

12. DECLARATION & SIGNATURE(S)

Applications by individuals/HUF: I/We have read and understood the contents of the Scheme Information Document 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 designed for the purpose of any contravention and evasion of any Act, Rules, Regulations, Notifications or Directions issued by any regulatory authority in India.

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 authorised 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/NRRA account. ☐ Yes ☐ No (Please Tick ✓)

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/FCNR Account. 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 not involved in any high risk occupation. In case of non-individual(s), I/We hereby 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.

Applicable in case of Micro SIP: I/We do not have any existing Micro SIP which together with current application will result in aggregate investment exceeding Rs.50,000/- in a financial year or rolling period of 12 months.

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).

First / Sole Applicant/ Guardian/ POA	
Second Applicant/ POA	
Third Applicant/ POA	
Date:	

The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

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



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)

Name of First / Sole Applicant*		<input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> M/s.	Date of Birth
F I R S T N A M E		L A S T N A M E	D D M M Y Y Y Y
Contact Person (In case of non-individual Investors) / Name of Guardian (In case of minor)		<input type="checkbox"/> Mr. <input type="checkbox"/> Ms.	Date of Birth
F I R S T N A M E		L A S T N A M E	D D M M Y Y Y Y
Address of Guardian			
Relationship with minor <input type="checkbox"/> Father <input type="checkbox"/> Mother <input type="checkbox"/> Legal Guardian			
Mailing Address of First/Sole Applicant*			
PIN CODE*			

PAN No.*	Enclosed (✓) <input type="checkbox"/> Attested PAN Card	<input type="checkbox"/> KYC Acknowledgement attached	Nationality*
Mandatory (In case of Minor please provide Guardian's PAN No)	(Mandatory in respect of all investments)		

Telephone*	Residence	Office	Fax
Mobile	Email		

☐ I wish to receive updates via sms on my mobile. (Please ✓) ☐ Physical Communication ☐ Email 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 <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> M/s. <input type="checkbox"/>		Name of the Third Applicant <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> M/s. <input type="checkbox"/>	
F I R S T N A M E		F I R S T N A M E	
L A S T N A M E		L A S T N A M E	
PAN No.*		PAN No.*	
Date of Birth		Date of Birth	
D D M M Y Y Y Y		D D M M Y Y Y Y	
Enclosed (✓) <input type="checkbox"/> Attested PAN Card		Enclosed (✓) <input type="checkbox"/> Attested PAN Card	
<input type="checkbox"/> KYC Acknowledgement attached		<input type="checkbox"/> KYC Acknowledgement attached	
(Mandatory in respect of all investments)		(Mandatory in respect of all investments)	

POA Holder Details <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> M/s.	F I R S T N A M E	L A S T N A M E
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POA Holder Address

PAN No.*	Enclosed (✓) <input type="checkbox"/> Attested PAN Card	<input type="checkbox"/> 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.
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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 ✓)
<input type="checkbox"/> Single <input type="checkbox"/> Joint <input type="checkbox"/> Anyone or Survivor	<input type="checkbox"/> Resident Individual <input type="checkbox"/> HUF <input type="checkbox"/> Partnership Firm <input type="checkbox"/> Bank / Financial Institution <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Company <input type="checkbox"/> Society/Club <input type="checkbox"/> NRI Non-Repatriable (NRO) <input type="checkbox"/> On behalf of minor <input type="checkbox"/> NRI Repatriable (NRE) <input type="checkbox"/> Trust <input type="checkbox"/> Others	<input type="checkbox"/> Less than 2 Lakhs <input type="checkbox"/> 8-12 Lakhs <input type="checkbox"/> 2-4 Lakhs <input type="checkbox"/> More than 12 Lakhs <input type="checkbox"/> 4-7 Lakhs

** 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)	<input type="checkbox"/> Doctor <input type="checkbox"/> Lawyer <input type="checkbox"/> Teacher <input type="checkbox"/> MNC Employee <input type="checkbox"/> Agriculture/Fishery
<input type="checkbox"/> Bureaucrat <input type="checkbox"/> Telecommunication <input type="checkbox"/> Indian Private Company Employee <input type="checkbox"/> Dealers in high value commodities (Arms, Bullion, Jewellery etc.)	<input type="checkbox"/> Banking/Financial Institution <input type="checkbox"/> Housewife <input type="checkbox"/> Jeweller <input type="checkbox"/> Student <input type="checkbox"/> Retired <input type="checkbox"/> PSU/Govt. Employee <input type="checkbox"/> Scientist <input type="checkbox"/> Money Service Bureau <input type="checkbox"/> Information Technology <input type="checkbox"/> Politically Exposed Person
	<input type="checkbox"/> Military Official <input type="checkbox"/> Other Business <input type="checkbox"/> Other Professional <input type="checkbox"/> Other Service _____ please specify

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	City
Account No.	Branch Address	
Account Type <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR	MICR Code	(This is a 9 Digit Number next to your Cheque Number)
RTGS Code	NEFT Code	(This is a 11 Digit Number, obtain from your bank branch)

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.

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ACKNOWLEDGEMENT SLIP (To be filled in by the investor)

Type of Investment (Please tick one option): ☐ Fresh Investment ☐ Existing Investment

Received from Mr./Ms./M/s. _____ Address _____

_____ 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
From Scheme:					
Option:					

Please Note: All Purchases are subject to realisation of cheque(s)/demand draft(s).

ZIP TRANSFER DETAILS

Folio No.	Total Amount to be transferred (Rs.)	Daily Transfer Amount (Rs.)	Scheme to be Transferred to	Official Collection Centre Date & Stamp

6. INVESTMENT DETAILS: Regular Investments (Third party cheques not allowed)

The Cheque/DD should be drawn favouring "ING Liquid Fund"

Cheque/DD No. _____ Cheque/DD Date _____ Account Type ☐ SB ☐ CA ☐ NRE ☐ NRO ☐ FCNR

DD Amount Rs. a) _____ DD charges Rs. b) _____ Net Amount Invested Rs. (c) (a-b=c): _____

(Words) _____ Drawn on Bank _____ Branch _____

I/We undertake that the detail of the payment instrument mentioned above pertain to my/our own bank account in my/our name and is not a third party cheque except guardian in case of minor. The AMC reserves the right to reject the application in case of third party cheque. Cheque to be drawn in favour of the scheme / plan applied for.

7. SWITCH REQUEST TO ING LIQUID FUND (Regular 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 separate application form to register individual ZIP transactions}

Total investment amount to be transferred from ING Liquid Fund (Regular Plan-Growth Option):

In Figures: Rs. _____ In Words: Rs. _____

To Scheme (Please tick only one scheme from alongside)	<input type="checkbox"/> ING Core Equity Fund	<input type="checkbox"/> ING Balanced Fund	<input type="checkbox"/> ING Gilt Fund Provident Fund Dynamic Plan	<input type="checkbox"/> ING 5 Star Multi-Manager FoF Scheme
	<input type="checkbox"/> ING Tax Savings Fund^	<input type="checkbox"/> ING Midcap Fund	<input type="checkbox"/> ING Income Fund	<input type="checkbox"/> ING Multi Manager Equity Fund
	<input type="checkbox"/> ING Large Cap Equity Fund	<input type="checkbox"/> ING Dividend Yield Fund	<input type="checkbox"/> ING Short Term Income Fund	<input type="checkbox"/> ING Asset Allocator Multi-Manager FoF Scheme
Choice of Option for "To Scheme"		<input type="checkbox"/> Growth*	<input type="checkbox"/> Dividend	
In case of "Dividend Option" please tick any one		<input type="checkbox"/> Dividend Reinvestment*	<input type="checkbox"/> Dividend Payout	
Daily Transfer Amount (Rs.) in "To Scheme"	<input type="checkbox"/> 99	<input type="checkbox"/> 199	<input type="checkbox"/> 499	<input type="checkbox"/> 999
Other than ING Tax Savings Fund	**Please note: You may specify any other amount to be transferred daily such that the minimum transfer amount cannot be below Rs. 99/-.			
^Daily Transfer Amount (Rs.) in ING Tax Savings Fund	<input type="checkbox"/> 500	<input type="checkbox"/> 1000	<input type="checkbox"/> 1500	<input type="checkbox"/> 2000
	***Please note: You may specify any other amount to be transferred daily such that the minimum transfer amount cannot be below Rs. 500/- and has to be in multiples of Rs.500/- thereafter.			

*Default

9. E-MAIL COMMUNICATION (Please ✓)

a) I/We wish to receive the Account Statement via e-mail instead of physical document: ☐ Yes ☐ No

b) If yes, please specify the frequency: ☐ Daily ☐ Weekly ☐ Monthly

Please note e-statements will be send to the ID provided under the first / sole applicants information.

In case no e-mail id is mentioned, ING Investment Management (India) Pvt. Ltd. would be dispatching the Accounts Statement as mandated in the SEBI regulations. It is the responsibility of the investor to inform the AMC incase of change in e-mail id. Non-receipt of e-mails due to such change or technical reason is not the liability of the AMC.

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 Information Document of the respective scheme(s) of ING Mutual Fund. I/We hereby apply for allotment/purchase of units in the 'To Scheme' (as defined in the "ZIP" form) indicated as above and agree to abide by the terms and conditions applicable thereto. I/We here declare that I/We are authorised to make this investment in the above mentioned 'To Scheme' and this transfer does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions of the Provisions of Income Tax Act, Anti Money Laundering Act, Anti Corruption Act or any other applicable laws enacted by the Government of India from time to time. I/We have understood the details of the scheme and I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I hereby agree to provide the AMC with necessary additional proofs/documents that may be required for the purpose of compliance with Prevention of Money Laundering Act. *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 approved banking channels or from my/our Non-resident External / Ordinary Account/FCNR/NRRA Account.

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.

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.

First / Sole Applicant Guardian/ POA	
Second Applicant/ POA	
Third Applicant/ POA	
Date: _____	

The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

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 submitted along with the Common Application form. 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)		Folio No.	Receipt Date / Time
Sub Broker Code			

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

Name of First / Sole Applicant* ☐ Mr. ☐ Ms. ☐ M/s. Date of Birth

FIRST NAME LAST NAME D | D | M | M | Y | Y | Y | Y

Mobile Email

☐ I wish to receive updates via sms on my mobile. (Please ☒) ☐ Physical Communication ☐ Email 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.

PAN & KYC Mandatory* First / Sole Applicant* Second Applicant* Third Applicant*

(Please provide attested PAN card copy) Enclosed (☒) ☐ Attested PAN Card ☐ KYC Acknowledgment attached ☐ Attested PAN Card ☐ KYC Acknowledgment attached ☐ Attested PAN Card ☐ KYC Acknowledgment attached

4. REGISTRATION ☐ I wish to register the following SIP

5. CANCELLATION ☐ I wish to cancel my SIP

6. SIP TRANSACTION DETAILS ☐ SIP ☐ MICRO SIP

Scheme Plan

Option (Please ☒) ☐ Growth* ☐ Dividend Sub Option (Please ☒) ☐ Payout ☐ Re-investment*

SIP Date ☐ 1st ☐ 10th ☐ 15th ☐ 27th SIP Period M | M | Y | Y | Y | Y To M | M | Y | Y | Y | Y

SIP Amount (per installment): Frequency ☐ Monthly ☐ Quarterly (Jan, Apr, July, Oct) * Default Option

7. FIRST CHEQUE DETAILS

Cheque Amount Account Type ☐ Savings ☐ Current ☐ NRE ☐ NRO ☐ FCNR ☐ Others

Cheque Number Bank Name

Cheque Date Bank Branch

Branch City

8. BANK ACCOUNT DETAILS FOR AUTO DEBIT (Mandatory)

Name of 1st Account Holder

Name of 2nd Account Holder

Name of 3rd Account Holder

Bank Name: Branch Name:

Bank City: Account No.:

9 Digit MICR Code: (This is 9 digit MICR code next to Cheque number)

Please provide a copy of cancelled cheque (Mandatory) Account Type ☐ Savings ☐ Current ☐ NRE ☐ NRO ☐ FCNR

leaf from an ECS/Direct Debit eligible bank

9. DECLARATIONS & SIGNATURE(S)

I/We hereby declare that the particulars given above are correct and express my willingness to make payments referred above to debit my/our account directly or through participation in ECS. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information. I/We would not hold the user institution responsible. I/We will also inform ING Mutual Fund, about any changes in my bank account. I/We have read and agreed to the terms and conditions mentioned overleaf.

I/We have not received nor have been induced by any rebate or gifts directly or indirectly in making these investments. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I confirm I do not have any existing Micro SIPs which together with the current application will result in aggregate investments exceeding Rs. 50,000/- in a financial year or rolling period of 12 months.

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).

Signature (s) (as in bank records) First/Sole Unit holder / Guardian Second Unit holder Third Unit holder

The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

10. BANKER'S ATTESTATION (For bank use only)

Certified that the signature of account holder and the Details of Bank account are correct as per our records. Account Number Signature of authorised Official from Bank (Bank stamp and date)

11. AUTHORISATION OF THE BANK ACCOUNT HOLDER (To be filled and signed by investors)

To, The Branch Manager

Bank Branch Date D | D | M | M | Y | Y | Y | Y

Sub: Mandate verification for A/c. No.

This is to inform you that I/We have registered for making payment towards my investments in ING 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 endorsed the Mandate Form. Further, I authorize my representative (the bearer of this request) to get the above Mandate verified. Mandate verification charges, if any, may be charged to my/our account.

Thanking you, Yours sincerely

First/Sole Unit holder / Guardian Second Unit holder Third Unit holder



ACKNOWLEDGEMENT SLIP
(To be filled in by the investor)

SIP INVESTMENT FORM

Application No.: S

Received from Mr./Mrs./Ms. an application for Systematic Investment Plan through ECS/Direct Debit.

Folio No.:	SIP Details		ECS / Direct Debit	OFFICIAL
Scheme Name:	Cheque No.	Cheque Date	Bank Name:	Collection Centre's Stamp & Receipt
Option:	SIP Amount (per installment)	SIP Date <input type="checkbox"/> 1 st <input type="checkbox"/> 10 th <input type="checkbox"/> 15 th <input type="checkbox"/> 27 th	Account No.:	Date & Time
Sub-Option:	SIP Period M M Y Y Y Y To M M Y Y Y Y	Frequency <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly	Account Type: <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE	
Please retain this slip duly acknowledged by the Official Acceptance Point till you receive your Account Statement.			<input type="checkbox"/> NRO <input type="checkbox"/> FCNR	Allotment is subject to realisation of ECS installment

12. SELF ATTESTED DOCUMENTS OF THE FIRST HOLDER: (please ✓ as applicable)

- | | |
|---|--|
| <input type="checkbox"/> Voter ID card | <input type="checkbox"/> ID card issued to employees of scheduled commercial / state / district co-operative banks. |
| <input type="checkbox"/> Government / Defence ID card | <input type="checkbox"/> Senior citizen / Freedom fighter ID card issued by government. |
| <input type="checkbox"/> Driving License | <input type="checkbox"/> Cards issued by universities / deemed universities or institutes under statues like ICAI, ICWA, ICSI. |
| <input type="checkbox"/> Passport | <input type="checkbox"/> Permanent retirement account no. (PRAN) card issued to new pension system (NPS) subscribers by CRA (NSDL). |
| <input type="checkbox"/> Photo Ration Card | <input type="checkbox"/> Any other photo ID card issued by central government / state governments / municipal authorities / government organisations like ESIC / EPFO. |
| <input type="checkbox"/> Photo Debit card | <input type="checkbox"/> KYC Acknowledgment |
| <input type="checkbox"/> Employee ID cards issued by companies registered with registrar of companies | |
| <input type="checkbox"/> Photo identification issued by Bank Managers of scheduled commercial banks / Gazetted Officers / Elected Representatives to the legislative assembly /parliament | |

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 along with 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), **Union 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	Bhubaneswar	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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E: information@in.ing.com



SIP INVESTMENT FORM

S

TO BE FILLED IN CAPITAL LETTERS. This form should be submitted along with the Common Application form. 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)		Folio No.	Receipt Date / Time
Sub Broker Code			

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

Name of First / Sole Applicant* ☐ Mr. ☐ Ms. ☐ M/s. Date of Birth

FIRST NAME LAST NAME D | D | M | M | Y | Y | Y | Y

Mobile Email

☐ I wish to receive updates via sms on my mobile. (Please ☒) ☐ Physical Communication ☐ Email 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.

PAN & KYC Mandatory* First / Sole Applicant* Second Applicant* Third Applicant*

(Please provide attested PAN card copy) Enclosed (☒) ☐ Attested PAN Card ☐ KYC Acknowledgment attached ☐ Attested PAN Card ☐ KYC Acknowledgment attached ☐ Attested PAN Card ☐ KYC Acknowledgment attached

4. REGISTRATION ☐ I wish to register the following SIP

5. CANCELLATION ☐ I wish to cancel my SIP

6. SIP TRANSACTION DETAILS ☐ SIP ☐ MICRO SIP

Scheme Plan

Option (Please ☒) ☐ Growth* ☐ Dividend Sub Option (Please ☒) ☐ Payout ☐ Re-investment*

SIP Date ☐ 1st ☐ 10th ☐ 15th ☐ 27th SIP Period M | M | Y | Y | Y | Y To M | M | Y | Y | Y | Y

SIP Amount (per installment): Frequency ☐ Monthly ☐ Quarterly (Jan, Apr, July, Oct) * Default Option

7. FIRST CHEQUE DETAILS

Cheque Amount Account Type ☐ Savings ☐ Current ☐ NRE ☐ NRO ☐ FCNR ☐ Others

Cheque Number Bank Name

Cheque Date Bank Branch

Branch City

8. BANK ACCOUNT DETAILS FOR AUTO DEBIT (Mandatory)

Name of 1st Account Holder

Name of 2nd Account Holder

Name of 3rd Account Holder

Bank Name: Branch Name:

Bank City: Account No.:

9 Digit MICR Code: Please provide a copy of cancelled cheque (Mandatory) Account Type ☐ Savings ☐ Current ☐ NRE ☐ NRO ☐ FCNR

(This is 9 digit MICR code next to Cheque number) leaf from an ECS/Direct Debit eligible bank

9. DECLARATIONS & SIGNATURE(S)

I/We hereby declare that the particulars given above are correct and express my willingness to make payments referred above to debit my/our account directly or through participation in ECS. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information. I/We would not hold the user institution responsible. I/We will also inform ING Mutual Fund, about any changes in my bank account. I/We have read and agreed to the terms and conditions mentioned overleaf.

I/We have not received nor have been induced by any rebate or gifts directly or indirectly in making these investments. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I confirm I do not have any existing Micro SIPs which together with the current application will result in aggregate investments exceeding Rs. 50,000/- in a financial year or rolling period of 12 months.

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. 10,000/- & 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).

Signature (s) (as in bank records) First/Sole Unit holder / Guardian Second Unit holder Third Unit holder

The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

10. BANKER'S ATTESTATION (For bank use only)

Certified that the signature of account holder and the Details of Bank account are correct as per our records. Account Number Signature of authorised Official from Bank (Bank stamp and date)

11. AUTHORISATION OF THE BANK ACCOUNT HOLDER (To be filled and signed by investors)

To, The Branch Manager

Bank Branch Date

Sub: Mandate verification for A/c. No.

This is to inform you that I/We have registered for making payment towards my investments in ING 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 endorsed the Mandate Form. Further, I authorize my representative (the bearer of this request) to get the above Mandate verified. Mandate verification charges, if any, may be charged to my/our account.

Thanking you, Yours sincerely

First/Sole Unit holder / Guardian Second Unit holder Third Unit holder

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ACKNOWLEDGEMENT SLIP

(To be filled in by the investor)

SIP INVESTMENT FORM

Application No.: S

Received from Mr./Mrs./Ms. an application for Systematic Investment Plan through ECS/Direct Debit.

Folio No.:	SIP Details		ECS / Direct Debit	OFFICIAL
Scheme Name:	Cheque No.	Cheque Date	Bank Name:	Collection Centre's Stamp & Receipt
Option:	SIP Amount (per installment)	SIP Date <input type="checkbox"/> 1 st <input type="checkbox"/> 10 th <input type="checkbox"/> 15 th <input type="checkbox"/> 27 th	Account No.:	Date & Time
Sub-Option:	SIP Period	Frequency <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly	Account Type: <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE	
Please retain this slip duly acknowledged by the Official Acceptance Point till you receive your Account Statement.		To	<input type="checkbox"/> NRO <input type="checkbox"/> FCNR	Allotment is subject to realisation of ECS installment

12. SELF ATTESTED DOCUMENTS 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 / Gazetted 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 statutes 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

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 along with 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), **Union 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	Bhubaneswar	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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E: information@in.ing.com



COMMON TRANSACTION FORM (For Existing Investors) T

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.

1. AGENT INFORMATION	2. EXISTING UNIT HOLDER INFORMATION	OFFICE USE ONLY
Broker Code / Name (AMFI registered members only)	Folio No.	Receipt Date / Time
Sub Broker Code		

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 HOLDERS DETAILS (Mandatory)

Name of First / Sole Applicant* ☐ Mr. ☐ Ms. ☐ M/s.

F I R S T N A M E L A S T N A M E

4. PAN / KYC DETAILS (Compulsory for all applicants. Kindly attach attested copy of the PAN card) (Refer instructions)

PAN & KYC Mandatory *	First / Sole Applicant*	Second Applicant*	Third Applicant*
(Please provided attested PAN card copy)			
Enclosed (✓)	<input type="checkbox"/> Attested PAN Card <input type="checkbox"/> KYC Acknowledgment attached	<input type="checkbox"/> Attested PAN Card <input type="checkbox"/> KYC Acknowledgment attached	<input type="checkbox"/> Attested PAN Card <input type="checkbox"/> KYC Acknowledgment attached
Scheme Name			
Plan / Option / Sub Option			
Choice of Option:	<input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option <input type="checkbox"/> Payout <input type="checkbox"/> Reinvestment		

5. PLEASE SELECT ANY ONE TRANSACTION FROM THE BELOW MENTIONED OPTION

A. ADDITIONAL PURCHASE

Cheque/DD Amt.: DD Charges: Total Amount/Cheque Amount (in figures):

Amount (in words):

Cheque/DD No.: Cheque Date: Bank: Branch:

Account No.: Account Type: ☐ Savings ☐ Current ☐ NRE ☐ NRO ☐ FCNR

I/We undertake that the detail of the payment instrument mentioned above pertain to my/our own bank account in my/our name and is not a third party cheque except guardian in case of minor. The AMC reserves the right to reject the application in case of third party cheque. Cheque to be drawn in favour of the scheme / plan applied for.

B. REDEMPTION

☐ All units OR No. of units OR Amount (Rs in figures):

Amount Rs. (in words):

C. SWITCH

To Scheme Name

Plan / Option / Sub Option

☐ All units OR No. of units OR Amount (Rs in figures):

Amount Rs. (in words):

D. SYSTEMATIC WITHDRAWAL PLAN

Withdrawal option: Fixed Sum OR Fixed Units

Withdrawal frequency (Please ✓) ☐ 5th every month ☐ 5th of Jan / Apr / July / Oct

Period: From To

E. SYSTEMATIC TRANSFER PLAN

To Scheme Name

Plan / Option / Sub Option

Transfer option (Please ✓)

Withdrawal frequency (Please ✓) ☐ Monthly ☐ Quarterly (Jan/Apr/July/Oct)

Period: From To

Dates: ☐ 1st ☐ 10th ☐ 15th ☐ 27th

Systematic Transfer Amount:

Amount in words:

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Acknowledgment Slip (To be filled in by the investor)

Name of the Applicant Application/Folio No

Received from the above mentioned investor the following:

Additional Purchase : Scheme Cheque Amount (Rs.)

Cheque No. Drawn on

Redemption or Switch Amount (Rs.) OR Units

Switch from Switch to

☐ Change of Address ☐ SWP ☐ STP ☐ E-communication ☐ Folio Consolidation

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	
Telephone	Residence	Office	Fax
Mobile	Email		

7. E-MAIL COMMUNICATION ☐ Registration ☐ Cancellation ☐ Change in Email ID

Email ID :

☐ I wish to receive documents via email. (Please ✓) ☐ Physical Communication ☐ Email 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.

8. FOLIO CONSOLIDATION

I/We wish to consolidate the following folio numbers

TO

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 designed for the purpose of any contravention and evasion of any Act, Rules, Regulations, Notifications or Directions issued by any regulatory authority in India.

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 authorised 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 Account: ☐ Yes ☐ No (Please Tick ✓)

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/FCNR Account.

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.

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).

First / Sole Applicant/ Guardian/ POA	
Second Applicant/ POA	
Third Applicant/ POA	
Date: _____	

The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

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

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



NOMINATION FORM

TO BE FILLED IN CAPITAL LETTERS. Please read the instructions carefully provided overleaf, before filling up the nomination form.

1. UNIT HOLDER INFORMATION Folio No./Application No. _____	OFFICE USE ONLY Receipt Date / Time _____
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2. UNIT HOLDERS DETAILS (Mandatory) Name of First / Sole Applicant _____ <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> M/s. <div style="display: flex; justify-content: space-between;"> F I R S T N A M E L A S T N A M E </div>	
---	--

3. NOMINATION I/ We, (1) _____ (2) _____ and (3) _____ * do hereby nominate/cancel* the following persons more particularly described hereunder made by me / us on the _____ day of _____ in respect of the units bearing Folio No./Application No. _____. I/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. *(strike out which is not applicable)	
--	--

Name and address of the First Nominee Relationship _____ Name _____ Percentage (%) of Allocation _____ Address _____ PAN No. _____ Date of Birth <table border="1" style="display: inline-table; text-align: center;"> <tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr> </table> Signature of Nominee _____	D	D	M	M	Y	Y	Y	Y	To be furnished in case nominee is a Minor Name of Guardian _____ Address of Guardian _____ PAN No. _____ Relationship with the nominee: _____ Signature of Nominee _____
D	D	M	M	Y	Y	Y	Y		
Bank Account Details of the First Nominee Name of the Bank _____ Account No. _____ Account Type <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO RTGS Code _____ Branch _____ City _____ Branch Address _____ MICR Code _____ NEFT Code _____									

Name and address of the Second Nominee Relationship _____ Name _____ Percentage (%) of Allocation _____ Address _____ PAN No. _____ Date of Birth <table border="1" style="display: inline-table; text-align: center;"> <tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr> </table> Signature of Nominee _____	D	D	M	M	Y	Y	Y	Y	To be furnished in case nominee is a Minor Name of Guardian _____ Address of Guardian _____ PAN No. _____ Relationship with the nominee: _____ Signature of Nominee _____
D	D	M	M	Y	Y	Y	Y		
Bank Account Details of the Second Nominee Name of the Bank _____ Account No. _____ Account Type <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO RTGS Code _____ Branch _____ City _____ Branch Address _____ MICR Code _____ NEFT Code _____									

Name and address of the Third Nominee Relationship _____ Name _____ Percentage (%) of Allocation _____ Address _____ PAN No. _____ Date of Birth <table border="1" style="display: inline-table; text-align: center;"> <tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr> </table> Signature of Nominee _____	D	D	M	M	Y	Y	Y	Y	To be furnished in case nominee is a Minor Name of Guardian _____ Address of Guardian _____ PAN No. _____ Relationship with the nominee: _____ Signature of Nominee _____
D	D	M	M	Y	Y	Y	Y		
Bank Account Details of the Third Nominee Name of the Bank _____ Account No. _____ Account Type <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO RTGS Code _____ Branch _____ City _____ Branch Address _____ MICR Code _____ NEFT Code _____									

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

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Acknowledgment Slip (To be filled in by the investor)

ING Investment Management (India) Pvt. Ltd.

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

Name of the Applicant _____ Folio No./Application No. _____

Received from the above mentioned investor the following request: ☐ Nomination ☐ Cancellation

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

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.
3. 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, FIs 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, FIs 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. ANRI 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.	Branch Trans. No.

1. BENEFICIAL INVESTOR INFORMATION (Refer Instruction No. 2)

Folio No. (For existing investor)	Application No.
NAME OF FIRST/SOLE APPLICANT (BENEFICIAL INVESTOR)	
Mr. Ms. M/s.	

2. THIRD PARTY INFORMATION (Refer Instruction No. 3)

NAME OF THIRD PARTY (PERSON MAKING THE PAYMENT)	
Mr. Ms. M/s.	
Nationality	PAN#
KYC**	[Please tick (✓)] <input type="checkbox"/> Attached (Mandatory for any amount)

#Mandatory for any amount. Please attach PAN Proof. Refer instruction No. 6. ** Refer instruction No. 8.

NAME OF CONTACT PERSON & DESIGNATION (in case of non-Individual Third Party)	
Mr. Ms.	
Designation	

MAILING ADDRESS (PO. Box Address may not be sufficient)		
CITY	STATE	PIN CODE

CONTACT DETAILS	
STD Code	
Tel. : Off.	Tel. : Res.
Fax	Email
Mobile	

RELATIONSHIP OF THIRD PARTY WITH THE BENEFICIAL INVESTOR (Refer Instruction No. 3) [Please tick (✓) as applicable]

Status of the Beneficial Investor	<input type="checkbox"/> Minor	<input type="checkbox"/> FII <input type="checkbox"/> Client	<input type="checkbox"/> Employee (s)
Relationship of Third Party with the Beneficial Investor	<input type="checkbox"/> Parent <input type="checkbox"/> Grand Parent <input type="checkbox"/> Related Person (Please specify)	Custodian SEBI Registration No. of Custodian Registration Valid Till	Employer
Declaration by Third Party	I/We declare that the payment made on behalf of minor is in consideration of natural love and affection or as a gift.	I/We declare that the payment is made on behalf of FII/ Client and the source of this payment is from funds provided to us by FII/Client.	I/We declare that the payment is made on behalf of employee(s) under Systematic Investment Plans through Payroll Deductions.

3. THIRD PARTY PAYMENT DETAILS (Refer Instruction No. 4)

Mode of Payment [Please tick (✓)]	Mandatory Enclosure(s)*
Cheque <input type="checkbox"/>	In case the account number and account holder name of the third party is not pre-printed on the cheque then a copy of the bank passbook / statement of bank account or letter from the bank certifying that the third party maintains a bank account.
Pay Order <input type="checkbox"/>	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; or 2. 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 3. 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.
Demand Draft <input type="checkbox"/>	
Banker's Cheque <input type="checkbox"/>	
Pre-funded instrument issued by the Bank against Cash <input type="checkbox"/>	
RTGS <input type="checkbox"/>	Copy of the Instruction to the Bank stating the Bank Account Number which has been debited.
NEFT <input type="checkbox"/>	
Fund Transfer <input type="checkbox"/>	
ECS <input type="checkbox"/>	

*ING Mutual Fund/ING Investment Management (India) Pvt. Ltd. ("AMC") reserves the right to seek information and /or obtain such other additional documents/information from the Third Party for establishing the identity of the Third Party.

Amount#	in figures (₹)	
	in words	
Cheque/DD/PO/UTR No.	Cheque/DD/PO/RTGS Date	DD MM YYYY
Pay- in Bank A/c No.		
Name of the Bank		
Branch	Bank City	
Account Type [Please tick (✓)]	<input type="checkbox"/> SAVINGS <input type="checkbox"/> CURRENT <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> OTHERS	(please specify)

including Demand Draft charges, if any.

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.

Please (✓) ☐ 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

SIGNATURE/S

First / Sole
Applicant /
Guardian

Second
Applicant

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. 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.

 - i) 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:
 - i) 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.
- 2c. 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 payment i.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.

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:

- 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 FI 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 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.)

(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&TA will 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 time 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.



MUTUAL FUND

MULTIPLE BANK ACCOUNTS REGISTRATION FORM

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. Please strike unused sections to avoid unauthorised use. Use separate form for separate folio.

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

Folio No. (For Existing Unit Holders) _____	OR	Application No (for New Unit Holders) _____	Permanent Account Number (PAN) <table border="1"> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table>								
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	<input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR _____
Bank Name		Branch	
City		PIN code	
MICR Code^		IFSC Code^^	
Document attached (Any one) <input type="checkbox"/> Cancelled Cheque with name pre-printed <input type="checkbox"/> Bank statement <input type="checkbox"/> Pass book <input type="checkbox"/> Bank Certificate			

^ 9 digit code on your cheque next to the cheque number.

^^ 11 digit code printed on your cheque.

Account No.		Account type	<input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR _____
Bank Name		Branch	
City		PIN code	
MICR Code^		IFSC Code^^	
Document attached (Any one) <input type="checkbox"/> Cancelled Cheque with name pre-printed <input type="checkbox"/> Bank statement <input type="checkbox"/> Pass book <input type="checkbox"/> Bank Certificate			

Account No.		Account type	<input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR _____
Bank Name		Branch	
City		PIN code	
MICR Code^		IFSC Code^^	
Document attached (Any one) <input type="checkbox"/> Cancelled Cheque with name pre-printed <input type="checkbox"/> Bank statement <input type="checkbox"/> Pass book <input type="checkbox"/> Bank Certificate			

Account No.		Account type	<input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR _____
Bank Name		Branch	
City		PIN code	
MICR Code^		IFSC Code^^	
Document attached (Any one) <input type="checkbox"/> Cancelled Cheque with name pre-printed <input type="checkbox"/> Bank statement <input type="checkbox"/> Pass book <input type="checkbox"/> 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 No.		Bank Name	
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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)		
Sole / First Applicant / Unit Holder	Second Applicant / Unit Holder	Third Applicant / Unit Holder

Date:



MUTUAL FUND

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) <table border="1"> <tr> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </table>								
Name of Sole / First Unit Holder _____									

Please delete the following Bank accounts as registered accounts for my/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)		
Sole / First Applicant / Unit Holder	Second Applicant / Unit Holder	Third Applicant / Unit Holder

Date:

Instructions and Terms and Conditions:

- 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.
- 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.
- 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.
- 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.
- The first/sole unit holder in the folio should be one of the holders of the bank account being registered.
- 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.
- 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.
- 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.
- 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.
- 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 our records.
- 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.
- 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.
- 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.
- 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.
- ING Mutual 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.		

*** 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.

Signature _____
 Authorised Signatories (who has signed the application form)

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 **Kolkatta:** Tel: 033 32550760 / 3058 2285 Fax: 3058 2288 **Lucknow:** Tel: 0522 391 8000 / 391 8001 Fax: 2237309 **Ludhiana:** Tel: 0161 301 8000 / 301 8001 Fax: 501 6811 **Madurai:** Tel: 0452 325 1357 / 325 2468 Fax: 4381682 **Mangalore:** Tel: 0824 325 1357 / 325 2468 Fax: 425 2525 **Mumbai:** Tel: 022 30282468 / 30282469 Fax: 30282482 **Nagpur:** Tel: 0712 325 8275 / 3258272 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 8397 / 329 8374 Fax: 2540175

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: • **Amritsar:** 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, • **Balalore:** 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:01482320809, 231808, Fax:231808 • **Bhopal:** Tel:0755329 5878, 329 5873, Fax:4275591 • **Bhuj:** Tel:02832320762, 320924, Fax:227176 • **Bikaner:** Tel:1513201590, 3201610, • **Bilaspur:** Tel:7752327886, 327887 • **Bokaro:** Tel:06542324 881, 326 322, Fax:233807 • **Burdwan:** 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:08192326226, 326227, Fax:230038 • **Dehradun:** Tel:0135325 1357, 325 8460, Fax:2713233 • **Deoghar:** Tel:6432320227, 320827, Fax:224468 • **Dhanbad:** Tel:0326329 0217, 2304675, Fax:2304675 • **Dharmapuri:** Tel:4342310303, 310304, Fax: • **Dhule:** Tel:2562329902, 329903, Fax:241281 • **Erode:** Tel:0424320 7730, 320 7733, Fax:4272073 • **Faizabad:** Tel:5278310664, 310665, Fax:223623 • **Faridhabad:** Tel:01293241148, 3241147, Fax:2410098 • **Ghaziabad:** Tel:01203266917, 3266918, Fax:4154476 • **Gondia:** Tel:7182321680, • **Gorakhpur:** Tel:0551329 4771, , Fax:2344065 • **Gulbarga:** Tel:8472310119, 310523, Fax:221728 • **Guntur:** Tel:0863325 2671, , Fax:668 0838 • **Gurgaon:** Tel:0124326 3763, 326 3833, Fax:4082660 • **Guwahati:** Tel:0361260 7771, , Fax:2139038 • **Gwalior:** Tel:0751320 2873, 320 2311, Fax:2427662 • **Haldia:** Tel:3224320273, 321826, Fax:276655 • **Hazaribag:** Tel:6546320251, 323959 • **Himmatnagar:** Tel:2772321080, 321090, Fax:244332 • **Hisar:** Tel:1662329580, 315546, Fax:283100 • **Hoshiarpur:** Tel:1882321081, 321082, • **Hosur:** Tel:04344321002, 321004, Fax:220200 • **Hubli:** Tel:0836329 3374, 320 0114, Fax:4255255 • **Itarsi:** Tel:7572321474, 321475, Fax:241190 • **Jabalpur:** Tel:0761329 1921, 3205062, Fax:4017146 • **Jalandhar:** Tel:01813254883, 2222882, Fax:2222882 • **Jalgaon:** Tel:02573207118, 3207119, Fax:2235343 • **Jammu:** Tel:01919906082698, 2432601, Fax:2432601 • **Jamnagar:** Tel:0288329 9737, 3206200, Fax:266 1942 • **Jamshedpur:** Tel:0657329 4594, 3294202, Fax:2242879 • **Jhansi:** Tel:5103202399, , Fax:2332455 • **Jodhpur:** Tel:0291325 1357, 3249144, Fax:2628039 • **Junagadh:** Tel:02853200909, 3200908, Fax:2653682 • **Kadapa:** Tel:8562322469, 322099, Fax:254122 • **Kakinada:** Tel:884320 7474, 320 4595, Fax:2367 891 • **Kalyani:** Tel:03332422712, 32422711, Fax:25022720 • **Kannur:** Tel:497324 9382, 324 9147, • **Karimnagar:** Tel:8783205752, 3208004, Fax:225594 • **Karur:** Tel:4324311329, 310064, Fax:262130 • **Kestopur:** Tel:03332415332, 32415333, Fax:25768098 • **Kolhapur:** Tel:02313209 732, 3209 356, Fax:2650401 • **Kollam:** Tel:4743248376, 3248377, Fax:2742850 • **Kota:** Tel:0744329 3202, , Fax:2505452 • **Kottayam:** Tel:04813207 011, 320 6093, Fax:2302763 • **Kumbakonam:** Tel:4353201333, 3200911, Fax:2403747 • **Kurnool:** Tel:8518312 978, 312 970, Fax:329504 • **Latur:** Tel:2382341927, 341507, Fax:257574 • **Manipal:** Tel:0820325 5827, , Fax:2573333 • **Margao:** Tel:832322 4761, 3224658, • **Mathura:** Tel:05653207007, 3206959, Fax:2404229 • **Meerut:** Tel:0121325 7278, , Fax:2421238 • **Mehsana:** Tel:2762323985, 323117, • **Moga:** Tel:1636310088, 310909, Fax:502994 • **Moradabad:** Tel:0591329 7202, 329 9842, Fax:2493144 • **Morbi:** Tel:2822326910, 326911, Fax:221181 • **Muzzafarpur:** Tel:06213207504, 3207052, Fax:2246022 • **Mysore:** Tel:08213206991, 3294503, Fax:2342182 • **Namakkal:** Tel:4286322540, 322541, • **Nanded:** Tel:2462315980, 312564, • **Nasik:** Tel:0253329 7084, 325 0202, Fax:2577448 • **Navsari:** 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Tel:1332312386, 312011, Fax:273139 • **Ropar:** Tel:1881324761, 324760, Fax:228618 • **Rourkela:** Tel:0661329 0575, • **Sagar:** Tel:7582326711, 326894, Fax:408402 • **Saharanpur:** Tel:1323255589, 3255591, Fax:2712507 • **Salem:** Tel:0427325 2271, 320 0319, Fax:2330592 • **Sambalpur:** Tel:0863329 0591, Fax:2405606 • **Satara:** Tel:2162320926, 320989, Fax:281706 • **Satna:** Tel:7672320896, 320756, Fax:406996 • **Shimla:** Tel:1773204944, 3204945, Fax:2650737 • **Shimoga:** Tel:8182322 966, 322 980, Fax:271 706 • **Siliguri:** Tel:0353329 1103, Fax:2531024 • **Sitapur:** Tel:5862324356, 324408, Fax:271399 • **Solapur:** Tel:02173204201, 3204200, Fax:2724548 • **Sriganganagar:** Tel:1543206580, 3206295, Fax:2476742 • **Srikakulam:** Tel:8942321 900, 321 901, • **Surendranagar:** Tel:2752320231, 320233, Fax:230999 • **Tanjore:** Tel:4362319022, • **Thiruppur:** Tel:04213201271, 3201272, Fax:4242134 • **Thiruvalla:** Tel:4693208430, 3200921 • **Tirunelveli:** Tel:0462320 0308, 320 0102, Fax:2333688 • **Tirupathi:** Tel:088773206887, 3209257, Fax:2225056 • **Trichur:** Tel:0487325 1564, Fax:2420646 • **Trichy:** Tel:0431329 6906, 329 6909, Fax:274717 • **Trivandrum:** Tel:0471324 0202, 324 1357, Fax:2554178 • **Tuticorin:** Tel:4613209960, 3209961, • **Udaipur:** Tel:0294329 3202, 3200054, Fax:2454567 • **Valsad:** Tel:02632324 202, 324623, • **Vapi:** Tel:2603201249, 3201268, • **Varanasi:** Tel:0542325 3264, 325 3265, Fax:2202126 • **Vashi:** Tel:02232598154, 32598155, Fax:27892991 • **Vellore:** Tel:04163209017, 3209018, Fax:4202233 • **Veraval:** Tel:2876322900, 322901, Fax:246600 • **Warangal:** Tel:0870320 2063, 320 9927, Fax:2554888 • **Wardha:** Tel:7152327735, 327346, Fax:245678 • **Yamuna Nagar:** Tel:1732316880, 316770, Fax:225339 • **Ongole:** Tel.: 08592 322707, 08592 322708

CAMS COLLECTION CENTRES

Bharuch (Ankleshwar TP): Tel: 9825304183 **Sangli (Kolhapur):** Tel: 9326016616 **Andheri (Mumbai ISC):** Tel: 22 25261431 **C.R.Avenue (Kolkata ISC):** Tel: 9339746915 **Howrah (Kolkata ISC):** Tel: 9331737444 **Karnal (Panipat TP):** Tel: 9813999809 **Mapusa (ISC : Goa):** Tel: 9326126122 **Nadiad (TP: Anand TP):** **Bhusawal (Jalgaon TP) Unjha (Mehsana) Jalna C.C. (Aurangabad) Ichalkarnaji (Kolhapur)** Tel: 231 3209356

REGISTRAR: Computer Age Management Services Pvt. Ltd., 514-A, Sathy Road, Ganapathy, Coimbatore-641006.

Visit: www.camsonline.com

Toll Free: 1800 200 2267 (applicable only from BSNL/MTNL telephones)

Email: enq_i@camsonline.com

OTHER CHARGES:

A. UPFRONT COMMISSION:

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.

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:

- First Time Mutual Fund Investors (across all Mutual Funds): Transaction charge of Rs. 150/- will be deducted.
- Investor other than First Time Mutual Fund Investors: Transaction charge of Rs. 100/- will be deducted.
- Transactions other than purchases / subscriptions such as Switch / Systematic Transfer Plan (STP), etc.; Transaction charge will not be deducted. However, transaction charges in case of investments through Systematic Investment Plan (SIP) shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000/- or more. Transaction Charges shall be deducted in 3 or 4 installments.

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