

KEY INFORMATION MEMORANDUM $\mathcal{R}_{ au}$

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 19th June 2013.

Trustee
Board of Trustees, ING Mutual Fund



MUTUAL FUND

805 / 806, 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

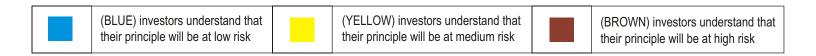
ING Investment Management (India) Pvt. Ltd. 805 / 806, Windsor, Off. C.S.T. Road, Vidyanagri Marg, Kalina, Santacruz (East), Mumbai 400098.

KNOW YOUR PRODUCT RISK (KYPR)

Sr. No.	Scheme Name	Color Label	Risk Profile	This product is suitable for investors who are seeking*
1	ING Liquid Fund	Blue	Principal at low risk	Reasonable returns and high level of liquidity in the short term Investment in money market securities
2	ING Treasury Advantage Fund	Yellow	Principal at medium risk	High level of liquidity in the short term Investment in debt and money market securities
3	ING 5 Star Multi Manager FoF Scheme	Brown	Principal at high risk	Capital appreciation in the long term Investment in portfolio of equity funds
4	ING Balanced Fund	Brown	Principal at high risk	Capital appreciation and regular income in the long term Investment in equity & equity related securities as well as fixed income securities (Debt & Money Market securities)
5	ING Core Equity Fund	Brown	Principal at high risk	Capital appreciation in the long term Investment in equity & equity related securities
6	ING Dividend Yield Fund	Brown	Principal at high risk	Capital appreciation in the long term and / or dividend distribution income Investment in equity & equity related securities which offer high dividend yield
7	ING Financial Planning Fund - Aggressive	Brown	Principal at high risk	 Capital appreciation through strategic asset allocation which is based on satisfying the needs to a specific risk-return profile (Aggressive) of investors in the long term Investment in portfolio of mutual fund schemes (predominantly in equity funds)
8	ING Global Commodities Fund	Brown	Principal at high risk	Capital appreciation in the long term Investment in units of global mutual funds which invest in commodity related securities
9	ING Global Real Estate Fund	Brown	Principal at high risk	Capital appreciation in the long term Investment predominantly in units of Global Fund investing in Companies engaged in Real Estate Sector
10	ING Large Cap Equity Fund	Brown	Principal at high risk	Capital appreciation in the long term Investment in equity & equity related securities constituted in the CNX Nifty Index
11	ING Latin America Equity Fund	Brown	Principal at high risk	Capital appreciation in the long term Investment predominantly in units of ING (L) Invest Latin America Fund
12	ING Midcap Fund	Brown	Principal at high risk	Capital appreciation in the long term Investment primarily in midcap equity & equity related securities
13	ING Multi Manager Equity Fund - Plan A	Brown	Principal at high risk	Capital appreciation in the long term Investment in equity and equity related securities
14	ING Tax Saving Fund	Brown	Principal at high risk	Investment in equity linked savings scheme (lock in period of 3 years) which aims to provide medium to long term capital appreciation along with income tax rebate Investment predominantly in equity and equity related securities
15	ING Asset Allocator Multi Manager FoF Scheme	Brown	Principal at high risk	Capital appreciation in the long term Investment in portfolio of equity and debt funds
16	ING Active Debt Multi Manager FoF Scheme	Yellow	Principal at medium risk	Capital appreciation in the long term Investment in a dynamically managed portfolio of debt funds

17	ING Financial Planning Fund - Cautious	Yellow	Principal at medium risk	Capital appreciation through strategic asset allocation which is based on satisfying the needs to a specific risk-return profile (Cautious) of investors in the long term Investment in portfolio of mutual fund schemes (predominantly in liquid / money market funds with some allocation to debt funds)
18	ING Financial Planning Fund - Conservative	Yellow	Principal at medium risk	Capital appreciation through strategic asset allocation which is based on satisfying the needs to a specific risk-return profile (Conservative) of investors in the long term Investment in portfolio of mutual fund schemes (predominantly in liquid / money market funds & debt funds)
19	ING Financial Planning Fund - Prudent	Yellow	Principal at medium risk	 Capital appreciation through strategic asset allocation which is based on satisfying the needs to a specific risk-return profile (Prudent) of investors in the long term Investment in portfolio of mutual fund schemes (predominantly in a combination of equity funds, liquid / money market funds & debt funds)
20	ING Gilt PF Plan - DP	Yellow	Principal at medium risk	Capital appreciation in the long term Investment predominantly in portfolio of sovereign instruments issued by the Central / State Governments
21	ING Income Fund	Yellow	Principal at medium risk	Capital appreciation in the long term Investment in a diversified portfolio of debt and money-market instruments of varying maturities
22	ING Income Growth Multi-Mgr FoF Scheme - 15% EQ Plan	Yellow	Principal at medium risk	 Principal at medium risk•capital appreciation in the long term Investment predominantly in a diversified portfolio of fixed income funds and a smaller allocation in equity funds
23	ING Income Growth Multi-Mgr FoF Scheme - 30% EQ Plan	Yellow	Principal at medium risk	 Principal at medium risk•capital appreciation in the long term Investment predominantly in a diversified portfolio of fixed income funds and a smaller allocation in equity funds
24	ING MIP Fund	Yellow	Principal at medium risk	Regular income and capital appreciation in the long term Investment predominantly in a diversified portfolio of debt and money-market instruments and a smaller allocation in equity and equity related securities
25	ING Short Term Income Fund	Yellow	Principal at medium risk	Capital appreciation in the medium term Investment in debt and money market securities

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





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

Product Risk Label	Brown		Principal at high risk						
Investment Objective	The primary investment objective of the Scheme is to so	eek to provide long-term capital appro	eciation from a portfolio that is in	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 relat	ited securities up to 50%, Investment	in Derivatives shall be subject t	to limitations specified by SEBI.					
Investment Strategy	an unproductive and excessive diversification, and will preferences about how to fund it, and its track record, w The Scheme, under most market conditions, does not unrated debt securities from issuers of repute and sou per the Regulations. The Scheme may also use various derivatives and hed Scheme may also invest in suitable investment avenu	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. 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. 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.							
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document carefully for details on risk factors before investment. Scheme specific risk factors are summarized below: Market volatility; Liquidity Risk associated with unrated and unlisted securities; Risk associated with investments in derivatives / foreign securitized debt; Credit and Market Risk associated with money market.								
Risk Mitigation Factors	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 / Mode: Through Distributor / Direct Plan* *Direct Plan launched w.e.f. Jan'13 for investing directly Options: Growth & Dividend (Pay out or Reinvestment Default Option: Growth Default Sub Option: Dividend Reinvestment Default Option in case of Additional Purchase: Option	y in to the fund. t)	earlier investment)						
Applicable NAV (after the Scheme Opens for repurchase and sale)	payable at par at the place where the application is receive In respect of valid applications received after 3 p.m. by the NAV of the next business day shall be applicable. Where the application is received with an outstation chequidraft is credited. For Redemptions / Switch outs: In respect of valid applications received after 3 p.m. by the In respect of valid applications received after 3 p.m. by the Interpretation of Int	ed, the closing NAV of the day on which e Mutual Fund along with a local cheq ue or demand draft which is not payab cations received upto 3 p.m. by the Mut Mutual Fund, the closing NAV of the net 2 Lakh or more: In respect of valid st are credited to the bank account of inse, closing NAV of the day on which the und funds for the entire amount of subsilization after the cut-off time without avene funds for the entire amount of subsent Business Day i.e. available for u	application is received shall be a jue or a demand draft payable a le on par at the place where it is tual Fund, closing NAV of the day ext business day shall be applicate d application received up to cu it the respective Schemes before the funds are available for utilization corription/ purchase/ switch-in as vailing any credit facility whether corription/purchase/switch-in as p	at par at the place where the application is received, the closing is received – closing NAV of day on which the cheque or demand any of receipt of application shall be applicable. able. but off time, i.e. 3.00 p.m. and funds for the entire amount of the cut-off time i.e. available for utilization before the cut-off time.					
Minimum Application Amount/ Number of Units	Purchase:	Additional Purchase:		Repurchase:					
Amount/ Number of Units	Rs.5,000/- and in multiples of Re.1 thereafter	Rs.1,000/- and in multiples	of Re.1 thereafter	Minimum amount of Rs.1000 or 100 units					
Despatch of Repurchase	Within 10 working days of the receipt of the redemption	request at the authorised centre of th	a INC Mutual Fund						

	ING Core Equity Fund								
Benchmark Index	S&P BSE 200. (Nomenclature of benchmark chang	ged from BSE-200 to S&P	BSE 200.)						
Dividend Policy	The Scheme will declare dividends at such freques schemes and the frequency there of will interalia de								dividends under the
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	Compounded Annualised Returns Scheme Returns Benchmark Returns Benchmark Returns W							
	Returns for the last 1 Year 5.62% 6.03% Returns for the last 3 Years 3.83% 1.33% Returns for the last 5 Years 3.97% 3.44% Since Inception 10.23% 14.16% Performance as on 31st Mar' 2013. Returns for the period upto one year - Absolute, Returns for the period more than one year - CAGR. Benchmark: S&P 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.								
	Absolute Returns for each financial year for the last 5 years 100.00% - 60.00% - 40.00% - 20.00% 40.00% 40.00% 60.00% -								
			Apr'12 1 Mar'13		Apr'11 to Mar'12	Apr'10 to Mar'11	Apr'09 to Mar'10	Apr'08 to Mar'09	
		■ Scheme Returns ■ Benchmark Returns	5.62% 6.03%	_	-6.60% -9.28%	13.43% 8.15%	81.45% 92.87%	-40.19% -40.98%	
								•	nance may or may ined in future.
Expenses of the Scheme	Continuous Offer								
	Entry Load: In terms of SEBI circular no. SEBI/IMD/CIR No.4/ paid directly by the investor to the AMFI registered								
(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 or - if redeemed after 365 days from the date of								
(ii) Recurring expenses	CDSC (if any): NIL								
	Actual expenses for the previous financial year: The	hrough Distributor : 2.67; [Direct Plan:	1.83					
Waiver of load for direct application	NotApplicable								
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the St	tatement of Additional Info	rmation and	l also ir	ndependently re	fer to his/her tax a	advisor.		
Daily Net Asset Value (NAV) Publication	The NAV is declared on all business days and is pul	blished in 2 newspapers h	aving circul	ation a	ll over India. NA	V can also be viev	ved on www.ingi	m.co.in and www.	amfiindia.com
For Investor Grievances Please contact	Computer Age Management Services Pvt. Ltd (CAM No.4, Nehru Nagar West, Kalapatti Main Road, Civil Ae Toll Free: 1800 200 2267, email id of R&T: enq_i@c Website address of R&T: www.camsonline.com	erodrome Post, Coimbatore	-	Ms. \ 805/8	806, "Windsor"		Road, Vidyana		na, Santacruz (E), nation@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.

Product Risk Label	Brown		Principal at high risk					
Investment Objective	ING Tax Savings Fund is an open-ended equity linked s	savings scheme which aims to provide	e medium to long term growt	th of capital along with income tax rebate.				
Asset Allocation Pattern of the scheme	Types of Instruments			Normal Allocation (% of Net Assets)				
of the scrience	Equity and equity related securities PSU Bonds / Debentures* Money Market Instrument * Including Securitised debt of upto 20% of corpus of the	PSU Bonds / Debentures* 0-20%						
	Including investments in Foreign equity and equity rela	ted securities up to 50%, Investment	n Derivatives shall be subje	ct to limitations specified by SEBI.				
Investment Strategy	The fund managers will follow an active investment considerations, the scheme may invest in money mark	., .		opportunities available at various points of time. On defensive the interest of the investors in the scheme.				
Risk Profile of the Scheme	before investment. Scheme specific risk factors are Market volatility; Liquidity Risk associated with unrated and unlisted Risk associated with investments in derivatives / for	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document carefully for details on risk factors before investment. Scheme specific risk factors are summarized below: Market volatility; Liquidity Risk associated with unrated and unlisted securities; Risk associated with investments in derivatives / foreign securitized debt; Credit and Market Risk associated with money market.						
Risk Mitigation Factors	1) Track and monitor deviations from benchmark 2) Exercise caps on deviations from benchmark 3) Caps on sector exposures 4) Liquidity filters when including stocks in the investment universe 5) Mandated Tracking Error Range 6) Checks on Concentrations 7) Checks on Maturity Trends 8) Checks on Ratings of portfolio components 9) Regular market valuations for illiquid assets 10) Investor Concentrations							
Plans & Options	Plans / Mode: Through Distributor: Growth, Bonu *Direct Plan launched w.e.f. Jan'13 for investing directly Options: Growth, Bonus & Dividend (Pay out or Reinve Default Option: Growth Default Sub Option: Dividend Reinvestment Default Option in case of Additional Purchase: Option	y in to the fund.		wth, Bonus & Dividend (Payout or Reinvestment				
Applicable NAV (after the Scheme Opens for repurchase and sale)	payable at par at the place where the application is receive In respect of valid applications received after 3 p.m. by the NAV of the next business day shall be applicable. Where the application is received with an outstation chequidraft is credited. For Redemptions / Switch outs: In respect of valid applications received after 3 p.m. by the For Subscriptions/ Switch-ins for an amount of Rs. subscription/purchase/switch-in as per application/requewithout availing any credit facility whether intraday/otherwiln respect of valid application is received after 3.00 p.m. a respective schemes after cut-off time i.e. available for utilishall be applicable. Irrespective of the time of receipt of application, where the	d, the closing NAV of the day on which a Mutual Fund along with a local cheque or demand draft which is not payable ations received upto 3 p.m. by the Mutual Fund, the closing NAV of the near the control of the contr	application is received shall li ue or a demand draft payable le on par at the place where i ual Fund, closing NAV of the ext business day shall be app d application received up to the respective Schemes be e funds are available for utiliz cription/purchase/ switch-in ailing any credit facility whet cription/purchase/switch-in a	le at par at the place where the application is received, the closing it is received – closing NAV of day on which the cheque or demand day of receipt of application shall be applicable. b) cut off time, i.e 3.00 p.m. and funds for the entire amount of fore cut-off time i.e. available for utilization before the cut-off time				
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 R	e.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 th	e ING Mutual Fund.	I				
Benchmark Index	S&P BSE 100 (Nomenclature of benchmark changed fi	rom BSE-100 to S&P BSE 100)						
Dividend Policy	The Scheme will declare dividends at such frequency schemes and the frequency there of will interalia deper			ctly understood that the actual declaration of dividends under the ustees in this regard shall be final.				

Name of the Fund Manager	Mr. Danesh Bharucha								
Name of the Trustee Company Performance of the scheme	Board of Trustees of ING Mutual Fund Compounded Annualised Returns		Scl	neme Returns	%		Benchr	nark Returns %	
	Returns for the last 1 Year Returns for the last 3 Years Returns for the last 5 Years Since Inception Performance as on 31st Mar'2013. Returns for the period upto one year - Absolu Option. The Scheme returns are calculated assuming that all payouts during the March, 2004. Past performance may or may not be sustained in future. Absolute Returns for each financial year for the last 5 years 120.00% - 80.00% - 40.00% - 20.00% 40.00% 40.00% 40.00% 40.00%			•					
						_	l	į	-
		-60.00% -	Apr'12 Mar'1		11 to r'12	Apr'10 to Mar'11	Apr'09 to Mar'10	Apr'08 to Mar'09]
		■ Scheme Returns	4.53%	5 -9.2	22%	16.05%	104.93%	-48.63%	1
		■ Benchmark Returns	6.84%	-9.2	23%	8.55%	88.17%	-39.97%]
								Past performation be sustained	nce may or may ed in future.
Expenses of the Scheme	Continuous Offer								
	Entry Load: In terms of SEBI circular no. SEBI/IMD/CIR No.4/ the investor to the AMFI registered Distributors ba								all be paid directly by
(I) Other Charges	Refer back cover page for other charges								
(il) Load Structure	ExitLoad: NIL								
(iii) Recurring expenses	CDSC (if any): NIL								
	Actual expenses for the previous financial year:	Through Distributor: 2.65; Di	irect Plan: 1	.52					
Waiver of load for direct application	NotApplicable								
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the S	Statement of Additional Inform	mation and a	also independe	ntly refer	to his/her tax advi	sor.		
Daily Net Asset Value (NAV) Publication	The NAV is declared on all business days and is pr	ublished in 2 newspapers ha	ving circulat	ion all over Ind	ia. NAV	can also be viewed	d on www.ingim.c	o.in and www.am	fiindia.com
For Investor Grievances Please contact	Computer Age Management Services Pvt. Ltd (CA No.4, Nehru Nagar West, Kalapatti Main Road, Civil A Toll Free: 1800 200 2267, email id of R&T: <u>enq_i@</u> Website address of R&T: www.camsonline.com	erodrome Post, Coimbatore –	641 014	805/806, "W	/angani, indsor",	Executive Vice Pro Off. C.S.T. Ro 3385 7999, Fax: 0	oad, Vidyanaga		a, Santacruz (E), n <u>@in.ing.com</u>
Unitholder's Information	Please refer page number 47.								



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

Product Risk Label	Brown		Principal at high risk						
Investment Objective	The primary investment objective of the Scheme is to s constituted in the CNX Nifty Index.	seek to provide long-term capital appreciation from a portfolio th	at is invested predominantly in equity and equity-related securities						
Asset Allocation Pattern	Types of Instruments	Normal Allocation (% of Net Assets)							
of the scheme		exchange traded derivatives on the CNX Nifty Index call but excluding Subscription and redemption cash flow* fore deployment and Redemption Cash Flow is the money kept aside for m	70 -100% 0 - 20% 0 - 30% eeting redemptions.						
Investment Strategy	assets will be invested in an active manner, by investing	g in the securities other than that constituted in the CNX Nifty In	ange traded derivatives on the CNX Nifty Index. 0-20% of the ned dex. A very small portion of the fund will be kept liquid. The Scheme EBI, in an attempt to protect the value of the portfolio and enhance						
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 are summarized below: 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 CNX Nifty Index in percentages as decided by the investment team time to time. This will result in the performance of the fund being at variance with the CNX Nifty Index. Credit and Market Risk associated with money market; Performance of the 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, in 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 risk attached to the liquidity and the depth of the index futures market as it is relatively a new market.								
Risk Mitigation Factors		Range 6) Checks on Concentrations 7) Checks on Mat	ector exposures 4) Liquidity filters when including stocks in the turity Trends 8) Checks on Ratings of portfolio components						
Plans & Options	Plans / Mode: Through Distributor / Direct Plan* *Direct Plan launched w.e.f. Jan'13 for investing dir Options: Growth & Dividend Sub Option: (Pay out or Reinvestment) Default Option: Growth Default Sub Option: Dividend Reinvestment Default Option in case of Additional Purchase: Opti								
Applicable NAV (after the Scheme Opens for repurchase and sale)	payable at par at the place where the application is received In respect of valid applications received after 3 p.m. by t NAV of the next business day shall be applicable. Where the application is received with an outstation cherdraft is credited. For Redemptions / Switch outs: In respect of valid appl In respect of valid applications received after 3 p.m. by the For Subscriptions/ Switch-ins for an amount of Rs subscription/purchase/switch-in as per application/requ without availing any credit facility whether intraday/othen In respect of valid application is received after 3.00 p.m. respective schemes after cut-off time i.e. available for ut shall be applicable. Irrespective of the time of receipt of application, where	red, the closing NAV of the day on which application is received she Mutual Fund along with a local cheque or a demand draft pay que or demand draft which is not payable on par at the place whe ications received upto 3 p.m. by the Mutual Fund, closing NAV of the Mutual Fund, the closing NAV of the next business day shall be a second of the creative Schemes wise, closing NAV of the day on which the funds are available for u and funds for the entire amount of subscription/purchase/switchillization after the cut-off time without availing any credit facility we the funds for the entire amount of subscription/purchase/switchuent Business Day i.e. available for utilization before the cut-out of the cut-off time without availing any credit facility we the funds for the entire amount of subscription/purchase/switchuent Business Day i.e. available for utilization before the cut-out-out-out-out-out-out-out-out-out-o	able at par at the place where the application is received, the closing re it is received – closing NAV of day on which the cheque or deman the day of receipt of application shall be applicable. The policable of the cut off time, i.e. 3.00 p.m. and funds for the entire amount of before cut-off time i.e. available for utilization before the cut-off time.						
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 Nifty Index (Nomenclature of benchmark change	d from S&P CNX Nifty Index to CNX Nifty Index)							
Dividend Policy		as may be decided by the Trustees. However, it must be distir	actly understood that the actual declaration of dividends under the						

Name of the Fund Manager	Mrs. Jasmina Parekh							
Name of the Trustee Company Performance of the scheme	Board of Trustees of ING Mutual Fund Compounded Annualised Returns		Scheme	Returns %		Benchmark F	Returns %	
	Growth Option. The Scheme returns are calculate	or the last 3 Years 3.31% 2.69% or the last 5 Years 3.88% 3.72%						
	Absolute Returns for each financial year for the last 5 years	80.00% - 60.00% - 20.00% - 20.00% -	_		-	I		-
		-60.00%	Apr'12 t Mar'13		Apr'10 to Mar'11	Apr'09 to Mar'10	Apr'08 to Mar'09	
		■ Scheme Returns	7.37%	-8.08%	11.71%	71.20%	-35.93%	<u> </u>
		■ Benchmark Returns	7.31%	-9.23%	11.14%	73.76%	-36.19%]
							ast performand ot be sustained	
Expenses of the Scheme	Continuous Offer							
	Entry Load: In terms of SEBI circular no. SEBI/IMD/CIR No.4 by the investor to the AMFI registered Distributors							nall be paid directly
(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 - if redeemed after 365 days from the date of allots							
(iii) Recurring expenses	CDSC (if any): NIL							
	Actual expenses for the previous financial year:	Through Distributor: 2.66; [Direct Plan:	1.83				
Waiver of load for direct application	NotApplicable							
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the	Statement of Additional Info	rmation and	also independently refe	er to his/her tax adv	risor.		
Daily Net Asset Value (NAV) Publication	The NAV is declared on all business days and is p	oublished in 2 newspapers h	aving circul	ation all over India. NA\	/ can also be viewe	d on www.ingim.co	o.in and www.amf	iindia.com
For Investor Grievances Please contact	Computer Age Management Services Pvt. Ltd (CA No.4, Nehru Nagar West, Kalapatti Main Road, Civil A Toll Free: 1800 200 2267, email id of R&T: enq_i@ Website address of R&T: www.camsonline.com	Aerodrome Post, Coimbatore -	-	ING Mutual Fund: Ms. Vandana Vangani 805/806, "Windsor" Mumbai – 400 098. Te	, Off. C.S.T. R	oad, Vidyanagar		
Unitholder's Information	Please refer page number 47.							



ING Balanced Fund

(An open-ended Balanced Scheme)

Product Risk Label	Brown		Principal at high risk				
Investment Objective		65% of its net assets in equity and equity related instruments	a portfolio of equity and fixed-income securities. The Scheme w , with the balance 35% being invested in fixed income securitie				
Asset Allocation Pattern of the scheme	Types of Instruments	Normal Allocation (% of Net Assets)					
or the serieme	Equity and equity related securities Debt and money market instruments* *Including Securitised debt of upto 35% of the corpus of	the scheme	65-80% 20-35%				
Investment Strategy	invests across a range of prominent industries. Secular track record will be prime movers behind stock selection For this purpose, equity securities include debt securitie not limited to Treasury bills, Government of India securit commercial paper, certificates of deposit, discounted trato invest its entire allocation to debt in any one of the deb The Scheme, under most market conditions does not in unrated debt securities from issuers of repute and soun per the Regulations. While choosing the debt portfolio, the AMC aims to ident such as CRISIL, ICRA, Duff & Phelps and CARE. In add The investment team of the AMC will continuously mor	growth of the underlying business, management's attitude tow is convertible into shares and rights or warrants to purchase stees, high investment grade corporate debt, state and government de bills, asset backed securities, financial institutions and Bart security classes stated herein. Intend investing in illiquid equity related securities. The Schen definancial standing. If investment is made in unrated debt security securities which offer superior levels of yield at lower levels iff y securities which offer superior levels of yield at lower levels ition, the investment team of the AMC will carry out an internal	ortfolio strategy. The equity portfolio is a diversified portfolio whi ards future growth and its preferences about how to fund it, and lares. Fixed-income and money market securities includes but lart-guaranteed bonds, public sector bonds, convertible securities iking sector bonds and call money. The Scheme reserves the right me may however, invest in unlisted and/or privately placed and jurities, the approval of the Board of the AMC shall be obtained, of risks. The AMC will be guided by the ratings of Rating Agenci in depth credit evaluation of securities proposed to be invested and economic factors, money supply in the system, Governmentes.				
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document carefully for details on risk factors before investment. Scheme specific risk factors are summarized below: Market volatility; Liquidity Risk associated with unrated and unlisted securities; Risk associated with investments in derivatives / foreign securities / securitized debt; Credit and Market Risk associated with money market.						
Risk Mitigation Factors	_ ·	ange 6) Checks on Concentrations 7) Checks on Mat	ector exposures 4) Liquidity filters when including stocks in turity Trends 8) Checks on Ratings of portfolio componen				
Plans & Options	Plans / Mode: Through Distributor / Direct Plan* *Direct Plan launched w.e.f. Jan'13 for investing dire Options: Growth & Dividend Default Option: Growth Default Sub Option: Dividend Reinvestment / Dividend Default Option in case of Additional Purchase: Option	Payout					
Applicable NAV (after the Scheme Opens for repurchase and sale)	payable at par at the place where the application is received In respect of valid applications received after 3 p.m. by the NAV of the next business day shall be applicable. Where the application is received with an outstation cheque draft is credited. For Redemptions / Switch outs: In respect of valid applicat In respect of valid applications received after 3 p.m. by the N For Subscriptions/ Switch-ins for an amount of Rs. 2 subscription/purchase/switch-in as per application/request without availing any credit facility whether intraday/otherwis In respect of valid application is received after 3.00 p.m. an respective schemes after cut-off time i.e. available for utiliz shall be applicable. Irrespective of the time of receipt of application, where the respective Schemes before cutoff time on any subsequer	the closing NAV of the day on which application is received shal Mutual Fund along with a local cheque or a demand draft payate or demand draft which is not payable on par at the place where tions received upto 3 p.m. by the Mutual Fund, closing NAV of the lutual Fund, the closing NAV of the next business day shall be apply a credited to the bank account of the respective Schemes be, closing NAV of the day on which the funds are available for util a funds for the entire amount of subscription/purchase/switch-iation after the cut-off time without availing any credit facility when the funds for the entire amount of subscription/purchase/switch-iant Business Day i.e. available for utilization before the cut-off	ole at par at the place where the application is received, the closin it is received – closing NAV of day on which the cheque or demand and advantage day of receipt of application shall be applicable. Dicable. Cut off time, i.e 3.00 p.m. and funds for the entire amount defore cut-off time i.e. available for utilization before the cut-off time.				
Minimum Application	subsequent Business Day on which the funds are available Purchase:	or utilization shall be applicable. Additional Purchase:	Panurchasa				
Minimum Application Amount/ Number of Units	Rs.5,000/- and in multiples of Re.1 thereafter	Rs.1,000/- and in multiples of Re.1 thereafter	Repurchase: Minimum amount of Rs.1000 or 100 units				
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption re	· · · · · · · · · · · · · · · · · · ·	Imministration of the 1900 of 100 units				
Benchmark Index	CRISIL Balanced Fund Index						

Name of the Fund Manager	Ms. Jasmina Parek	kh (equity portion) and Ms. Nidh	ni Sharma (Debt portion)						
Name of the Trustee Company Performance of the scheme	Board of Trustees Compounded Anni	of ING Mutual Fund ualised Returns	\$	Scheme Retur	ns %			Benchmar	k Returns %
	Returns for the last 3 Years 4.06% Returns for the last 5 Years 4.54% Since Inception 7.87% Performance as on 31st Mar'2013. Returns for the period upto one year - Absolute,			ning that all pa	4.64% 5.78% N.A. Returns for the period more than one year - CAGR. Benchmark: CRISIL Balanced Fund Index ayouts during the period have been reinvested in the units of the Scheme at the then prevailing NA				34% 78% .A. nchmark: CRISIL Balanced Fund Index.
	Absolute Returns for each financial year for the last 5 years 70.00%								
			-40.00% =	Apr'12 to Mar'13	Apr'11 to Mar'12	Apr'10 to Mar'11	Apr'09 to Mar'10	Apr'08 to Mar'09	
			Scheme Returns Benchmark Returns	6.44% 8.18%	-2.50% -3.17%	8.55% 9.37%	58.80% 47.31%	-30.24% -21.53%	Past performance may or may not be sustained in future.
Expenses of the Scheme	Continuous Offer	r							
		ircular no. SEBI/IMD/CIR No.4/ he AMFI registered Distributors							r. Upfront commission shall be paid directly RN Holder.
(I) Other Charges	Refer back cover p	page for other charges							
(ii) Load Structure	Exit Load:	Nil (w.e.f. March 8, 2013)							
(iii) Recurring expenses	CDSC (if any):	NIL							
	Actual expenses for	or the previous financial year : T	Through Distributor: 2.7	8; Direct Plan	: 1.84				
Waiver of load for direct application	NotApplicable								
Tax treatment for the Investors (Unitholders)	Investors are advis	sed to refer to the details in the S	Statement of Additional I	nformation an	d also indepe	ndently refer to	o his/her tax a	dvisor.	
Daily Net Asset Value (NAV) Publication	The NAV is declare	ed on all business days and is pu	ublished in 2 newspaper	s having circu	ation all over	India. NAV ca	ın also be viev	ved on www.ir	ngim.co.in and www.amfiindia.com
For Investor Grievances Please contact	No.4, Nehru Nagar V Toll Free: 1800 200	Computer Age Management Services Pvt. Ltd (CAMS), Registrar & Transfer Agents No.4, Nehru Nagar West, Kalapatti Main Road, Civil Aerodrome Post, Coimbatore – 641 014 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: Ms. Vandana Vangani, Executive Vice President 805/806, "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 i	number 47.							



ING Midcap Fund (An Open-ended Equity Scheme)

Product Risk Label	Brown		Principal at high risk				
Investment Objective	The primary investment objective is to seek to provide than a fund focused on large and liquid stocks. Concon		by investing primarily in Mid-Cap stocks. The level of risk is somewhat higher nd 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* Com Equity and equity related instruments of companies oth Money Market Instruments	,	65-100% 0-35% 0-25%				
	This range would change in line with the change in the	range of the market capitalization criterion in the CNX icipate in Stock Lending shall be 75% of the net as:	uld constitute the investment universe of the Mid Cap portion of the portfolio. Midcap Index. sets. Investment in foreign equity and equity related securities shall be to a				
Investment Strategy	are generally more volatile and less liquid than the lar market capitalisation. A small portion of the portfolio ma The investment emphasis of the Fund would be on id	ge cap stocks. In order to diversify the portfolio, the ay be kept in call and money market instruments in ordentifying companies with sound corporate manager n long-term fundamentally driven values. However, s	nents and prospects of good future growth. Past performance will also be a hort-term opportunities would also be seized, provided they are supported by				
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document carefully for details on risk factors before investment. Scheme specific risk factors are summarized below: Market volatility; Liquidity Risk associated with unrated and unlisted securities; Risk associated with investments in derivatives / foreign 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		Range 6) Checks on Concentrations 7) Check	Caps on sector exposures 4) Liquidity filters when including stocks in the son Maturity Trends 8) Checks on Ratings of portfolio components				
Plans & Options	Plans/Mode: Through Distributor / Direct Plan* *Direct Plan launched w.e.f. Jan'13 for investing dir Options: Growth & Dividend Sub Option: Pay out or Reinvestment Default Option: Growth Default Sub Option: Dividend Reinvestment Default Option in case of Additional Purchase: Opti		nt)				
Applicable NAV (after the Scheme Opens for repurchase and sale)	e Scheme Opens for 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 clos						
Minimum Application Amount/ Number of Units	Purchase:	Additional Purchase:	Repurchase:				
Amount Number of Units	Rs.5,000/- and in multiples of Re.1 thereafter	Rs.1,000/- and in multiples of Re.1 thereaf	ter 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 Fu	und.				
Benchmark Index	CNX Midcap Index (Nomenclature of benchmark chan	ged from S&P CNX Midcap Index to CNX Midcap Inde	ex)				
Dividend Policy	The Scheme will declare dividends at such frequency schemes and the frequency there of will interalia deper	· · · · · · · · · · · · · · · · · · ·	ust be distinctly understood that the actual declaration of dividends under the ion of the Trustees in this regard shall be final.				

								ing Middap Fu	
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 Returns for the last 1 Year			Scheme Returns % -0.34%			Benchmark Returns % -4.02%		
	Returns for the last 3 Years			2.02%			-1.33%		
	Returns for the last 5 Years			2.53%			3.47%		
	Since Inception	ince Inception					12.09%		
	Performance as on 31st Mar'2013. Returns for the for Growth Option. The Scheme returns are cal Allotment Date:30th May, 2005. Past performance.	culated assuming that	nt all payouts du	iring the period h				•	
	Absolute Returns for each financial year for the last 5 years	140.00% - 120.00% - 100.00% - 80.00% - 60.00% - 40.00% -							
		20.00% -							
		0.00% -						•	
		-20.00% -							
		-40.00% - -60.00% -			_	_		_	
		-00.00 /6	Apr'12 to Mar'13	Apr'11 to Mar'12	Apr'10 to Mar'11	Apr'09 to Mar'10	Apr'08 to Mar'09		
		Scheme Returns	-0.34%	-1.00%	7.62%	107.81%	-48.65%		
		■Benchmark Returns	-4.02%	-4.09%	4.35%	126.12%	-45.40%		
								rformance may or may sustained in future.	
Expenses of the Scheme	Continuous Offer								
	Entry Load: In terms of SEBI circular no. SEBI/IMD/CIR No.4/by the investor to the AMFI registered Distributors							ission shall be paid directly	
(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 - if redeemed after 365 days from the date of allotr								
(iii) Recurring expenses	CDSC (if any): NIL								
	Actual expenses for the previous financial year:	Through Distributor: 2.	67; Direct Plan	1.83					
Waiver of load for direct application	NotApplicable								
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the S	Statement of Additiona	l Information an	d also independer	ntly refer to his/he	er tax advisor.			
Daily Net Asset Value (NAV) Publication	The NAV is declared on all business days and is p	ublished in 2 newspap	ers having circu	lation all over Indi	a. NAV can also	be viewed on ww	w.ingim.co.in and	d www.amfiindia.com	
For Investor Grievances Please contact	Computer Age Management Services Pvt. Ltd (CA No.4, Nehru Nagar West, Kalapatti Main Road, Civil A Toll Free: 1800 200 2267, email id of R&T: enq_i@ Website address of R&T: www.camsonline.com	verodrome Post, Coimba	-	805/806, "Wir	/angani, Executiv ndsor", Off. C.	S.T. Road, Vid		Kalina, Santacruz (E), information@in.ing.com	
Unitholder's Information	Please refer page number 47.								



ING Dividend Yield Fund

(An Open-ended Equity Scheme)

	(An C	Open-ended Equity Scheme)					
Product Risk Label	Brown		Principal at high risk				
Investment Objective	The investment objective of the Scheme is to provide instruments, which offer high dividend yield.	medium to long term capital appreciation and / or dividend distr	ibution by investing predominantly in equity and equity related				
Asset Allocation Pattern of the scheme	Types of Instruments Normal Allocation (% of Net Assets)						
	High dividend yield Equity and Equity related instrum Other Equity and Equity related instruments Cash, Deposits & Money Market Instruments	ents	65-100% 0- 35% 0 - 25%				
		icipate in Stock Lending shall be 75% of the net assets. Investment in Derivatives Investments shall be to a maximum of 50%.	ent in foreign equity and equity related securities shall be to a				
Investment Strategy	yields is traditionally known as 'Defensive Investment bearing securities (Bonds, FDs, CDs, Debentures etc dividend yield are less volatile than growth stocks. In or to meet the liquidity needs. The investment emphasis of the Fund would be on id major consideration. Essentially, the focus would be or	substantial portion of its investible assets (over 65%) in high divic Strategy'. Using this approach, the scheme targets to achieve re c.), but without taking undue exposure to the vagaries of stock moder to diversify the portfolio, the fund manager may invest up to 25 entifying companies with sound corporate managements and proposition of the proposition of the proposition of the proposition of the volatility in the substantial portfolio stake advantage of the volatility in the	turns higher than what would otherwise be available in interest arkets. Historically, the share prices of companies having high % in, Call, Cash, Deposits & Money Market Instruments in order ospects of good future growth. Past performance will also be a ortunities would also be seized, provided they are supported by				
Risk Profile of the Scheme	before investment. Scheme specific risk factors are Market volatility; Liquidity Risk associated with unrated and unlisted Risk associated with investments in derivatives / fc Credit and Market Risk associated with money ma Though the investments would be in companies	d securities; oreign securities;	of the scheme would inter-alia depend on the ability of these				
Risk Mitigation Factors	1) Track and monitor deviations from benchmark 2) Exercise caps on deviations from benchmark 3) Caps on sector exposures 4) Liquidity filters when including stocks in the investment universe 5) Mandated Tracking Error Range 6) Checks on Concentrations 7) Checks on Maturity Trends 8) Checks on Ratings of portfolio components 9) Regular market valuations for illiquid assets 10) Investor Concentrations						
Plans & Options	Plans / Mode: Through Distributor / Direct Plan* *Direct Plan launched w.e.f. Jan'13 for investing dir						
	Options: Growth & Dividend Sub Option: Pay out or Reinvestment Default Option: Growth Default Sub Option: Dividend Reinvestment Default Option in case of Additional Purchase: Opti	on provided in the initial application (earlier investment)					
Applicable NAV (after the Scheme Opens for repurchase and sale)	For Subscriptions/ Switch-ins for an amount of less than Rs. 2 Lakh: 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.						
Minimum Application	Purchase:	Additional Purchase:	Repurchase:				
Amount/ Number of Units	Rs.5,000/- and in multiples of Re.1 thereafter	Rs.1,000/- and in multiples of Re.1 thereafter	Minimum amount of Rs.1000 or 100 units				
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption	request at the authorised centre of the ING Mutual Fund.					
Benchmark Index	S&P BSE 200. (Nomenclature of benchmark changed	from BSE-200 to S&P BSE 200)					

							ING D	ividend Yield Fun
Name of the Fund Manager	Mr. Danesh Bharucha							
Name of the Trustee Company	Board of Trustees of ING Mutual Fund							
Performance of the scheme				Benchmark Returns % 6.03% 1.33% 3.44% 11.68% ear - CAGR. Benchmark: S&P BSE 200. Returns are for				
	Growth Option. The Scheme returns are calcula Date: 24th October 2005. Past performance matching the Absolute Returns for each financial year for the last 5 years	ated assuming that all pay	outs during th			Apr'09 to Mar'10 117.40% 92.87%	Apr'08 to Mar'09 -31.79% -40.98%	ing NAV. Allotment
Expenses of the Scheme	Continuous Offer In terms of SEBI circular no. SEBI/IMD/CIR No.4. by the investor to the AMF1 registered Distributor					o the investor. Upfro	ont commission sh	
(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:	Through Distributor: 2.66	; Direct Plan	1.85				
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 In	formation an	d also independently re	efer to his/her tax a	dvisor.		
Daily Net Asset Value (NAV) Publication	The NAV is declared on all business days and is p	published in 2 newspapers	s having circu	lation all over India. NA	AV can also be viev	ved on www.ingim	n.co.in and www.a	mfiindia.com
For Investor Grievances Please contact	Computer Age Management Services Pvt. Ltd (C. No.4, Nehru Nagar West, Kalapatti Main Road, Civil. Toll Free: 1800 200 2267, email id of R&T: eng_i(Aerodrome Post, Coimbato @camsonline.com	-	ING Mutual Fund: Ms. Vandana Vanga 805/806, "Windsor Mumbai – 400 098. T	", Off. C.S.T. F	Road, Vidyanaga		
Unitholder's Information	Please refer page number 47.							



ING Liquid Fund (An open ended Liquid Scheme)

Product Risk Label	Blue		Principal at low risk				
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	o investments will be made in securitized debt.					
Investment Strategy	as CRISIL, ICRA, Fitch, CARE and Brickworks. In add The investment team of the AMC will continuously me	dition, the investment team of the AMC will carry out an inte	ecurities. The AMC will be guided by the ratings of Rating Agencies such ernal in-depth credit evaluation of securities proposed to be invested in. litical and economic factors, money supply in the system, Government rest rates.				
Risk Profile of the Scheme	Mutual Fund Units involve investment risks inclubefore investment. Scheme specific risk factors ar Interest rates volatility / basis risk; Market volatility; Credit risks associated with the investments in low Liquidity risks; Risks associated with derivatives / foreign securitien Risk of credit losses associated with Securitized D	ver rated/unrated securities; es;	icheme Information Document carefully for details on risk factors				
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 / Mode: Through Distributor: Regular / Institutional Plan / Super Institutional Plan / Direct Plan*: Super Institutional Plan *Direct Plan launched w.e.f. Jan'13 for investing directly in to the fund. 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. 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 day of receipt of application. In respect of application received upto 3.00 pm — Closing NAV of the bank account of 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						
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	1	as may be decided by the Trustees. However, it must be nd upon disposable surplus of the scheme. The decision of	distinctly understood that the actual declaration of dividends under the fthe Trustees in this regard shall be final.				

	ING Liquid Fu						
Name of the Fund Manager	Ms. Nidhi Sharma						
Name of the Trustee Company	Board of Trustees of ING Mutual Fund						
Performance of the scheme	Compounded Annualised Returns Scheme Returns Benchmark Returns Benchmark Returns Scheme Returns						
	Returns for the last 1 Year 9.14% 8.17% Returns for the last 3 Years 8.33% 7.62% Returns for the last 5 Years 7.66% 7.06% Since Inception 7.53% N.A. Performance as on 31st Mar'2013. 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 10.00%						
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: 0.89; Institutional Plan: 0.51; Super Institutional Plan: 0.31; Super Institutional - Direct Plan: 0.10						
Waiver of load for direct application	NotApplicable						
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to his/her tax advisor.						
Daily Net Asset Value (NAV) Publication	The NAV is declared on all business days and is published in 2 newspapers having circulation all over India. 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 No. 4, Nehru Nagar West, Kalapatit Main Road, Civil Aerodrome Post, Coimbatore – 641 014 Toll Free: 1800 200 2267, email id of R&T: enq_i@camsonline.com Website address of R&T: www.camsonline.com Website address of R&T: www.camsonline.com Website address of R&T: www.camsonline.com						
Unitholder's Information	Please refer page number 47.						



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

	 							
Product Risk Label	Yellow		Principal at medium risk					
Investment Objective	To provide an investment avenue for investors preferr portfolio of money market and debt instruments.	ing good liquidity and an investment horizon of $2-6$ months. The	scheme would be able to achieve its objectives by investing in					
Asset Allocation Pattern of the scheme	Pattern Types of Instruments Normal Allocation (% of Net Assets)							
	Money market instruments, overnight deployments, ar average maturity/ reset of less than or equal to 367 day Debt Securities** having residual / average maturity of	s or put options within a period not exceeding 367 days	65-100% 0-35%					
	· ·	% ofnet assets.**Includes investments in derivatives instrument The scheme shall participate upto 75% of its net assets in stock len						
Investment Strategy	The scheme will invest a higher proportion of its cor instruments is for the purpose of meeting liquidity requ	pus in high and medium investment grade securities to ensure hirements.	nigh running yield of the portfolio. Investment in money mark					
Risk Profile of the Scheme	Mutual Fund Units involve investment risks inclu before investment. Scheme specific risk factors ar Interest rates volatility / basis risk; Market volatility; Credit risks associated with the investments in low Liquidity risks; Risks associated with derivatives / foreign securiti Risk of credit losses associated with Securitized D	ver rated/unrated securities; ies;	Information Document carefully for details on risk factor					
Risk Mitigation Factors		Exercise caps on deviations from benchmark 3) Caps on sec Range 6) Checks on Concentrations 7) Checks on Matur exector Concentrations						
Plans & Options	Plans / Mode: Through Distributor: Regular / Institutional Plan / Direct Plan*: Institutional Plan Note: With effect from 1st Oct'12 only institutional plan is a available for subscription 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)	draft payable at par at the place where the application in In respect of valid applications received after 3 p.m. by closing NAV of the next business day shall be applicable. Where the application is received with an outstation of demand draft is credited. For Redemptions / Switch outs: In respect of valid applications received after 3 p.m. by For Subscriptions/ Switch-ins for an amount of F subscription/purchase/switch-in as per application/ret time without availing any credit facility whether intraday In respect of valid application is received after 3.00 p.m. the respective schemes after cut-off time i.e. availab Business Day shall be applicable. Irrespective of the time of receipt of application, where	theque or demand draft which is not payable on par at the place we oplications received upto 3 p.m. by the Mutual Fund, closing NAV of the Mutual Fund, the closing NAV of the next business day shall be a set. 2 Lakh or more: In respect of valid application received up the quest are credited to the bank account of the respective Schemes y/otherwise, closing NAV of the day on which the funds are availabled in and funds for the entire amount of subscription/purchase/switching for utilization after the cut-off time without availing any credit the funds for the entire amount of subscription/purchase/switching uent Business Day i.e. available for utilization before the cut-off	wed shall be applicable. valuable at par at the place where the application is received, to the day of receipt of application shall be applicable. applicable. o cut off time, i.e 3.00 p.m. and funds for the entire amount is before cut-off time i.e. available for utilization before the cut-e for utilization shall be applicable. in as per application/request are credited to the bank account facility whether intraday/otherwise, the closing NAV of the new as per application/request are credited to the bank account facility whether intraday/otherwise, the closing NAV of the new as per application/request are credited to the bank account of the same account of					
Minimum Application Amount/ Number of Units	Purchase:	Additional Purchase:	Repurchase:					
Regular plan Institutional plan	Rs.5,000/- and in multiples of Re 1/- thereafter. Rs.1 crores and in multiples of Re 1 thereafter.	Rs.1,000 and in multiples of Re1/- thereafter. Rs.1 lakh and in multiples of Re 1/- thereafter	Minimum of Rs 1000 or 100 units. Minimum of Rs 1000 or 100 units.					
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption	request at the authorised centre of the ING Mutual Fund.						

			ING Treasury Advantage Fund
Benchmark Index	CRISIL Liquid Fund Index		
Dividend Policy	The Scheme will declare dividends at such frequency as may be decided by the Truste schemes and the frequency there of will interalia depend upon disposable surplus of the		
Name of the Fund Manager	Ms. Nidhi Sharma		
Name of the Trustee Company	Board of Trustees of ING Mutual Fund		
Performance of the scheme	Compounded Annualised Returns Sci	neme Returns %	enchmark Returns %
	Returns for the last 1 Year Returns for the last 3 Years Returns for the last 5 Years Since Inception	8.86% 8.52% 7.74% 7.83%	8.17% 7.62% 7.06% 7.15%
	Performance as on 31st Mar'2013. Returns for the period upto one year - Absolute, Returns are for Growth Option. The Scheme returns are calculated assuming that all p NAV. Allotment Date: 20th March, 2007. Past performance may or may not be sustai	ayouts during the period have been reinvest	
	Absolute Returns for each financial year for the last 5 years 10.00% 9.00% 7.00% 6.00% 4.00% 3.00% 2.00% 1.00% 0.00% Apr'12 to Mar'13 Scheme Returns Benchmark Returns 8.86% 8.17%	Mar'12 Mar'11 Mar'10 I 8.84% 6.37% 4.09%	pr'08 to Mar'09 8.67% B.81% 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 ei by the investor to the AMFI registered Distributors based on the investors' assessment of the AMFI registered Distributors assessment of the AMF		
(I) Other Charges	Refer back cover page for other charges		
(il) Load Structure	Exit Load: NIL (w.e.f. April 16, 2013)		
(iii) Recurring expenses	CDSC (if any): NIL Actual expenses for the previous financial year: Regular Plan: 0.61; Institutional Plan: 0.61	1 52: Institutional Dian; Direct Plan; 0 32	
Waiver of load for direct application	NotApplicable		
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Statement of Additional Information an	d also independently refer to his tax advisor.	
Daily Net Asset Value (NAV) Publication	The NAV is declared on all business days and is published in 2 newspapers having circu	lation all over India. 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 No.4, Nehru Nagar West, Kalapatti Main Road, Civil Aerodrome Post, Coimbatore – 641 014 Toll Free: 1800 200 2267, email id of R&T: enq_i@camsonline.com Website address of R&T: www.camsonline.com		esident d, Vidyanagari Marg, Kalina, Santacruz (E), 22 2650 0234. E-mail ld: <u>information@in.ing.com</u>
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)

Product Risk Label	Yellow	<u> </u>	Principal at medium risk				
Investment Objective	1 1 1	penerate regular income by investing in a diversified portfolio of deducte safety. The scheme will also seek to generate capital app					
Asset Allocation Pattern of the scheme	Types of Instruments	Normal Allocation (% of Net Assets)					
	Debt Securities, Money Market instruments, cash and c Equity and equity related securities	call*	80-100% 0-20%				
	* including securitised debt up to a maximum of 50% of	net assets of this scheme					
Investment Strategy	the scheme and subject to final approval by Head – Fix for the same. ING MIP Fund does not have any special	oney Market: The debt Fund Manager undertakes the following investment process for identifying instruments for investments, which will be within the investment guidelines of me 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 ame. ING MIP Fund does not have any special internal norms on debt investments, besides those laid down in the Regulations. 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					
Risk Profile of the Scheme	Mutual Fund Units involve investment risks inclusion before investment. Scheme specific risk factors are interest rates volatility / basis risk; Market volatility; Credit risks associated with the investments in low Liquidity risks; Risks associated with derivatives / foreign securities. Risk of credit losses associated with Securitized D	er rated/unrated securities; es;	Information Document carefully for details on risk factors				
Risk Mitigation Factors	· ·	Exercise caps on deviations from benchmark 3) Caps on sectange 6) Checks on Concentrations 7) Checks on Maturizestor Concentrations					
Plans & Options	Plans / Mode: Through Distributor / Direct Plan* *Direct Plan launched w.e.f. Jan'13 for investing dir Options: Growth & Dividend Sub Options: Monthly/Quarterly/Half-Yearly/Annual	ectly in to the fund. al Dividend Options (Dividend Payout / Dividend Reinvestment) an	e available under the dividend option.				
Applicable NAV (after the Scheme Opens for repurchase and sale)	For Subscriptions/ Switch-ins for an amount of less than Rs. 2 Lakh: 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. For Subscriptions/ Switch-ins for an amount of Rs. 2 Lakh or more; In respect of valid application received up to cut off time, i.e. 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 respective Schemes before cut-off time i.e. available for utilization before the cut-off time without availing any credit facility whether intraday/otherwise, closing NAV of the day on which the funds are available for utilization shall be applicable. 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 respective schemes after cut-off time i.e. available for utilization after the cut-off time without availing any credit facility whether intraday/otherwise, the closing NAV of the next Business Day shall be applicable. Irre						
Minimum Application Amount/ Number of Units	Purchase:	Additional Purchase:	Repurchase:				
Growth option Dividend option	Rs.10,000 and in multiples of Re1/- thereafter. Rs.20,000/- and in multiples of Re.1 thereafter	Rs.1,000 and in multiples of Re1/- thereafter. Rs.1,000 and in multiples of Re1/- thereafter.	Minimum of Rs 1000 or 100 units. Minimum of Rs 1000 or 100 units.				
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption	request at the authorised centre of the ING Mutual Fund.					

								ING MIP Fun
Benchmark Index	CRISIL MIP Blended Index							
Dividend Policy	The Scheme will declare dividends at such frequence schemes and the frequency there of will interalia dep							
Name of the Fund Manager	Ms. Jasmina Parekh (equity portion) and Ms. Nidhi S	Sharma (Debt p	ortion)					
Name of the Trustee Company	Board of Trustees of ING Mutual Fund							
Performance of the scheme	Compounded Annualised Returns Scheme Returns Benchmark Returns Benchmark Returns Scheme Returns							
	Returns for the last 1 Year Returns for the last 3 Years Returns for the last 5 Years Since Inception			3 4 5	i.87% i.96% i.17% i.27%		9.06% 6.82% 6.96% 7.21%	
	Performance as on 31st Mar'2013. Returns for the period upto one year - Absolute, Returns for the period more than one year - CAGR. Benchmark: CRISIL MIP Blended I 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 prev 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	16.00% - 14.00% - 12.00% - 10.00% - 8.00% - 4.00% - 2.00%2.00%4.00% -	Apr'12 to	Apr'11 to	Apr'10 to	Apr'09 to	Apr'08 to	1
		D .	Mar'13	Mar'12	Mar'11	Mar'10	Mar'09	
		ne Returns nmark Returns	5.87% 9.06%	2.27% 5.24%	3.74% 6.17%	11.09% 14.25%	-1.73% 0.50%	
								st performance may or may t 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: Three	ough Distributo	r:2.02; Direct Pl	an: 1.43				
Waiver of load for direct application	NotApplicable							
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Sta	tement of Addit	tional Information	and also indep	endently refer to l	his/her tax advis	or.	
Daily Net Asset Value (NAV) Publication	The NAV is declared on all business days and is publi	lished in 2 news	spapers having ci	rculation all ove	r India. 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 (CAM: No.4, Nehru Nagar West, Kalapatti Main Road, Civil Aer Toll Free: 1800 200 2267, email id of R&T: enq_i@ca Website address of R&T: www.camsonline.com	odrome Post, Co	oimbatore – 641 01	805/806,	ana Vangani, Exe "Windsor", Off	f. C.S.T. Road	l, Vidyanagari	Marg, Kalina, Santacruz (E), nail ld: information@in.ing.com
Unitholder's Information	Please refer page number 47.							



ING Short Term Income Fund

(An open-ended income scheme)

Product Risk Label	Yellow		Principal at medium risk					
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	s of Instruments Normal Allocation (% of Net Assets)						
	Debt securities* Money market instruments(including cash, repo and C	BLO)	20-100% 0-80%					
		e ING Short Term Income Fund would normally invest 40% of the p ttment in securities, with an average maturity not exceeding one ye						
Investment Strategy	ratings of Rating Agencies such as CRISIL, ICRA, Dut proposed to be invested in. The investment team of the system, Government borrowing programme and done in the Scheme may invest in other schemes managed by the Scheme and the prevailing Regulations. The AMC, The Scheme may also use various derivatives and hec Scheme may also invest in suitable investment aven	me, the AMC aims to identify securities which offer superior levels if & Phelps and CARE. In addition, the investment team of the AMC ne AMC will continuously monitor the macro-economic environme emand and supply of debt instruments, among others, affecting the y the AMC or in the schemes of any other Mutual Fund, provided so, however, will not charge any investment management fees for suctiging products from time to time, as would be available and permittues in overseas financial markets for the purpose of diversification.	c will carry out an internal in-depth credit evaluation of securities nt including the political and economic factors, money supply in eliquidity and interest rates. Such investment is in conformity with the investment objectives of the investments. But by SEBI, in an attempt to protect the value of the portfolio. The in, commensurate with the Scheme's objectives and subject to					
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document carefully for details on risk factors before investment. Scheme specific risk factors are summarized below: Interest rates volatility / basis risk; Market volatility; Credit risks associated with the investments in lower rated / unrated securities; Liquidity risks; Risks associated with derivatives / foreign securities; Risk of credit losses associated with Securitized Debt.							
Risk Mitigation Factors	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 / Mode: Through Distributor / Direct Plan* *Direct Plan launched w.e.f. Jan'13 for investing directly in to the fund. 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-ins for an amount of less than Rs. 2 Lakh: 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. For Subscriptions/ Switch-ins for an amount of Rs. 2 Lakh or more: In respect of valid application received up to cut off time, i.e. 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 respective Schemes before cut-off time i.e. available for utilization before the cut-off time without availing any credit facility whether intraday/otherwise, closing NAV of the day on which the funds are available for utilization shall be applicable. 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 respective schemes after cut-off time i.e. available for utilization after the cut-off time without availing any credit facility whether intraday/otherwise, the closing NAV of the next Business Day shall be application, wher							
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.						
	l .							

								ING Short Term Income Fund
Benchmark Index	CRISIL Short Term Bond Fund Index							
Dividend Policy	The Scheme will declare dividends at such frequency there of will interalia		•			•		
Name of the Fund Manager	Ms. Nidhi Sharma							
Name of the Trustee Company	Board of Trustees of ING Mutual Fund							
Performance of the scheme	Compounded Annualised Returns Scheme Returns Benchmark Returns Benchmark Returns Scheme Returns							
	Returns for the last 1 Year 9.75% 9.05%							
	Returns for the last 3 Years 8.24% 7.48%							
	Returns for the last 5 Years 8.39% 7.62% Since Inception 7.63% 6.51%							
	Performance as on 31st Mari 2013. Returns for the period upto one year - Absolute, Returns for the period more than one year - CAGR. Benchmark : CRISIL Short Term Bond 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 prevailing NAV. Allotment Date: 19th August, 2002. Past performance may or may not be sustained in future .						mark: CRISIL Short Term Bond Fund	
	Absolute Returns for each financial year	14.00%]						
	for the last 5 years	12.00% -					_	
		10.00% -	_					
		8.00% -						
		6.00% -						
		4.00% -						
		2.00% -						
		0.00% -	Apr'12 to	Apr'11 to	Apr'10 to	Apr'09 to	Apr'08 to	7
		■ Scheme Returns	Mar'13	Mar'12 8.91%	Mar'11 6.04%	Mar'10 5.68%	Mar'09 11.65%	
		Benchmark Returns	9.05%	8.28%	5.12%	5.88%	9.79%	Past performance may or may not be sustained in future.
Expenses of the Scheme	Continuous Offer							
	Entry Load: In terms of SEBI circular no. SEBI/IMD/CIR No.4 by the investor to the AMFI registered Distributors							
(I) Other Charges	Refer back cover page for other charges							
(ii) Load Structure	Exit Load: - If redeemed within and including 6 months from - If redeemed after 6 months from the date of allo		nt: 0.50%					
(iii) Recurring expenses	CDSC (if any): NIL							
	Actual expenses for the previous financial year :	Through Distributor	:1.31; Direct Pla	n: 0.99				
Waiver of load for direct application	NotApplicable							
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the	Statement of Addition	onal Information a	nd also indep	pendently refer t	o his/her tax ac	lvisor.	
Daily Net Asset Value (NAV) Publication	The NAV is declared on all business days and is p	oublished in 2 newsp	apers having circ	ulation all ov	erIndia. NAV c	an also be view	ed on www.ing	gim.co.in and www.amfiindia.com
For Investor Grievances Please contact	Computer Age Management Services Pvt. Ltd (C. No.4, Nehru Nagar West, Kalapatti Main Road, Civil. Toll Free: 1800 200 2267, email id of R&T: enq_i& Website address of R&T: www.camsonline.com	Aerodrome Post, Coir @camsonline.com	-	Ms. Vano 805/806		Off. C.S.T. R	oad, Vidyana	ngari Marg, Kalina, Santacruz (E), 14. E-mail Id: <u>information@in.ing.com</u>
Unitholder's Information	Please refer page number 47.							



ING Income Fund

(An open-ended income scheme)

Asset Allocation Pattern of the scheme Debt: Mone *Inclu Investment Strategy Cons rating proport the sy The S the Si The S Sche neces Risk Profile of the Scheme Mutu befor In I	same time provide continuous liquidity along with a ses of Instruments It securities* hey market instruments (including cash, repo and Continuous liquidity along with a ses of Instruments he securities and continuous liquidity along with a ses of Instruments (including cash, repo and Continuous along securitised debt of upto 50% of corpus. It is securities and Continuous along a securities and feet of the system, Government borrowing programme and disposed to be invested in. The investment team of the system, Government borrowing programme and disposed and the prevailing Regulations. The AMC, Scheme may also use various derivatives and heceme may also invest in suitable investment avenues and suitable investment avenues and suitable investment risks incluore investment. Scheme specific risk factors and Interest rates volatility; Coredit risks associated with the investments in low Liquidity risks; Risks associated with derivatives / foreign securitificated and monitor deviations from benchmark 2) strength of credit losses associated with Securitized Extend monitor deviations from benchmark 2) strength in the securities of the security of the secu	me, the AMC aims to identify securities which offer superior lever of the AMC aims to identify securities which offer superior lever off & Phelps and CARE. In addition, the investment team of the AMC will continuously monitor the macro-economic environs the AMC will continuously monitor the macro-economic environs the security of the AMC or in the schemes of any other Mutual Fund, provided, however, will not charge any investment management fees for stagging products from time to time, as would be available and permitues in overseas financial markets for the purpose of diversificate. Fund may also appoint overseas investment advisors and other resummarized below: Iding the possible loss of principal. Please read the Scheme resummarized below: Iding the possible loss of principal. Please read the Scheme resummarized below: Iding the possible form of principal please read the Scheme resummarized below: Iding the possible form of principal please read the Scheme resummarized below: Iding the possible form of principal please read the Scheme resummarized below: Iding the possible form of principal please read the Scheme resummarized below: Iding the possible form of principal please read the Scheme resummarized below: Iding the possible form of principal please read the Scheme resummarized below: Iding the possible form of principal please read the Scheme resummarized below: Iding the possible form of principal please read the Scheme resummarized below: Iding the possible form of principal please read the Scheme resummarized below: Iding the possible form of principal please read the Scheme resummarized below: Iding the possible form of principal please read the Scheme resummarized below: Iding the possible form of principal please read the Scheme resummarized below: Iding the possible form of principal please read the Scheme resummarized below: Iding the principal please read the Scheme resummarized below: Iding the principal please read the Scheme resummarized below:	d such investment is in conformity with the investment objectives				
Asset Allocation Pattern of the scheme Debt: Mone *Inclu Investment Strategy Cons rating proport the sy The S the Si The S Sche neces Risk Profile of the Scheme Mutu befor In I	same time provide continuous liquidity along with a ses of Instruments It securities* hey market instruments (including cash, repo and Continuous liquidity along with a ses of Instruments he securities and continuous liquidity along with a ses of Instruments (including cash, repo and Continuous along securitised debt of upto 50% of corpus. It is securities and Continuous along a securities and feet of the system, Government borrowing programme and disposed to be invested in. The investment team of the system, Government borrowing programme and disposed and the prevailing Regulations. The AMC, Scheme may also use various derivatives and heceme may also invest in suitable investment avenues and suitable investment avenues and suitable investment risks incluore investment. Scheme specific risk factors and Interest rates volatility; Coredit risks associated with the investments in low Liquidity risks; Risks associated with derivatives / foreign securitificated and monitor deviations from benchmark 2) strength of credit losses associated with Securitized Extend monitor deviations from benchmark 2) strength in the securities of the security of the secu	me, the AMC aims to identify securities which offer superior lever of the AMC aims to identify securities which offer superior lever off & Phelps and CARE. In addition, the investment team of the AMC will continuously monitor the macro-economic environs the AMC will continuously monitor the macro-economic environs the security of the AMC or in the schemes of any other Mutual Fund, provided, however, will not charge any investment management fees for stagging products from time to time, as would be available and permitues in overseas financial markets for the purpose of diversificate. Fund may also appoint overseas investment advisors and other resummarized below: Iding the possible loss of principal. Please read the Scheme resummarized below: Iding the possible loss of principal. Please read the Scheme resummarized below: Iding the possible form of principal please read the Scheme resummarized below: Iding the possible form of principal please read the Scheme resummarized below: Iding the possible form of principal please read the Scheme resummarized below: Iding the possible form of principal please read the Scheme resummarized below: Iding the possible form of principal please read the Scheme resummarized below: Iding the possible form of principal please read the Scheme resummarized below: Iding the possible form of principal please read the Scheme resummarized below: Iding the possible form of principal please read the Scheme resummarized below: Iding the possible form of principal please read the Scheme resummarized below: Iding the possible form of principal please read the Scheme resummarized below: Iding the possible form of principal please read the Scheme resummarized below: Iding the possible form of principal please read the Scheme resummarized below: Iding the possible form of principal please read the Scheme resummarized below: Iding the principal please read the Scheme resummarized below: Iding the principal please read the Scheme resummarized below:	Normal Allocation (% of Net Assets) 20-100% 0-80% rels of yield at lower levels of risks. The AMC will be guided by the MC will carry out an internal in-depth credit evaluation of securities ment including the political and economic factors, money supply the liquidity and interest rates. It is no conformity with the investment objectives such investments. In interest with the Scheme's objectives and subject reservice providers as and when permissible under the Regulation on Information Document carefully for details on risk factors are provided by Liquidity filters when including stocks in the turity Trends 8) Checks on Ratings of portfolio components.				
Of the scheme Debt: Mone * Inclu Investment Strategy Cons rating proporties; The Signature Scheme neces Risk Profile of the Scheme Risk Profile of the Scheme Mutu before In Profile Scheme Risk Mitigation Factors Plans & Options Plans * Dire Option Sub Constant Scheme Constant S	Interestrates volatility, Credit risks associated with the investment risks including his risks; Risks associated with derivatives / foreign securitised. The dividing Securitised debt of upto 50% of corpus. Insistent with the investment objective of the Scherings of Rating Agencies such as CRISIL, ICRA, Dutoosed to be invested in. The investment team of the system, Government borrowing programme and of Scheme may invest in other schemes managed by Scheme and the prevailing Regulations. The AMC, Scheme may also use various derivatives and head eme may also invest in suitable investment aven essary stipulations by SEBI/RBI. Towards this, the continuous stipulations by SEBI/RBI. Towards this, the continuous stipulations by SEBI/RBI. Towards this, the continuous stipulations of the continuous st	me, the AMC aims to identify securities which offer superior lev ff & Phelps and CARE. In addition, the investment team of the A he AMC will continuously monitor the macro-economic environr lemand and supply of debt instruments, among others, affecting by the AMC or in the schemes of any other Mutual Fund, provider, however, will not charge any investment management fees for staging products from time to time, as would be available and perm lauses in overseas financial markets for the purpose of diversifical Fund may also appoint overseas investment advisors and other adding the possible loss of principal. Please read the Scheme re summarized below: wer rated/unrated securities; lies; Debt. Debt. Exercise caps on deviations from benchmark 3) Caps on so Range 6) Checks on Concentrations 7) Checks on Mat livestor Concentrations	20-100% 0 – 80% rels of yield at lower levels of risks. The AMC will be guided by t MC will carry out an internal in-depth credit evaluation of securitiment including the political and economic factors, money supply the liquidity and interest rates. d such investment is in conformity with the investment objectives such investments. witted by SEBI, in an attempt to protect the value of the portfolio. The ation, commensurate with the Scheme's objectives and subject is service providers as and when permissible under the Regulation one Information Document carefully for details on risk factors. The information Document carefully for details on risk factors are supplied to the portfolio one of the portfolio componer turity. Trends 8) Checks on Ratings of portfolio componer turity.				
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rating proportions and sale) Risk Profile of the Scheme Risk Profile of the Scheme Mutubefor In Mark Mitigation Factors Plans & Options To resp. Closing Where deman For Ref. In resp. For Si. Subscitime w. In resp. For Si.	ngs of Rating Agencies such as CRISIL, ICRA, Dut posed to be invested in. The investment team of the system, Government borrowing programme and of Scheme may invest in other schemes managed be Scheme and the prevailing Regulations. The AMC, Scheme may also use various derivatives and heceme may also invest in suitable investment aven essary stipulations by SEBI/RBI. Towards this, the real Fund Units involve investment risks inclusore investment. Scheme specific risk factors are Interest rates volatility / basis risk; Market volatility; Credit risks associated with the investments in low Liquidity risks; Risks associated with derivatives / foreign securitity Risks of credit losses associated with Securitized Derack and monitor deviations from benchmark 2) stment universe 5) Mandated Tracking Error Interest rates voluntations for illiquid assets 10) In the Mode: Through Distributor: Regular / Instituted Punch Ins	ff & Phelps and CARE. In addition, the investment team of the Aine AMC will continuously monitor the macro-economic environr temand and supply of debt instruments, among others, affecting by the AMC or in the schemes of any other Mutual Fund, provided, however, will not charge any investment management fees for studied of the control	MC will carry out an internal in-depth credit evaluation of securitinent including the political and economic factors, money supply the liquidity and interest rates. d such investment is in conformity with the investment objectives such investments. iitted by SEBI, in an attempt to protect the value of the portfolio. Tation, commensurate with the Scheme's objectives and subject reservice providers as and when permissible under the Regulation are Information Document carefully for details on risk factors. ector exposures 4) Liquidity filters when including stocks in the turity Trends 8) Checks on Ratings of portfolio components.				
befor In the second se	ore investment. Scheme specific risk factors ar Interest rates volatility / basis risk; Market volatility; Credit risks associated with the investments in low Liquidity risks; Risks associated with derivatives / foreign securiti Risk of credit losses associated with Securitized Darack and monitor deviations from benchmark 2) stment universe 5) Mandated Tracking Error I Regular market valuations for illiquid assets 10) In ms / Mode: Through Distributor: Regular / Instituted Plan launched w.e.f. Jan'13 for investing divions: Growth / Dividend	re summarized below: ver rated/unrated securities; ies; Debt.) Exercise caps on deviations from benchmark 3) Caps on s Range 6) Checks on Concentrations 7) Checks on Malevestor Concentrations utional Plan / Direct Plan*: Regular Plan	ector exposures 4) Liquidity filters when including stocks in t turity Trends 8) Checks on Ratings of portfolio componer				
invest 9) Re Plans & Options Plans *Dire Optic Sub 0 Applicable NAV (after the Scheme Opens for repurchase and sale) For Si subscitime w In resp the ret Busine Irrespe resper	stment universe 5) Mandated Tracking Error langular market valuations for illiquid assets 10) In ms/Mode: Through Distributor: Regular/Institutect Plan launched w.e.f. Jan'13 for investing disions: Growth/Dividend	Range 6) Checks on Concentrations 7) Checks on Mat evestor Concentrations utional Plan / Direct Plan*: Regular Plan	turity Trends 8) Checks on Ratings of portfolio componer				
*Dire Optic Sub 0 Applicable NAV (after the Scheme Opens for repurchase and sale) For St closing Where demar For Re In resp.	ect Plan launched w.e.f. Jan'13 for investing dia ions: Growth / Dividend		Note: With effect from 1st Oct'12 only				
draft p In respective series and sale) draft p In respective series and sale) draft p In respective series and sale) In respective series and sale) draft p In respective series and sale) In respective series and sale)	Plans / Mode: Through Distributor: Regular / Institutional Plan / Direct Plan*: Regular Plan *Direct Plan launched w.e.f. Jan'13 for investing directly in to the fund. Options: Growth / Dividend Sub Option: Quarterly / Half-Yearly / Annual Dividend Options (Dividend Payout / Dividend Reinvestment) are available under the dividend option.						
Caboo	Sub Option: Quarterly / Half-Yearly / Annual Dividend Options (Dividend Payout / Dividend Reinvestment) are available under the dividend option. For Subscriptions/ Switch-ins for an amount of less than Rs. 2 Lakh: In respect of valid application is received after 3 p.m. by the Mutual Fund along with a local cheque or a demand draft payable at par at the place where the application is received, the closing NAV of the next business day 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 up to 3 p.m. by the Mutual Fund, the closing NAV of the next business day 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. For Subscriptions/ Switch-ins for an amount of Rs. 2 Lakh or more: In respect of valid application received up to cut off time, i.e. 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 respective Schemes before cut-off time i.e. available for utilization before the cut-of time without availing any credit facility whether intraday/otherwise, closing NAV of the day on which the funds are available for utilization shall be applicable. 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 respective schemes after cut-off time i.e. available for utilization after the cut-off time without av						
Minimum Application Purcl Amount/ Number of Units	chase:	Additional Purchase:	Repurchase:				
•	5,000/- and in multiples of Re1/- thereafter.						
Despatch of Repurchase (Redemption) Request	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.				

									ing income rund
Benchmark Index	CRISIL Composite Bond Fund Index								
Dividend Policy		The Scheme will declare dividends at such frequency as may be decided by the Trustees. However, it must be distinctly understood that the actual declaration of dividends under the schemes and the frequency there of will interalia depend upon disposable surplus of the scheme. The decision of the Trustees in this regard shall be final.							
Name of the Fund Manager	Ms. Nidhi Sharma								
Name of the Trustee Company	Board of Trustees of ING Mutual Fund								
Performance of the scheme	Compounded Annualised Returns Scheme Returns Benchmark Returns Benchmark Returns Scheme Returns								
	Returns for the last 1 Year Returns for the last 3 Years Returns for the last 5 Years Returns for the last 5 Years Since Inception Returns for the period upto one year - Absolute, Returns for the period more than one year - CAGR. Benchmark: CRISIL Composite Boi 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 prevailing NAV. Allotment Date: 6th May, 1999. Past performance may or may not be sustained in future.						7.33% 6.95% N.A. mark: CRISIL Composite Bond Fund		
	Absolute Paturna for each financial year								
	Absolute Returns for each financial year								
	for the last 5 years	16.00% -]						
		14.00% -	1						
		12.00% -	l						
		10.00% -							
		8.00% -			_				
		6.00% =				_			
		4.00% -							
						-			
	2.00% -								
	0.00% Apr'12 to Apr'11 to Apr'10 to Apr'09 to Apr'08 to								7
			Mar'13	Mar	12	Mar'11	Mar'10	Mar'09	1
		■ Scheme Returns	11.29%	6.14	1%	5.69%	6.20%	14.05%	Past performance may or may
		Benchmark Returns	9.24%	7.68	3%	5.06%	5.41%	7.35%	not be sustained in future.
Expenses of the Scheme	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 charge	es							
(ii) Load Structure	Exit Load: For all application amounts: - if redeemed on or before 365 days fro - if redeemed after 365 days from the d		1%						
(iii) Recurring expenses	CDSC (if any): NIL								
	Actual expenses for the previous finan	cial year : Regular Plan	:1.92; Regular-	- Direct Pl	an: 1.29	9; Institutional Pl	an: 1.33		
Waiver of load for direct application	NotApplicable								
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the de	ails in the Statement of	Additional Inforn	nation and	d also in	dependently refe	er to his/her tax a	advisor.	
Daily Net Asset Value (NAV) Publication	The NAV is declared on all business da	ys and is published in 2	newspapers hav	ving circul	ation al	l over India. NAV	/ can also be vie	wed on www.in	gim.co.in and www.amfiindia.com
For Investor Grievances Please contact	Computer Age Management Services I No.4, Nehru Nagar West, Kalapatti Main F Toll Free: 1800 200 2267, email id of Ri Website address of R&T: www.camsor	Road, Civil Aerodrome Pos &T: <u>enq_i@camsonline.</u>	st, Coimbatore – 6	- 1	Ms. V 805/8		Off. C.S.T.	Road, Vidyana	agari Marg, Kalina, Santacruz (E), 34. E-mail Id: <u>information@in.ing.com</u>
Unitholder's Information	Please refer page number 47.			'					



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

Product Risk Label	Vollow		Principal at modium rick					
Product Risk Label	Yellow Principal at medium risk							
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 Net Assets)							
	Securities issued/ guaranteed by Central/ State Gover Call money market, term/notice money market and rep		0-100% 0-100% *					
	This is not a Money Market Mutual Fund Scheme. *Upt	to 100% till the scheme is fully invested.						
Investment Strategy	1	elling gilt/money market instruments. However, on a quarterly basis s taken based on prevalent market conditions and changing busine						
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document carefully for details on risk factors before investment. Scheme specific risk factors are summarized below: Interest rates volatility / basis risk; Market volatility; Credit risks associated with the investments in lower rated / unrated securities; Liquidity risks; Risks associated with derivatives / foreign securities; Risks 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 / Mode: Through Distributor: Provident Fund Dynamic Plan / Direct Plan*: Provident Fund Dynamic Plan *Direct Plan launched w.e.f. Jan'13 for investing directly in to the fund. 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-ins for an amount of less than Rs. 2 Lakh: In respect of valid applications received 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. For Subscriptions/ Switch-ins for an amount of Rs. 2 Lakh or more: In respect of valid application received up to cut off time, i.e. 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 respective Schemes before cut-off time i.e. available for utilization after the cut-off time without availing any credit facility whether intraday/otherwise, closing NAV of the day on which the funds are available for utilization shall be applicable. 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 respective schemes after cut-off time i.e. available for utilization after the cut-off time without availing any credit facility whether intraday/otherwise, the closing NAV of the next Business Day shall be application, where the funds for the entire amount of subscription/purchase/switch-in as per application/req							
Minimum Application Amount/ Number of Units	Purchase:	Additional Purchase:	Repurchase:					
Despatch of Repurchase (Redemption) Request	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. Within 10 working days of the receipt of the redemption request at the authorised centre of the ING Mutual Fund.							

								ING Gilt PF Dynamic Plar
Benchmark Index	ISEC Composite Gilt Inde	х						
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. Nidhi Sharma							
Name of the Trustee Company	Board of Trustees of ING	Mutual Fund						
Performance of the scheme	Compounded Annualised	Returns			Scheme Return	ns%	Bencl	nmark Returns %
	Returns for the last 1 Year				13.52%			11.64%
	Returns for the last 3 Years	S			8.31%			8.27%
	Returns for the last 5 Years	S			8.95%			8.38%
	Since Inception	Mar'2013 Poturns for the	n noriod unto ono	year Absolute E	7.44%	ad more than one y	oor CAGP Ro	6.72% nchmark: ISEC Composite Gilt Index.
				•				nits of the Scheme at the then prevailing
	NAV. Allotment Date: 31st					onou navo boom		into or the esticine at the their prevailing
	Absolute Returns for e	each financial vear	-	-				
	for the last 5 years	,						
	ioi aio laot o youro	16.00% -						
		14.00% -						
		12.00% -						
		10.00% -						
		8.00% -		_				
		6.00% -						
		4.00% -		-				
		2.00% -		-				
		0.00% -	Apr'12 to	Apr'11 to	Apr'10 to	Apr'09 to	Apr'08 to	7
		■Scheme Returns	Mar'13 13.52%	Mar'12 5.63%	Mar'11 5.93%	Mar'10 5.52%	Mar'09 14.49%	-
		Benchmark Returns	11.64%	6.79%	6.41%	4.42%	12.83%	Past performance may or may not be sustained in future.
Expenses of the Scheme	Continuous Offer Entry Load: In terms of SEBI circular n by the investor to the AMF				-			Upfront commission shall be paid directly
(I) Other Charges	Refer back cover page for		ased Off the life's	lois assessmento	I Various lactorsine	idding the service i	endered by the A	NN HOIDEI.
(ii) Load Structure	Exit Load: If redeemed on or before 3 If redeemed after 365 days	•						
(iii) Recurring expenses	CDSC (if any): NIL							
	Actual expenses for the pr	revious financial year : Th	rough Distributor:	: 1.57; Direct Plan:	0.80			
Waiver of load for direct application	NotApplicable							
Tax treatment for the Investors (Unitholders)	Investors are advised to re	efer to the details in the St	atement of Additio	onal Information an	d also independent	ly refer to his/her ta	x advisor.	
Daily Net Asset Value (NAV) Publication	The NAV is declared on all	l business days and is pul	blished in 2 newsp	papers having circu	lation all over India.	. NAV can also be v	viewed on www.ii	ngim.co.in and www.amfiindia.com
For Investor Grievances Please contact	Computer Age Manageme No.4, Nehru Nagar West, Ka Toll Free: 1800 200 2267, Website address of R&T: v	alapatti Main Road, Civil Ae email id of R&T: <u>enq_i@c</u>	rodrome Post, Coir		805/806, "Wind	ngani, Executive Vidsor", Off. C.S.T.	. Road, Vidyar	nagari Marg, Kalina, Santacruz (E), 234. E-mail Id: <u>information@in.ing.com</u>
Unitholder's Information	Please refer page number	r 47.						



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

Product Risk Label	Brown		Principal at high risk						
Investment Objective	The primary objective of the Scheme is to provide long-term capital appreciation by investing predominantly in equity and equity-related securities accessed on the basis of advice from a panel of third party investment advisors selected in accordance with the ING Multi Manager investment process.								
Asset Allocation Pattern of the scheme	Types of Instruments*		Normal Allocation (% of Net Assets)						
	Equities and Equity related securities Debt Securities including Securitized Debt, Money man	Equities and Equity related securities Debt Securities including Securitized Debt, Money market instruments, liquid and debt mutual fund schemes 65%-100% 0%-35%							
	exposure, with regards to securities lending, for a sing equity related securities shall be to a maximum of 35% Scheme for the purposes of hedging and portfolio bala	* 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 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 are 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% 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: 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	Liquidity checks (our investments as a proportion mandate deviations	of scheme AUM) 2) Favoring of funds with strong parent backin	g. 3) Tracking and caps on sector exposures. 4) Tracking of						
Plans & Options	Plans / Mode: Through Distributor / Direct Plan* *Direct Plan launched w.e.f. Jan'13 for investing dir Option: Option A	rectly in to the fund.							
	Sub Option: Growth Option and Dividend Option (Pay	out and Reinvestment)							
Applicable NAV (after the Scheme Opens for repurchase and sale)	payable at par at the place where the application is receive In respect of valid applications received after 3 p.m. by t NAV of the next business day shall be applicable.	than Rs. 2 Lakh: In respect of valid applications received upto 3 p.n ed, the closing NAV of the day on which application is received shall I he Mutual Fund along with a local cheque or a demand draft payabl que or demand draft which is not payable on par at the place where i	be applicable. e at par at the place where the application is received, the closing						
	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. For Subscriptions/ Switch-ins for an amount of Rs. 2 Lakh or more: In respect of valid application received up to cut off time, i.e. 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 respective Schemes before cut-off time i.e. available for utilization before the cut-off time without availing any credit facility whether intraday/otherwise, closing NAV of the day on which the funds are available for utilization shall be applicable. 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 respective schemes after cut-off time i.e. available for utilization after the cut-off time without availing any credit facility whether intraday/otherwise, the closing NAV of the next Business Day shall be applicable. 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 respective Schemes before cutoff time on any subsequent Business Day i.e. available for utilization 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.								

							ING Multi Manager Equity Fund	
Benchmark Index	CNX Nifty Index (Nomenclature of benchmark change	ed from S&P CNX	Nifty Index to C	NX 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. Shravan Kumar Sreenivasula							
Name of the Trustee Company	Board of Trustees of ING Mutual Fund							
Performance of the scheme	Compounded Annualised Returns			Scheme Returns	5%	Benchn	nark Returns %	
	Returns for the last 1 Year			-1.63%			7.31%	
	Returns for the last 3 Years			-2.63%			2.69%	
	Returns for the last 5 Years			-1.68% -0.62%			3.72% 5.73%	
-	Since Inception Performance as on 31st Mar'2013. Returns for the per	riad loss than one	voor Absoluto		d more than one v			
	for Growth Option. The Scheme returns are calculated Date: 30th April 2007. Past performance may or may	d assuming that al	l payouts during		-			
	Absolute Returns for each financial year							
	for the last 5 years							
	60.00% -							
	40.00%							
	20.00% -							
	0.00%						_	
	-20.00% -							
	-20.00% -							
							_	
	-60.00% -	Apr'12 to	Apr'11 to	Apr'10 to	Apr'09 to	Apr'08 to	1	
	■ Multi Manager Equity Fund	Mar'13	Mar'12	Mar'11	Mar'10	Mar'09	B4	
	■ Benchmark Returns	-1.63% 7.31%	-6.58% -9.23%	0.48% 11.14%	69.76% 73.76%	-41.37% -36.19%	Past performance may or may not be sustained in future.	
		1.0170	0.2070	,0	10.1070	00.1070	Thor be sustained in future.	
Expenses of the Scheme	Continuous Offer							
	Entry Load: In terms of SEBI circular no. SEBI/IMD/CIR No.4/168: directly by the investor to the AMFI registered Distribu							
(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 all - if redeemed after 365 days from the date of allotment							
(iii) Recurring expenses	CDSC (if any): NIL							
	Actual expenses for the previous financial year: Throu	igh Distributor: 2.6	64%; Direct Pla	n: 1.83%				
Waiver of load for direct application	NotApplicable							
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the State	ement of Additiona	l Information an	d also independently	refer to his/her tax	k advisor.		
Daily Net Asset Value (NAV) Publication	The NAV is declared on all business days and is publis	shed in 2 newspap	ers having circu	lation all over India. N	NAV can also be vi	iewed on www.ing	gim.co.in and www.amfiindia.com	
For Investor Grievances Please contact	Computer Age Management Services Pvt. Ltd (CAMS) No.4, Nehru Nagar West, Kalapatti Main Road, Civil Aeroc Toll Free: 1800 200 2267, email id of R&T: enq_i@cam Website address of R&T: www.camsonline.com	frome Post, Coimba			pani, Executive Vidor", Off. C.S.T.	Road, Vidyana	gari Marg, Kalina, Santacruz (E), 4. E-mail ld: <u>information@in.ing.com</u>	
Unitholder's Information	Please refer page number 47.							



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

Product Risk Label	Brown Principal at high risk							
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 Net Assets)							
	Equity funds Debt funds, liquid funds, money market funds Money Market Securities	Debt funds, liquid funds, money market funds						
Investment Strategy	' '	not make any investments in schemes of ING Mutual Fund. The n Money Market Securities as per the prevailing regulations from ti	, , , , , ,					
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document carefully for details on risk factors before investment. Scheme specific risk factors are summarized below: Market volatility; 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 / Mode: Through Distributor / Direct Plan* *Direct Plan launched w.e.f. Jan'13 for investing dir Options: Growth Option and Dividend Option Sub Option: Dividend (Payout & Reinvestment)	ectly in to the fund.						
Applicable NAV (after the Scheme Opens for repurchase and sale)	For Subscriptions/ Switch-ins for an amount of less than Rs. 2 Lakh: 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 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. For Subscriptions/ Switch-ins for an amount of Rs. 2 Lakh or more: In respect of valid application received up to cut off time i.e. available for utilization before the cut-off time without availing any credit facility whether intraday/otherwise, closing NAV of the day on which the funds are available for utilization shall be applicable. 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 respective schemes after cut-off time i.e. available for utilization after the cut-off time without availing any credit facility whether intraday/otherwise, closing NAV of the day on which the funds are available for utilization request are credited to the bank account of the respective 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							
Minimum Application Amount/ Number of Units	Purchase:	Additional Purchase:	Repurchase:					
Despatch of Repurchase (Redemption) Request	Rs. 5,000/- and in multiples of Re.1 thereafter Within 10 working days of the receipt of the redemption	Rs. 1,000/- and in multiples of Re. 1 thereafter request at the authorised centre of the ING Mutual Fund.	Minimum of Rs 1000 or 100 units.					
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.							

								Allocator Multi Mariager For General	
Name of the Fund Manager	Mr. Shravan Kuma	r Sreenivasula							
Name of the Trustee Company	Board of Trustees	of ING Mutual Fund							
Performance of the scheme	Compounded Annu	ualised Returns			Scheme	Returns %	Benchmark Returns %		
	Returns for the last	t 1 Voor			0	02%		8.18%	
	Returns for the last					71%	6.16% 4.64%		
	Returns for the last					45%		5.78%	
	Since Inception	10 10413				98%		8.58%	
	<u> </u>	131st Mar'2013. Ret	urns for the period le	ess than one year - Ab			ne vear - CAGR. Ben	chmark: Crisil Balanced Fund Index.	
				•			•	its of the Scheme at the then prevailing	
				may or may not be s		-		3	
<u> </u>	AL 11 D 1		· · · · · · · · · · · · · · · · · · ·						
		s for each financia	al year						
	for the last 5 year								
		60.00%]							
		50.00% -							
		40.00% -							
		30.00% -				_			
		20.00% -				_			
		10.00% -				_			
		0.00%						-	
		-10.00% -							
		-20.00% -							
		-30.00%	Apr'12 to Mar'13	Apr'11 to Mar'12	Apr'10 to Mar'11	Apr'09 to Mar'10	Apr'08 to Mar'09]	
		Scheme Returns	-0.02%	-16.23%	6.60%	37.46%	-16.65%	Past performance may or may	
		Benchmark Returns	8.18%	-3.17%	9.37%	47.31%	-21.53%	not be sustained in future.	
Expenses of the Scheme	Continuous Offer Entry Load: In terms of SEBI c		0/CIR No.4/ 168230	1/09 dated June 30, 20	109, no entry load v	vill be charged by the	Scheme to the inve	stor. Upfront commission shall be paid	
(I) Other Charges		stor to the AMFI regis age for other charge		ased on the investors'	assessment of vario	ous factors including th	e service rendered b	y the ARN holder.	
(#) L = = 1 O4	Fortal and								
(ii) Load Structure	Exit Load:	am aventav							
	For all application a	before 365 days fror	n the data of all atmo	nt 10/					
		365 days from the da		HIL - 170					
	- ii redeemed aiter	365 days from the da	ite or allournent - Nil						
(iii) Recurring expenses	CDSC (if any):	NIL							
(iii) Noodining expendee	oboo (ii uiiy).	1112							
	Actual expenses for	or the previous financ	ial year : Through D	istributor: 1.23%; Dire	ct Plan: 0.53%				
Waiver of load for direct application	NotApplicable								
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to his/her tax advisor.								
Daily Net Asset Value (NAV) Publication	The NAV is declare	ed on all business day	ys and is published i	n 2 newspapers havin	g circulation all over	India. NAV can also be	e viewed on www.ino	gim.co.in and www.amfiindia.com	
For Investor Grievances Please contact	No.4, Nehru Nagar V Toll Free: 1800 200		oad, Civil Aerodrome T: enq_i@camsonli	istrar & Transfer Ager Post, Coimbatore – 641 ine.com	014 Ms. Vanda 805/806,	na Vangani, Executive "Windsor", Off. C.S.	.T. Road, Vidyana	ngari Marg, Kalina, Santacruz (E), 14. E-mail Id: information@in.ing.com	
Unitholder's Information	Please refer page r	number 47.							



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

Product Risk Label	Yellow Principal at medium risk								
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	Types of Instruments Normal Allocation (% of Net Assets)							
	Debt Funds (including Income Funds, Gilt Funds, Floa Plans and Liquid Funds.) Money Market Securities								
Investment Strategy	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. 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: 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 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.								
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document carefully for details on risk factors before investment. Scheme specific risk factors are summarized below: Market volatility; 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	Liquidity checks (our investments as a proportion mandate deviations	of scheme AUM) 2) Favoring of funds with strong parent backing	ng. 3) Tracking and caps on sector exposures. 4) Tracking of						
Plans & Options	Plans / Mode: Through Distributor / Direct Plan *Direct Plan launched w.e.f. Jan'13 for investing di Options: Growth Option and Dividend Option* Sub Options: Dividend (Payant & Painvestment)								
Applicable NAV (after the Scheme Opens for repurchase and sale)	For Subscriptions/ Switch-ins for an amount of Jess than Rs. 2 Lakh: 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. For Subscriptions/ Switch-ins for an amount of Rs. 2 Lakh or more; In respect of valid application received up to cut off time, i.e. 3.00 p.m. and funds for the entire amount of subscriptions/purchase/switch-in as per application/request are credited to the bank account of the respective Schemes before cut-off time i.e. available for utilization before the cut-off time without availing any credit facility whether intraday/otherwise, closing NAV of the day on which the funds are available for utilization shall be applicable. 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 respective Schemes after cut-off time i.e. available for utilization after the cut-off time without availing any credit facility whether intraday/otherwise, the closing NAV of the next Business Day shall be application. In								
Minimum Application Amount/ Number of Units	Purchase:	Additional Purchase:	Repurchase:						
	Rs. 5,000/- and in multiples of Re.1 thereafter	Rs. 1,000/- and in multiples of Re.1 thereafter	Minimum of Rs 1000 or 100 units.						

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

							ING A	ctive Debt Multi Manager FoF Scheme
Despatch of Repurchase (Redemption) Request	Within 10 working da	ays of the receipt of the	redemption reque	st at the authorised o	entre of the ING N	lutual Fund.		
Benchmark Index	Crisil Composite Bor	nd Fund Index						
Dividend Policy		clare dividends at such quency there of will inte						actual declaration of dividends under the hall be final.
Name of the Fund Manager	Mr. Shravan Kumar S	Sreenivasula						
Name of the Trustee Company	Board of Trustees of	FING Mutual Fund						
Performance of the scheme	Compounded Annua	alised Returns			Scheme	Returns %	Benc	hmark Returns %
	Returns for the last 1 Returns for the last 3 Returns for the last 5 Since Inception	Years			8	.10% .31% .09% .02%		9.24% 7.33% 6.95% 6.82%
	Index. Returns are f		e Scheme returns	are calculated assu	ning that all pay	outs during the period		enchmark: Crisil Composite Bond Fund led in the units of the Scheme at the then
	for the last 5 year	for each financial y S 12.00% - 10.00% - 8.00% - 6.00% - 4.00% - 2.00% - 0.00% -	Apr'12 to Mar'13 11.10% 9.24%	Apr'11 to Mar'12 7.98% 7.68%	Apr'10 to Mar'11 5.85% 5.06%	Apr'09 to Mar'10 4.53% 5.41%	Apr08 to Mar09 11.10% 7.35%	Past performance may or may not be sustained in future.
Expenses of the Scheme		cular no. SEBI/IMD/CII						vestor. Upfront commission shall be paid by the ARN holder.
(I) Other Charges	Refer back cover pag	ge for other charges						
(ii) Load Structure	Exit Load:	NIL						
(iii) Recurring expenses	CDSC (if any): Actual expenses for t	CDSC (if any): NIL Actual expenses for the previous financial year: Through Distributor: 1.03%; Direct Plan: 0.78%						
Waiver of load for direct application	Not Applicable							
Tax treatment for the Investors (Unitholders)	Investors are advised	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	The NAV is declared on all business days and is published in 2 newspapers having circulation all over India. NAV can also be viewed on www.ingim.co.in and www.amfiindia.com						
For Investor Grievances Please contact	No.4, Nehru Nagar We Toll Free: 1800 200 2	gement Services Pvt. L est, Kalapatti Main Road !267, email id of R&T: e R&T: www.camsonline.	, Civil Aerodrome Ponq_i@camsonline	ost, Coimbatore – 641	Ms. Vand 805/806,		C.S.T. Road, Vidya	nagari Marg, Kalina, Santacruz (E), 234. E-mail ld: <u>information@in.ing.com</u>

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)

Product Risk Label	Yellow Principal at medium risk							
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	Debt Funds, liquid funds, money market funds						
Investment Strategy	The Scheme will invest predominantly in income funds 15% Equity Plan: Under normal market conditions, the the balance of about 15% in equity funds.	and a certain portion in growth funds. plan approximately invest 85% of its net assets in debt funds, liqu	id funds, money market funds and money market securities and					
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document carefully for details on risk factors before investment. Scheme specific risk factors are summarized below: Market volatility; 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	Liquidity checks (our investments as a proportion mandate deviations	of scheme AUM) 2) Favoring of funds with strong parent backing	ng. 3) Tracking and caps on sector exposures. 4) Tracking of					
Plans & Options	Plans / Mode: Through Distributor: 15% Equity Plan / Direct Plan*: 15% Equity Plan *Direct Plan launched w.e.f. Jan'13 for investing directly in to the fund. 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 for an amount of less than Rs. 2 Lakh: 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. For Subscriptions/ Switch-ins for an amount of Rs. 2 Lakh or more: In respect of valid application received up to cut off time, i.e. 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 respective Schemes before cut-off time i.e. available for utilization before the cut-off time without availing any credit facility whether intraday/otherwise, closing NAV of the day on which the funds are available for utilization shall be applicable. 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 respective schemes after cut-off time i.e. available for utilization after the cut-off time without availing any credit facility whether intraday/otherwise, the closing NAV of the next Business Day shall be applicable. Irre							
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% CNX Nifty Index, + 85% Crisil Composite Bond Fu	und Index (Nomenclature of benchmark changed from S&P CNX N	Nifty Index to 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.							

						ING Incom	e Growth Multi Mai	nager FoF Scheme-15% Equity Plar
Name of the Fund Manager	Mr. Shravan Kumar Sreenivasula	ı						
Name of the Trustee Company	Board of Trustees of ING Mutual	Fund						
Performance of the scheme	Compounded Annualised Return	s			Scheme Returns % Benchmark Returns %			mark Returns %
-		nd Index. Returns a	re for Growth Option. Th	ne Scheme	5 3 4 e, Returns returns are	e calculated assuming	an one year - CAGR. E that all payouts during	9.06% 6.82% 6.92% 7.16% Benchmark: 15% CNX Nifty Index; + the period have been reinvested in the
	Absolute Returns for each of for the last 5 years 25.00% - 20.00% - 15.00% - 10.00% - 5.00%5.00% 10.00%	inancial year						_
	-15.00% -	Apr'12 to Mar'13	Apr'11 to Mar'12 4.77%	Apr'10 to		Apr'09 to Mar'10 8.68%	Apr'08 to Mar'09 -5.62%	Boot performance may or may
	■ Benchmark Returns	9.06%	5.24%	11.1		23.29%	-8.90%	Past performance may or may not be sustained in future.
Expenses of the Scheme	Continuous Offer Entry Load: In terms of SEBI circular no. SE directly by the investor to the AMf				-			stor. Upfront commission shall be paid by the ARN holder.
(I) Other Charges	Refer back cover page for other of	harges						
(ii) Load Structure	Exit Load: NIL							
(iii) Recurring expenses	CDSC (if any): NIL Actual expenses for the previous	financial year : Throu	igh Distributor: 0.95%; [Direct Plan	:1.14%			
Waiver of load for direct application	Not Applicable							
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to t	ne details in the State	ment of Additional Inforn	mation and	also indep	endently refer to his/he	r tax advisor.	
Daily Net Asset Value (NAV) Publication	The NAV is declared on all busine	ess days and is publis	hed in 2 newspapers hav	ving circul	ation all ove	er India. NAV can also l	be viewed on www.ing	gim.co.in and www.amfiindia.com
For Investor Grievances Please contact	Computer Age Management Serv No.4, Nehru Nagar West, Kalapatti Toll Free: 1800 200 2267, email in Website address of R&T: www.ca	Main Road, Civil Aerod I of R&T: <u>enq_i@cam</u>	rome Post, Coimbatore –	- 1	805/806,	ana Vangani, Executive "Windsor", Off. C.S	S.T. Road, Vidyana	ngari Marg, Kalina, Santacruz (E), 34. E-mail ld: <u>information@in.ing.com</u>
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)

Product Risk Label	Yellow Principal at medium risk							
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%-35% 65%-100% 0%-10%					
Investment Strategy	The Scheme will invest predominantly in income funds 30% Equity Plan: Under normal market conditions, the the balance of about 30% in equity funds	and a certain portion in growth funds. e plan approximately invest 70% of its net assets in debt funds, liqui	d funds, money market funds and money market securities and					
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document carefully for details on risk factors before investment. Scheme specific risk factors are summarized below: Market volatility; 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	Liquidity checks (our investments as a proportion mandate deviations	of scheme AUM) 2) Favoring of funds with strong parent backin	g. 3) Tracking and caps on sector exposures. 4) Tracking of					
Plans & Options	Plans / Mode: Through Distributor: 30% Equity Pla *Direct Plan launched w.e.f. Jan'13 for investing dia Options: Option A - Growth, Dividend Sub Option: Dividend (Payout & Reinvestment)	· ·						
Applicable NAV (after the Scheme Opens for repurchase and sale)	For Subscriptions/ Switch-ins for an amount of less than Rs. 2 Lakh: 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. For Subscriptions/ Switch-ins for an amount of Rs. 2 Lakh or more: In respect of valid application received up to cut off time, i.e. 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 respective Schemes before cut-off time i.e. available for utilization before the cut-off time without availing any credit facility whether intraday/otherwise, closing NAV of the day on which the funds are available for utilization shall be applicable. 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 respective schemes after cut-off time i.e. available for utilization after the cut-off time without availing any credit facility whether intraday/otherwise, the closing NAV of the day on which the respective of the time of r							
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% CNX Nifty Index, +70% Crisil Composite Bond F	und Index (Nomenclature of benchmark changed from S&P CNX N	lifty Index to CNX Nifty Index)					
Dividend Policy	1	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.						

					1110 111001111	o Orowar Maia M	anager for ochemic-5070 Equity filat
Name of the Fund Manager	Mr. Shravan Kumar Sreenivasula						
Name of the Trustee Company	Board of Trustees of ING Mutual Fund	i					
Performance of the scheme	Compounded Annualised Returns			Scheme	Returns %	Bench	hmark Returns %
	Returns for the last 1 Year			8	94%		8.84%
	Returns for the last 3 Years				75%		6.25%
	Returns for the last 5 Years				50%		6.74%
	Since Inception			5.	56%		7.52%
	Performance as on 31st Mar'2013. Re	eturns for the period le	ess than one year - Ab	solute, Returns for t	he period more than o	ne year - CAGR. Be	nchmark: 30% CNX Nifty Index; + 70%
	Crisil Composite Bond Fund Index. of the Scheme at the then prevailing N				•		e period have been reinvested in the units
	Absolute Returns for each finance	cial year					
	for the last 5 years	,					
	40.00%				_		
	30.00% -						
	20.00%						
	20.00% -						
	10.00% -				-		
	0.00% -						_
	-10.00% -						
	-20.00% -						
	22 222						
	-30.00% -	Apr'12 to Mar'13	Apr'11 to Mar'12	Apr'10 to Mar'11	Apr'09 to Mar'10	Apr'08 to Mar'09	
	■ Scheme Returns	8.94%	3.12%	5.24%	19.75%	-7.69%	Past performance may or may
	Benchmark Returns	8.84%	2.75%	11.14%	37.01%	-18.40%	□ not be sustained in future.
Expenses of the Scheme	Continuous Offer Entry Load: In terms of SEBI circular no. SEBI/IM directly by the investor to the AMFI reg			-			restor. Upfront commission shall be paid by the ARN holder.
(I) Other Charges	Refer back cover page for other charg						·
(ii) Load Structure	Exit Load: NIL						
(iii) Recurring expenses	CDSC (if any): NIL				^The	expenses of Direct	Plan appears to be higher since the same lated w.e.f January 1, 2013 and other than
	Actual expenses for the previous finan	oial year : Through D	Notributor: 0 000/ · Dir	oot Dian: 0.029/ A	are ir Direc	ntroduced and calcu It Plans are calculate	ılated w.e.f January 1, 2013 and other thar ed on a YTD basis w.e.f. April 1, 2012
	Actual expenses for the previous linar	iciai year : Through L	JISTRIBUTOR: 0.90%; DIR	ectPlan: 0.95%*	5.100	er idilo dio odiodidio	34 ON 4 1 1 2 24010 W.S.I. 7 (PHI 1, 2012
Waiver of load for direct application	NotApplicable						
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the de	etails in the Statemen	t of Additional Informa	tion and also indepe	endently refer to his/he	rtax advisor.	
Daily Net Asset Value (NAV) Publication	The NAV is declared on all business da	ays and is published i	in 2 newspapers havir	ng circulation all over	India. NAV can also b	oe viewed on www.i	ngim.co.in and www.amfiindia.com
For Investor Grievances Please contact	No.4, Nehru Nagar West, Kalapatti Main Toll Free: 1800 200 2267, email id of R	Computer Age Management Services Pvt. Ltd (CAMS), Registrar & Transfer Agents No.4, Nehru Nagar West, Kalapatti Main Road, Civil Aerodrome Post, Coimbatore – 641014 Toll Free: 1800 200 2267, email id of R&T: enq_i@camsonline.com Website address of R&T: www.camsonline.com Website address of R&T: www.camsonline.com Wumbai – 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)

Product Risk Label	Brown		Principal at high risk				
Investment Objective	The primary objective of the Scheme is to generate underlying schemes selected in accordance with the IN	long term capital appreciation primarily from a portfolio of equit IG Multi Manager investment process.	y funds accessed through the diversified investment styles of				
Asset Allocation Pattern of the scheme	Types of Instruments Normal Allocation (% of Net Assets)						
	Equity funds Debt funds, liquid funds, money market funds Money Market Securities		65%-100% 0%-35% 0%-10%				
Investment Strategy	small cap/ large cap oriented schemes and sectoral the AMC's. The scheme invests in Money Market Securities as performed in the scheme invests in Money Market Securities as performed in the scheme invests in Money Market Securities as performed in the scheme invests in Money Market Securities as performed in the scheme invests in Money Market Securities as performed in the scheme in the sch	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. 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.					
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme Information Document carefully for details on risk factors before investment. Scheme specific risk factors are summarized below: Market volatility; 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	Liquidity checks (our investments as a proportion mandate deviations	of scheme AUM) 2) Favoring of funds with strong parent backir	ng. 3) Tracking and caps on sector exposures. 4) Tracking of				
Plans & Options	Plans / Mode: Through Distributor / Direct Plan* *Direct Plan launched w.e.f. Jan'13 for investing dir Options: Growth Option and Dividend Option Sub Option: Dividend (Payout and Reinvestment)	ectly in to the fund.					
Applicable NAV (after the Scheme Opens for repurchase and sale)	For Subscriptions/ Switch-ins for an amount of less than Rs. 2 Lakh: 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 application 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. For Subscriptions/ Switch-ins for an amount of Rs. 2 Lakh or more: In respect of valid application received up to cut off time, i.e. 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 respective Schemes before cut-off time i.e. available for utilization before the cut-off time without availing any credit facility whether intraday/otherwise, closing NAV of the entire amount of subscription/purchase/switch-in as per application/request are credited to the bank account of the respective schemes after cut-off time i.e. available for utilization after the cut-off time without availing any credit facility whether intraday/otherwise, the closing NAV of the next Business Day shall be applicable. Irrespective Schemes 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 s						
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	CNX Nifty Index (Nomenclature of benchmark change	ed from S&P CNX Nifty Index to 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.						

							IN	G 5 Star Multi Manager FoF Scheme
Name of the Fund Manager	Mr. Shravan Kumar	Sreenivasula						
Name of the Trustee Company	Board of Trustees of	of ING Mutual Fund						
Performance of the scheme	Compounded Annu	Compounded Annualised Returns Scheme Returns Benchmark Returns Benchmark Returns Scheme Returns						
	Returns for the last				5.3			7.31%
	Returns for the last				3.9			2.69%
	Returns for the last	5 Years			6.74			3.72%
	Since Inception	21et Mar'2013 Patu	irns for the period	less than one year - A	7.12		than one year - Co	5.49% AGR. Benchmark: CNX Nifty Index.
	Returns are for Gro	owth Option. The Schei	me returns are calc	-	payouts during	the period have been	-	nits of the Scheme at the then prevailing
	Absolute Return	s for each financial	vear					
	for the last 5 year		yeai					
	ioi tile last 5 yea	100.00 1						
		80.00						
		60.00				-		
		40.00				-		
						_		
		20.00				-		
		0.00						-
		-20.00 -					_	
		-40.00						
							-	_
		-60.00	Apr'12 to Mar'13	Apr'11 to Mar'12	Apr'10 to Mar'11	Apr'09 to Mar'10	Apr'08 to Mar'09	
		Scheme Returns	5.31	-4.99	12.11	82.23	-32.25	Past performance may or may
		■ Benchmark Returns	7.31	-9.23	11.14	73.76	-36.19	not be sustained in future.
Expenses of the Scheme				9 dated June 30, 2009 ed on the investors' ass	-			estor. Upfront commission shall be paid by the ARN holder.
(I) Other Charges	Refer back cover pa	age for other charges						
(ii) Load Structure		mounts: before 365 days from th 365 days from the date (-1%				
(iii) Recurring expenses	CDSC (if any):	NIL						
	Actual expenses for	r the previous financial	year: Through Dist	ributor: 0.56%; Direct F	lan: 0.47%			
Waiver of load for direct application	NotApplicable							
Tax treatment for the Investors (Unitholders)	Investors are advise	ed to refer to the details	in the Statement of	Additional Information	and also indepen	dently refer to his/her	tax advisor.	
Daily Net Asset Value (NAV) Publication	The NAV is declared	d on all business days a	and is published in 2	newspapers having ci	culation all over l	ndia. NAV can also b	e viewed on www.in	gim.co.in and www.amfiindia.com
For Investor Grievances Please contact	No.4, Nehru Nagar W Toll Free: 1800 200	agement Services Pvt. Vest, Kalapatti Main Road 2267, email id of R&T: ¢ f R&T: www.camsonline	d, Civil Aerodrome Po enq_i@camsonline	ost, Coimbatore – 641 01	805/806, "	a Vangani, Executive Windsor", Off. C.S	.T. Road, Vidyana	agari Marg, Kalina, Santacruz (E), 34. E-mail Id: <u>information@in.ing.com</u>
Unitholder's Information	Please refer page n	iumber 47.						



ING Global Commodities Fund

(An open ended Fund of Funds scheme)

Product Risk Label	Brown	,	Principal at high risk				
1 Toduct Nisk Laber			1				
Investment Objective	The primary objective of the Scheme is to achieve long	ı-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	Types of Instruments Normal Allocation (% of Net Assets)					
	Global mutual funds which invest in commodity related Debt funds, liquid funds, money market funds Money Market Securities	securities	65%-100% 0%-25% 0%-10%				
Investment Strategy	_	c; al Commodity Fund's objective;					
Risk Profile of the Scheme	before investment. Scheme specific risk factors ar Risk associated with volatility of the overseas com Risk associated with the underlying schemes; Commodity specific risks; Risk associated with composition of investment ac Interest rate risk; Currency risk / foreign exchange fluctuation risk/ or	nmodity markets; dvisors;					
Risk Mitigation Factors	Liquidity checks (our investments as a proportion mandate deviations	of scheme AUM) 2) Favoring of funds with strong parent backing	ng. 3) Tracking and caps on sector exposures. 4) Tracking of				
Plans & Options	Plans / Mode: Through Distributor / Direct Plan* *Direct Plan launched w.e.f. Jan'13 for investing dia Options: Growth Option and Dividend Option Sub Options: Payout and Reinvestment						
Applicable NAV (after the Scheme Opens for repurchase and sale)	payable at par at the place where the application is received in respect of valid applications received after 3 p.m. by it NAV of the next business day shall be applicable. Where the application is received with an outstation che draft is credited. For Redemptions / Switch outs: In respect of valid applinessed of valid applications received after 3 p.m. by the For Subscriptions / Switch-ins for an amount of R subscription/purchase/switch-in as per application/requivithout availing any credit facility whether intraday/other in respect of valid application is received after 3.00 p.m. respective schemes after cut-off time i.e. available for u shall be applicable. Irrespective of the time of receipt of application, where	than Rs. 2 Lakh: In respect of valid applications received upto 3 p. ved, the closing NAV of the day on which application is received shall the Mutual Fund along with a local cheque or a demand draft payab eque or demand draft which is not payable on par at the place where plications received upto 3 p.m. by the Mutual Fund, closing NAV of the next business day shall be apps. S. 2 Lakh or more: In respect of valid application received up to usest are credited to the bank account of the respective Schemes be wise, closing NAV of the day on which the funds are available for utility. and funds for the entire amount of subscription/purchase/switch-in the funds for the entire amount of subscription/purchase/switch-in quent Business Day i.e. available for utilization before the cut-off ble for utilization shall be applicable.	be applicable. le at par at the place where the application is received, the closin it is received – closing NAV of day on which the cheque or demand and any of receipt of application shall be applicable. Do cut off time, i.e 3.00 p.m. and funds for the entire amount offere cut-off time i.e. available for utilization before the cut-off timatation shall be applicable. In as per application/request are credited to the bank account of the intraday/otherwise, the closing NAV of the next Business Disas per application/request are credited to the bank account of the same account of the control of the c				
Minimum Application Amount/ Number of Units	Purchase:	Additional Purchase:	Repurchase:				
Despatch of Repurchase	Rs. 5,000/- and in multiples of Re.1 thereafter Within 10 working days of the receipt of the redemption	Rs. 1,000/- and in multiples of Re.1 thereafter	Minimum of Rs 1000 or 100 units.				
(Redemption) Request	J ,						
Benchmark Index	40% Dow Jones World Basic Materials Index + 40% Do	ow Jones World Oil and Gas Index + 20% MSCIAC World in INR tel	rms.				

Г								ING Global Collinidaties Full
Dividend Policy	The Scheme will declare dividends a schemes and the frequency there of							ctual declaration of dividends under the II be final.
Name of the Fund Manager	Mr. Shravan Kumar Sreenivasula							
Name of the Trustee Company	Board of Trustees of ING Mutual Fur	nd						
Performance of the scheme	Compounded Annualised Returns				Sch	neme Returns %		Benchmark Returns %
	Returns for the last 1 Year Returns for the last 3 Years Returns for the last 5 Years Since Inception					-8.82% 1.31% NA 4.64%		4.19% 7.70% 3.49% 5.61%
	Materials Index + 40% Dow Jones	World Oil and Gas Ind	lex + 20% MSCI AC	World i	n INR terms.	Returns are for Grov	vth Option. The Schen	chmark: 40% Dow Jones World Basic ne returns are calculated assuming that Past performance may or may not be
	Absolute Returns for each final	ncial year						
	for the last 4 years	50.00% -						
		40.00% -						
		30.00% -						
		20.00% -						
		10.00% -						
		0.00% -	_	-	_			
		-10.00% -			_			
		-20.00% -	Apr'12 to Mar'13	Δnr'	11 to Mar'12	Apr'10 to Mar'11	Apr'09 to Mar'10	Ī
		■Scheme Returns	-8.82%		-6.52%	21.98%	42.46%	Past performance may or may
		=Benchmark Returns	4.19%		-0.67%	21.33%	34.93%	not be sustained in future.
Expenses of the Scheme	Continuous Offer							
	Entry Load: In terms of SEBI circular no. SEBI/I directly by the investor to the AMFI re							stor. Upfront commission shall be paid y the ARN holder.
(I) Other Charges	Refer back cover page for other char	ges						
(ii) Load Structure	Exit Load: For all application amounts: - if redeemed on or before 365 days f - if redeemed after 365 days from the		nt - 1%					
(iii) Recurring expenses	CDSC (if any): NIL					A-T-1	(5)	
(m) Needarring expenses	Actual expenses for the previous fina	ancial year : Through Di	stributor: 0.80%; D	irect Pla	ո։ 0.90%^	are ir	ntroduced and calcula	Plan appears to be higher since the same ated w.e.f January 1, 2013 and other than I on a YTD basis w.e.f. April 1, 2012
Waiver of load for direct application	NotApplicable							
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the o	letails in the Statement	of Additional Inform	ation and	d also indepen	dently refer to his/he	rtax 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 Service No. 4, Nehru Nagar West, Kalapatti Mai Toll Free: 1800 200 2267, email id of Website address of R&T: www.cams	n Road, Civil Aerodrome R&T: <u>enq_i@camsonli</u> i	Post, Coimbatore – 6		805/806, "	a Vangani, Executive Windsor", Off. C.S	S.T. Road, Vidyana	ngari Marg, Kalina, Santacruz (E), 34. E-mail Id: <u>information@in.ing.com</u>
Unitholder's Information	Please refer page number 47.				<u> </u>			



ING Global Real Estate Fund

(An Open-ended Fund of Funds Scheme)

Donator A Diale Labor	Davis	Delegation of the last state.
Product Risk Label	Brown	Principal at high risk
Investment Objective	The primary investment objective of the Scheme is to seek capital appreciation by investing predominantly in ING Global of the Investment Manager also invest in the units of other similar overseas mutual fund schemes, which may constitut 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 in companies or unit trusts that are principally engaged, deriving at least 50% of their total revenues or earnings, in the real is least 50% of their total revenues or earnings from owning, operating, developing and/or managing real estate. This port different countries of the following: Australia, Austria, Belgium, Brazil, Canada, China, Costa Rica, Finland, France, Germany, Hong Kong, Italy, Japan, Ko Russia, Singapore, Spain, Sweden, Switzerland, Taiwan, Turkey, United Kingdom and United States or such country as the Asia general matter, the Manager expects these investments to be in common stocks of large, mid and small-sized convestment trusts ("REITs") listed on recognized stock exchanges. In selecting investments for the Sub-Fund, a discipline First, industry sectors and geographic regions in which to invest are selected. The extent to which the 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 examines several factors including but not limited to: (i) value and property; (ii) capital structure; and (iii) management.	estate industry. The Manager will select companies that derive at ion of the portfolio will have investments located in at least three rea, Luxembourg, Malaysia, Mexico, Netherlands, Puerto Rico, he Manager may determine from time to time. ompanies. The Manager may also invest in units of real estate at two-step investment process is used. The selected sectors and regions are represented is then a potential relative to their peers. The valuation process
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Scheme before investment. Scheme specific risk factors are summarized below: 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; Real Estate and Industry concentration Risks: The Scheme intends to predominantly invest in ING Global Real Estate Securities Fund. Investors should note tha market risks that accompany investments in equities. While equities may offer the potential for greater long-term g volatility. The Sub-Fund is focused on a particular industry sector, namely the real estate sector, and concentrates its trusts (REITs) which are listed on recognized stock exchanges. This concentration may lead to higher price vo associated with direct ownership of real estate, including changes in real estate values and property taxes, intere demand, and the management skill and creditworthiness of the issuer. REITs may also be affected by tax and regul which involve special risks, including currency fluctuations, lower liquidity, political and economic uncertainties, and in small and medium capitalized companies, which may be more susceptible to price swings and less liquidity than la Fund may invest in real estate investment trusts that have not been authorized by the SFC and may not be directly av	It investments in the Sub-Fund are exposed to the financial and rowth than most debt securities, equities generally have higher is investments in real estate securities and real estate investment latility. Risks of investing in the Sub-Fund are similar to those st rates, cash flow of underlying real estate assets, supply and atory requirements. The Sub-Fund invests in foreign securities, differences in accounting standards. The Sub-Fund may invest arger capitalized companies. Investors should note that the Sub-
Risk Mitigation Factors	Track and monitor deviations from benchmark 2) Exercise caps on deviations from benchmark 3) Caps on section investment universe 5) Mandated Tracking Error Range 6) Checks on Concentrations 7) Checks on Mature 9) Regular market valuations for illiquid assets 10) Investor Concentrations	
Plans & Options	Plans / Mode: Through Distributor: Retail / Institutional / Direct Plan*: Retail / Institutional *Direct Plan launched w.e.f. Jan'13 for investing directly in to the fund.	
	Options: Growth / Dividend Sub Option: Dividend Payout / Dividend Reinvestment options are available under the dividend option.	Note: With effect from 1st Oct'12 only Retail plan is a available for subscription.
Applicable NAV (after the Scheme Opens for repurchase and sale)	For Subscriptions/ Switch-ins for an amount of less than Rs. 2 Lakh: In respect of valid applications received upto 3 p.i. payable at par at the place where the application is received, the closing NAV of the day on which application is received shall In respect of valid applications received after 3 p.m. by the Mutual Fund along with a local cheque or a demand draft payab 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 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 In respect of valid applications received after 3 p.m. by the Mutual Fund, the closing NAV of the next business day shall be app For Subscriptions/ Switch-ins for an amount of Rs. 2 Lakh or more: In respect of valid application received up to subscription/purchase/switch-in as per application/request are credited to the bank account of the respective Schemes be without availing any credit facility whether intraday/otherwise, closing NAV of the day on whinich the funds are available for utilization after the cut-off time without availing any credit facility whe shall be applicable. Irrespective of the time of receipt of application, where the funds for the entire amount of subscription/purchase/switch-in respective Schemes before cutoff time on any subsequent Business Day i.e. available for utilization before the cut-off to subsequent Business Day on which the funds are available for utilization shall be applicable.	be applicable. le at par at the place where the application is received, the closing it is received – closing NAV of day on which the cheque or demand day of receipt of application shall be applicable. o cut off time, i.e 3.00 p.m. and funds for the entire amount offore cut-off time i.e. available for utilization before the cut-off time at part application. as per application/request are credited to the bank account of the ther intraday/otherwise, the closing NAV of the next Business Day as per application/request are credited to the bank account of the

					ING Global Real Estate Fu			
Minimum Application Amount/ Number of Units	Purchase:	Additional Purchase	:	Repurchas	se:			
Retail plan Institutional plan	Rs.5,000/- and in multiples of Re1/- thereafter. Rs.1 crores and in multiples of Re 1 thereafter.		oles of Re1/- thereafter. oles of Re1/- thereafter.		fRs 1000 or 100 units. fRs 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 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. Shravan Kumar Sreenivasula							
Name of the Trustee Company	Board of Trustees of ING Mutual Fund							
Performance of the scheme	Compounded Annualised Returns Returns for the last 1 Year Returns for the last 3 Years Returns for the last 5 Years Since Inception Performance as on 31st Mar'2013. Returns for the per Returns are for Growth Option. The Scheme returns a NAV. Allotment Date:31st December, 2007. Past perf	are calculated assuming that all p	ayouts during the period have be					
	for the last 5 years 6 4		12 Mar'11 Mar'10 % 11.64% 51.15%		Past performance may or manot be sustained in future.			
Expenses of the Scheme	Continuous Offer							
(I) Other Charges	Entry Load: In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 1682 directly by the investor to the AMFI registered Distribut Refer back cover page for other charges							
(ii) Load Structure	Exit Load: For all application amounts: Retail and Institutional plar - if redeemed on or before 365 days from the date of alle - if redeemed after 365 days from the date of allotment.	otment - 1%						
(iii) Recurring expenses	CDSC (if any): NIL Actual expenses for the previous financial year: Throu	ugh Distributor: 1.55%; Direct Pla	an: 1.16%					
Waiver of load for direct application	NotApplicable							
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the States	ment of Additional Information an	d also independently refer to his/h	ertax advisor.				
Daily Net Asset Value (NAV) Publication	The NAV is declared and is published in 2 newspapers	on T+2 business day. NAV can al	so be viewed on www.ingim.co.in	and www.amfiindia.c	com			
For Investor Grievances Please contact	Computer Age Management Services Pvt. Ltd (CAMS), No.4, Nehru Nagar West, Kalapatti Main Road, Civil Aerodi Toll Free: 1800 200 2267, email id of R&T: enq_i@cam Website address of R&T: www.camsonline.com	rome Post, Coimbatore – 641 014		.S.T. Road, Vidyan	nagari Marg, Kalina, Santacruz (E 234. E-mail ld: information@in.ing.com			
Unitholder's Information	Please refer page number 47.		1					



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

Product Risk Label	Brown Principal at high risk						
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	Types of Instruments Normal Allocation (% of Net Assets)					
	ING (L) Invest Latin America Fund Money Market Instruments including Reverse repo Other overseas mutual fund schemes		65% -100% 0% - 20% 0% - 35%				
Investment Strategy	The investment strategy of the Luxembourg based incorporated, quoted or traded in Latin America (inclu	nfeeder fund into the Luxembourg based ING (L) Invest Latin Amer fund is to identify and invest primarily in a diversified portfolio of ding the Caribbean). The fund's approach encompasses bottomorocess will aim to add value by also following theme based approach	of shares and/or transferable securities issued by companies up investment process supported by top-down macroeconomic				
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: 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 / Mode: Through Distributor / Direct Plan* *Direct Plan launched w.e.f. Jan'13 for investing dir						
	Options: Growth / Dividend Sub Option: Dividend Payout / Dividend Reinvestmen	nt options are available under the dividend option.					
Applicable NAV (after the Scheme Opens for repurchase and sale)							
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 interalia depend upon disposable surplus of the scheme. The decision of the Trustees in this regard shall be final.						

								ing Laun America Equity Fur
Name of the Fund Manager	Mr. Shravan Kumar Sreenivasu	la						
Name of the Trustee Company	Board of Trustees of ING Mutua	l Fund						
Performance of the scheme	Returns for the last 1 Year Returns for the last 3 Years Returns for the last 5 Years Since Inception			Absoluta Pati	Scheme Returns % -2.44% 0.59% N.A 1.69%			hmark Returns % 2.88% 7.95% 7.94% 8.09% mark: MSCI EM Latin America 10/40 ND
		Option. The Scheme re	eturns are calcula	ted assuming	that all payouts dur	ing the period hav		ed in the units of the Scheme at the then
	Absolute Returns for each for the last 5 years	financial year 100.00% - 80.00% - 60.00% - 40.00% - 20.00% -			_	i		
		0.00%20.00%40.00% -	Apr'12 to	Apr'11 to	Apr'10 to	Apr'09 to	Apr'08 to	- 1
		Scheme Returns Benchmark Returns	Mar'13 -2.44% 2.88%	Mar'12 -5.54% 6.29%	Mar'11 10.45% 14.99%	Mar'10 77.00% 78.21%	Mar'09 -40.57% -45.10%	Past performance may or may not be sustained in future.
Expenses of the Scheme	Continuous Offer							
	Entry Load: In terms of SEBI circular no. SEt directly by the investor to the AM				-			stor. Upfront commission shall be paid I by the ARN Holder.
(I) Other Charges	Refer back cover page for other	charges						
(ii) Load Structure	Exit Load: For all application amounts: Ret - if redeemed on or before 365 d. - if redeemed after 365 days fror	ays from the date of allo	tment - 1%					
(iii) Recurring expenses	CDSC (if any): NIL							
	Actual expenses for the previous	s financial year: Throu	gh Distributor: 1.9	98%; Direct Pla	an: 1.64%			
Waiver of load for direct application	NotApplicable							
Tax treatment for the Investors (Unitholders)	Investors are advised to refer to	the details in the Staten	nent of Additional	Information an	d also independentl	y refer to his.her ta	x advisor.	
Daily Net Asset Value (NAV) Publication	The NAV is declared and is publi	ished in 2 newspapers o	on T+2 business d	ay. NAV can al	so be viewed on ww	w.ingim.co.in and	l www.amfiindia.	com
For Investor Grievances Please contact	Computer Age Management Ser No.4, Nehru Nagar West, Kalapatt Toll Free: 1800 200 2267, email Website address of R&T: www.c	i Main Road, Civil Aerodro id of R&T: enq_i@cams	ome Post, Coimbat			gani, Executive V sor", Off. C.S.T	. Road, Vidya	nagari Marg, Kalina, Santacruz (E), 234. E-mail ld: <u>information@in.ing.com</u>
Unitholder's Information	Please refer page number 47.							



ING FINANCIAL PLANNING FUND

(An Open Ended Fund of Funds Scheme)

Cautious Plan, Conservative Plan and P		D. 1	Aggressive Plan		I				
roduct Risk Label	Yellow	Principal at medium risk	Product Risk Label	Brown		Principal at high risk			
Investment Objective		ate returns by investing in mutual fur ans under the Scheme has a strate							
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 t indicative asset allocation of the plans:								
	ING Financial Planning Fu	nd – Cautious Plan							
	Types of Instruments Liquid Funds, Money Marke	t Funde	Normal Allocation (% Minimum - 63.00%	or Net Assets)					
	Liquid i ulius, Molley Marke	ti dilas	Maximum - 77.00%						
	Debt Funds other than Liqui	d Funds, Money Market Funds	Minimum - 23.00%						
			Maximum - 37.00%						
	Money Market Securities		Minimum – 0.00%						
	ING Financial Planning Fu	nd – Conservative Plan	Maximum – 14.00%						
	Types of Instruments	na concertanto i lan	Normal Allocation (%	6 of Net Assets)					
	Equity Funds		Minimum - 15.00%	,					
			Maximum - 28.00%						
	Liquid Funds, Money Marke	t Funds	Minimum - 40.00%						
	Dobt Funds other than Liqui	d Funds, Money Market Funds	Maximum - 53.00% Minimum - 22.00%			-			
	Debt i unus otner trian Liqui	u i ulius, Molley Market i ulius	Maximum - 35.00%						
	Gold Exchange Traded Fun	ds	Minimum - 10.00%						
			Maximum - 23.00%						
	Money Market Securities		Minimum – 0.00%						
	Maximum – 13.00% ING Financial Planning Fund – Prudent Plan								
	Types of Instruments	na-i radenti lan	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 Liqui	d Funds, Money Market Funds	Minimum - 17.00%						
		,,,	Maximum – 32.00%						
	Gold Exchange Traded Fun	ds	Minimum - 8.50%						
	Manay Market Constition		Maximum - 23.50%						
	Money Market Securities		Minimum – 0.00% Maximum – 15.00%						
	ING Financial Planning Fu	nd – Aggressive Plan	maximum 1010070						
	Types of Instruments		Normal Allocation (%	6 of Net Assets)					
	Equity Funds		Minimum - 63.00%						
	Liquid Funds, Money Marke	t Funds	Maximum - 77.00% Minimum - 13.50%						
	Liquid i ulius, Molley Marke	ti ulius	Maximum - 23.75%						
	Debt Funds other than Liqui	d Funds, Money Market Funds	Minimum - 9.00%						
			Maximum - 19.25%						
	Gold Exchange Traded Fun	ds	Minimum - 4.25%						
	Money Market Securities		Maximum - 14.50% Minimum – 0.00%						
	Worley Warker Securities		Maximum – 10.25%						
	The scheme invests in Monare adhered to at the point event of deviations, the ful	e will invest in third party mutual fun- ey Market Securities as per the pre- of investment. The portfolio is revie Id manager will endeavour to carr all be placed before the Investment	vailing regulations from time ewed periodically to address ry out rebalancing within 30	to time, only for the purpose s any deviations from the afo D Business Days. Where the	of managing liquidity representation of managing liquidity representation of managing and repair of managing liquidity representation of managing liquidity rep	ns due to market changes. Ir			
nvestment Strategy of the Scheme	Target allocation across plan	ns 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 Marke	t Funds d Funds, Money Market Funds	70.00% 30.00%	24.00% 24.00%	30.00% 20.00%	15.00% 10.00%			
	Gold ETFs	u i unus, woney warket Funus	0.00%	12.00%	10.00%	5.00%			
		selects underlying schemes and all							
	•	tion in each plan of the product, the		,					
		20% of the plan will be allocated to		s, 44% of the plan will be allo	ocated to a portfolio of li	quid funds / money market fur			
		ated to debt funds and 12% to Gold is risk profile, could choose a plan.	EIFS.						
	, army color, acperiulity Ulli	io non promo, coula criocot a pidil.							

	I			ING Financial Planning Fund			
	The Scheme returns can be impacted by issues pertsuch as uncharacteristic performance, changes in the Each plan has an allocation range within each asset or range. This flexibility at times could impact the performange for equities is 50-60%. In a rising market, 50% at 3. The NAVs of the underlying schemes where the Schvolatility in the capital markets, interest rates, currence and economic developments. Consequently, the NAV 4. The liquidity of the Scheme investments is inherently in the the AMC charges an Exit load and the underlying expenses on two occasions. First, on their redemption.	business ownership and / or investment pro- class. The fund manager of the scheme has nance of each plan if the decision to allocate allocation and in falling market, 60% allocate where have invested may be impacted gene by exchange rates, changes in government pro- of the Scheme may fluctuate accordingly. The scheme should be schemes to the schemes do not waive/exempt the Exit Lastices.	cess, key staff departures etc. the discretion of active allocation to the as higher or lower percentage to an asset clas in to equities would result in lower returns. rally by factors affecting securities marke olicies, taxation laws or any other appropri-	sset class within the permitted ss does not go right. E.g. if the ets, such as price and volume iate policies and other political s, the investors will incur load			
Risk Mitigation Factors	3) Diversification achieved through investment in more tha 5) Tracking Investor concentrations; 6) Regularly tracking	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 the underlying funds; 8) Favoring funds with strong parent backing.					
Plans and Options	Plans / Mode: Through Distributor / Direct Plan*: The have Growth and Dividend (Payout & Reinvestment) Optic All plans shall maintain separate portfolios. *Direct Plan launched w.e.f. Jan'13 for investing direct	ns. Dividend option under: Conservative					
Applicable NAV (after the scheme opens for repurchase and sale)	For Subscriptions/ Switch-ins for an amount of less the or a demand draft payable at par at the place where the all n respect of valid applications received after 3 p.m. by the Notosing NAV of the next business day shall be applicable. Where the application is received with an outstation cheque demand draft is credited. For Redemptions / Switch outs: In respect of valid application respect of valid applications received after 3 p.m. by the Moreous forms of the subscriptions/ Switch-ins for an amount of Rs. 2 Lisubscription/purchase/switch-in as per application/request off time without availid application is received after 3.00 p.m. an account of the respective schemes after cut-off time i.e. avaithe next Business Day shall be application, where the further of the respective Schemes before cutoff time on any subsect of such subsequent Business Day on which the funds are available.	pplication is received, the closing NAV of the futual Fund along with a local cheque or a der or demand draft which is not payable on par a tions received upto 3 p.m. by the Mutual Fund lutual Fund, the closing NAV of the next busing akh or more: In respect of valid application or are credited to the bank account of the respect therwise, closing NAV of the day on which the did funds for the entire amount of subscriptio ilable for utilization after the cut-off time without for the entire amount of subscription, and for the entire amount of subscription for th	day on which application is received shall and draft payable at par at the place where it is received – closing NAV of the day of receipt of applicates day shall be applicable. eceived up to cut off time, i.e. 3.00 p.m. and tive Schemes before cut-off time i.e. availat funds are available for utilization shall be application/re ut availing any credit facility whether intradar hase/switch-in as per application/request a hase/switch-in as per application/request a	Il be applicable. It the application is received, the Vofday on which the cheque or attion shall be applicable. If the applicable of the control of the cont			
Redemptions including Switch - outs:	The following cut-off timings shall be observed by the Mutu 1. where the application received upto 3.00 pm – closing 2. an application received after 3.00 pm – closing NAV of For Switches: In case of switch transactions from one scheme (plan) to ar	NAV of the day of receipt of application; and the next Business Day.	emption navouts				
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 R	Repurcha	ase: of Rs 1000 or 100 units			
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption req	uest at the authorised centre of the ING Muti	lal Fund.				
Benchmark Index	Cautious Plan - 70% CRISIL Liquid Fund index + 30% CR Conservative Plan - 20% CNX Nifty + 44% CRISIL Liquid Prudent Plan - 40% CNX Nifty + 30% CRISIL Liquid Fund i Aggressive Plan - 70% CNX Nifty + 15% CRISIL Liquid Fu	Fund index + 24% CRISIL Bond Fund index index + 20% CRISIL Bond Fund index + 10%	INR price of Gold (Nomenclate)	ure of benchmark changed from difty Index to CNX Nifty Index)			
Dividend Policy	The Scheme will declare dividends at such frequency as under the Schemes and the frequency thereof will, inter-al The dividends that may be paid out of the net surplus of the Record Date. The dividends will be at such rate as may be the rate of dividend nor that the dividend will be paid regular	ia, depend upon the distributable surplus of t e Schemes will be paid only to those Unithol e decided by the AMC in consultation with th	he Scheme. The decision of the Trustees in ders whose names appear in the Register	n this regard shall be final. r of Unit holders on the notified			
Name of the Fund Manager	Mr. Shravan Kumar Sreenivasula						
Name of the Trustee Company	Board of Trustees of ING Mutual Fund						
Performance of the scheme:	Cautious Plan Compounded Annualised Returns Returns for the last 1 Year Returns for the last 3 Years Returns for the last 5 Years Returns Since Inception Benchmark: 70% CRISIL Liquid Fund Index + 30% CRISIL Conservative Plan Compounded Annualised Returns Returns for the last 1 Year Returns for the last 3 Years Returns for the last 5 Years Returns Since Inception Benchmark: 20% CNX Nifty Index + 44% CRISIL Liquid Fu	Scheme Returns % 7.17% N.A N.A 7.55%	Benchmark Returns 9 8.49% NA NA 8.49% Benchmark Returns 8.34% NA NA NA 8.39%				

				ING Financial Planning Fund
	Prudent Plan Compounded Annualised Returns Returns for the last 1 Year Returns for the last 3 Years Returns Since Inception Benchmark: 40% CNX Nifty Index + 30% CRIS Aggressive Plan Compounded Annualised Returns Returns for the last 1 Year Returns for the last 3 Years Returns for the last 5 Years Returns for the last 5 Years Returns for the last 5 Years Returns Since Inception Benchmark: 70% CNX Nifty Index + 15% CRIS Performance as on 31st Mar'2013. Returns for Scheme returns are calculated assuming that a 2011. Past performance may or may not be s	Scheme Returns % 6.02% N.A N.A 3.39% SIL Liquid Fund Index +10% CRISIL Bor the period upto one year - Absolute, Re	8.2 N N 6.8 dFund Index + 10% INR price of Gold Benchmarl 7.8 N N 4.1 dFund Index + 5% INR price of Gold eturns for the period more than one year - CAC	k Returns % L1% LA LA LS5% k Returns % L4% LA
	Absolute Returns for year 2012-2013. Allotment Date: 9th May 2011 12.00% 10.00% 6.00% 4.00% 2.00% 0.00% # Prudent Benchmark Return Cautious Benchmark Return Aggressive Benchmark Return Conservative Benchmark Return Conservative Benchmark Return	115 Sealous Sealous 115 Sealou	Aggressive Conservative Apr'12 to Mar'13 7.13% 8.21% 9.59% 8.49% 6.02% 7.84% 7.17% 8.34%	Past performance may or may not be sustained in future.
Expenses of the Scheme (i) Load Structure	Cautious Plan • If red. • If red. • If red. Conservative Plan • If red. • Prudent Plan • If red. • Aggressive Plan • If red.	or to the AMFI registered Distributors be ually applicable to the special products s	lotment: Nil he date of allotment: 1% ment: Nil the date of allotment: 1% tment: NIL hthe date of allotment: 1% tment: NIL hthe date of allotment: 1% tment: NIL hthy load will be charged by the Scheme to the i ased on the investors' assessment of various f such as SIP, switches, etc. offered by the AMC.	actors including the service rendered by
(I) Other Charges	Refer back cover page for other charges			
(iii) Recurring Expenses	Actual expenses for the previous financial years Aggressive Retail Plan: 1.14% Cautious Direct Plan 0.75% Prudent Retail Plan 1.32% *The expenses of Direct Plan appears to be highest w.e.f. April 1, 2012	Aggressive Direct Plan 1.1 Conservative Retail Plan 1.2 Prudent Direct Plan 1.4	10%*	e Direct Plan 0.88%
Waiver of Load for Direct Applications	NotApplicable			
Tax treatment for the Investors (Unitholders)	Investor is advised to refer to the details in the S	tatement of Additional Information and a	lso independently refer to his/her/its tax adviso	r.
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all business days	s and will be published in 2 newspaper	s having circulation all over India. NAV can	also be viewed on www.ingim.co.in and
For Investor Grievances Please contact	Computer Age Management Services Pvt. Ltd (0 No.4, Nehru Nagar West, Kalapatti Main Road, Civi Toll Free: 1800 200 2267, email id of R&T: enq_i Website address of R&T: www.camsonline.com	Aerodrome Post, Coimbatore – 641 014 @camsonline.com	ING Mutual Fund: Ms. Vandana Vangani, Executive Vice Pre 805/806, "Windsor", Off. C.S.T. Road, Vi Mumbai – 400 098. Tel: 3385 E-mail Id: information@in.ing.com	dyanagari Marg, Kalina, Santacruz (E),
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 only to the investors/unitholders whose e-mail address is available with the AMC/ Mutual Fund:
- b. in physical form to the investors/unitholders whose email address is not available with the AMC/ Mutual Fund and/or to those investors/unitholders who have opted / requested for the same.

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

Half Yearly Disclosures:

The Mutual Fund shall before the expiry of one month from the close of each half-year that is on 30th September and on 31st March, disclose its full scheme portfolio in format prescribed by SEBI by publishing it in one national English language daily newspaper circulating in whole of India and in a newspaper published in the language of the region where the head office of the Mutual Fund is situated. Also the Mutual Fund shall disclose the holdings in the Scheme's portfolio /un-audited financials on www.ingim.co.in before the expiry of one month from the closure of each half-year and link the same with the AMFI website. The AMC / the Fund shall only host a soft copy of unaudited financial results of the Schemes, for the half-year ended 31st March and 30th September, within one month from the end of respective half-year on the website www.ingim.co.in and will publish an advertisement disclosing the hosting of such financial results on the website in, at least one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the Fund is situated.

COMPARISON WITH EXISTING SCHEMES AS ON 31ST MAR'13

NAME OF THE SCHEME	TYPE & INVESTMENT OBJECTIVE	No. of Folios	AUM (Rs. in crores)
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.	1944	288.96
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.	380	82.03
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	1634	13.28
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.	668	73.43
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.	7476	25.79
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 primary selection criteria.	11671	69.76
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.	18945	63.70
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.	13609	24.23
ING MIP Fund	ING MIP Fund is an open ended fund. The primary investment objective of the Scheme is to generate regular income by investing in a diversified portfolio of debt and moneymarket instruments of varying maturities and at the same time provide continuous liquidity along with adequate safety. The scheme will also seek to generate capital appreciation by investing a smaller portion of its corpus in equity and equity related securities.	734	2.39
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 CNX Nifty Index.	1194	4.36
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.	1747	12.22
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.	16589	61.74
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.	117	6.44

COMPARISON WITH EXISTING SCHEMES AS ON 31ST MAR'13

NAME OF THE SCHEME	TYPE & INVESTMENT OBJECTIVE	No. of Folios	AUM (Rs. in crores)
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.	8690	52.04
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.	2541	10.10
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.	1103	4.00
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.	3951	18.22
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.	129	0.39
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.	630	1.76
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.	539	3.42
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.	344	0.92
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.	451	249.64
ING RetireInvest Fund - Series I	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 OptiMix Multi Manager investment process. The Scheme does not assure or guarantee any returns.	594	1.74



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 wentiations, Scheme information Decement 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 Applications Form
- 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 e)
- Application Form incomplete in any respect or not accompanied by a Cheque / Demand Draft are liable f) to be rejected.
- All applicants are deemed to have accepted the terms subject to which this offer is being made and bind g) 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
- i) The right to accept or reject any application in the whole or in part lies with the AMC / Trustee / Mutual
- Original POA / Notarised copy of POA is required to be submitted when applications are made under j)
- SUBSCRIPTIONS FROM RESIDENTS IN THE UNITED STATES OF AMERICA AND CANADA, k) CUBA, IRAN, MYANMAR, NORTH KOREA, SUDAN AND SYRIA SHALL NOT BE ACCEPTED BY THE SCHEMES OF ING MUTUAL FUND.
- APPLICANT INFORMATION
- Applicant must provide all the details as mentioned in the Application Form.

 Name and address must be given in full (P.O. Box Address alone is not sufficient). Please do not
- abbreviate any name.

 In case of NRIs / FIIs overseas address is mandatory. Application without overseas address are liable b.
- 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 / Flls / Association of Persons / Body of Individuals. If applicant is Minor, please provide name of the guardian & relation with
- 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
- 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

Units held in electronic (demat) form:
For units held in demat form, the KYC performed by the Depository Participant of the applicants will be

- 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.

 ii. Exception of PAN requirement: Purchases/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. 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

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

However, Eligible Investors are required to undergo Know Your Customer (KYC) procedure with a of the SEBI registered KYC Registration Authorities (KRA). Eligible Investors must quote PAN Exempt KYC Reference Number (PEKRN) issued by the KRA under the KYC acknowledgement letter in the application form and submit a copy thereof along with the application form. In case the applicant is a minor, PAN /PEKRN details of the Guardian shall be submitted, as applicable. Eligible

investors must hold only one PEKRN issued by any one of the KRAs.

If an application for investment together within investments made in a rolling 12 month period or in a financial year exceeds Rs.50,000, such an application will be rejected.

The detailed procedures / requirements for accepting applications shall be as specified by the AMC/Trustee from time to time and their decision in this behalf will be final and binding.

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

- 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

- JOINT APPLICANT'S DETAILS (maximum three allowed)
 The names, date of birth, PAN [Please refer 1(I) (i)] and KYC acknowledgment details of joint applicants (i.e. second and third applicants) should be provided.
- The mode of holding for operating the folio should be indicated in this section. "Single" will entitle only the first holder to operate the account to the exclusion of the joint holders. "Anyone or Survivor" will entitle any one of the joint holders to operate the folio and "Joint" will allow operation of the account only if all the holders sign the instruction. In case where there are more than one applicant and no choice is indicated the default mode of holding will be treated as "Joint".
- INVESTMENT DETAILS
- The minimum application amount for ING Mutual Fund Schemes as per respective Scheme features.
- Applicants should indicate the Plan Option and Sub Option for which the application is made. Separate Cheque / Demand Draft is required for investment in each scheme/plan.
- The following mode of payments are not valid and applications accompanied by such payments are liable to be rejected: i) Outstation Cheques. ii) Cash / Money Order / Post Order. iii) Post dated Cheques. (Cheques once returned in clearing will not be represented and the accompanying applications may not be considered for allotment). iv) Third Party cheques.

 If you are residing / located in a city / town where we do not have any official acceptance point (for the
- continuos offer), please draw a demand draft payable at your nearest city where we have such official acceptance point.
- Bank charges for outstation demand drafts will be borne by the AMC and will be limited to the bank charges as per table below. The AMC will not entertain any request for refund of demand draft charges.

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

Demand Draft charges shall not be reimbursed for investment made from Overseas. Demand Draft charges shall not be reimbursed for investments made by bank.

Demand draft charges shall be re-imbursed for those locations where ING Mutual Fund & its registrars do not have a branch office. (Investor needs to provide a copy of charge slip of the bank for getting reimbursement of DD charges & unit will be allotted towards charges). The AMC may at its discretion reject reimbursement of demand draft charges/ allotment of units towards charges and if required reject the application if it fails to meet the minimum application amount.

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
Default Plan/Mode:	"Direct Plan" unless Broker Code mentioned

In case of NRIs, Persons of Indian Origin, FIIs:- 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 repatriation basis or Out of funds held in the NRE / FCNR /NRO account, in the case of purchases on a non-repatriation basis. Investment by NRIs / FIIs shall be in accordance with the prevailing laws governing such investments. Payment by the FII must be made either by inward remittance through normal banking channels or out of funds held in foreign currency account or non resident rupee account maintained by the FII with a designated branch of 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

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

(wild a Puril o) 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.

1) 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 Fll 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.

lovestors 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

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

INSTRUMENT DETAILS

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

OTHER DOCUMENTS TO BE SUBMITTED UNDER DIFFERENT PAYMENT MODES:

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

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 preprinted on the cheque or signature on the cheque does not match, then the first named applicant / investor should submit any one of the following documents failing which applications for subscriptions for units will either be rejected / not processed / refunded:

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

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

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

"(Note: The above letter should be certified by the bank manager with his / her full signature, name,

employee code, bank seal and contact number.) If payment is made through pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque etc:

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

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

with details of account holder's Name, bank account number and PAN as per bank records, if available;



- 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
- 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&TA will check that the name mentioned in the Certificate matches with the first named investor.

Accordingly, the AMC/ Mutual Fund / R&T has the right to either reject/not process any applications, wherein

payment is made through a pre-funded instrument issued by a bank against cash for an investment amount of "Rs. 50,000/- and 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.

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 the interpretation that his payment. 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

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.

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

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

Registration Of Multiple Bank Accounts For Pay-in And Pay-out
The AMC / Mutual Fund is providing a facility to the investors to register multiple bank accounts at the folio level. By registering multiple bank accounts, the investors can use any of the registered bank accounts to receive redemption / dividend proceeds. Investors are requested to note that, registration of additional bank accounts will be accepted subject to a maximum of five accounts in case of individual and HUF as investors accounts will be accepted subject to a maximum of five accounts in case of individual and HUF as investors and ten in case of non-individual investors. These account details will be used by the AMC / Mutual Fund / R&TA for verification of instrument used for subscription to ensure that third party payments are not used for mutual fund subscription, except where permitted above. Investors are requested to avail the facility of registering multiple bank accounts by filling in the Application Form for Registration of Multiple Bank Accounts available at our ISCs / OPAs or on our website. For details, please refer to the Multiple Bank Account Registration Form on page no. 72. Change of Bank Mandate along with redemption:

Processing redemption request with change of bank mandate is discontinued by the AMC / Mutual Fund. New bank accounts can be registered only by using the 'Multiple Bank Account Registration Form'. For details, please refer to our website www.incim.co. in

details, please refer to our website www.ingim.co.in.

PAYMENT MODE

- \text{YMENT 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

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, FIIs, 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 present including the printip the units shall be rightly the joint units of the units shall be rightly the joint units of the units shall be rightly the point units of the units shall be rightly the joint units and the rightly the joint units shall be rightly 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 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 of or such other documents/information/undertakings as may be required from the nominee in favour of and to the satisfaction of the Fund, the AMC, or the Trustee. A NRI can be a nominee subject to the Exchange Control Regulations from time to time. Cancellation of nomination can be made only by the Initholders either singly. satisfaction of the Fund, the AMC, or the Trustee. A NRI 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.

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
- 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 anyiall 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.
 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 of bland in case of corporates or any non-individual investors, a list of authorized signatories. afford the 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

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

15. DEMATERIAL SATION:

- The Applicant intending to hold Units in dematerialized form will be required to have a beneficiary account with a Depository Participant (DP) of the NSDL/ CDSL and will be required to mention in the application form DP ID No. and Beneficiary Account No. with the DP.
 Applicants must ensure that the sequence of names as mentioned in the application form matches to that of
- Application that reliable that use sequence or inalities as inelluction in the application form militatives to that or 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.
- dematrorm 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 the nuits will be allotted under the physical mode:
- with the depository, then units will be allotted under the physical mode;
- Incase there are any changes in the applicant's personal/bank details, then the applicant has to contact the DP and update such changes immediately.

 Multiple Bank Mandate registration facilities will not be applicable to Demat account holders as bank mandate details are considered as per the Demat account.
- Its advisable to provide client master list/demat transaction cum holding statement/account statement for verification of demat account details.

Aggregation of multiple applications for NAV applicability: All transactions as per conditions given below shall be aggregated and closing NAV of the day on which funds are available for utilization to be applied where the aggregated amount of the investment is Rs.2.00 lacs and above. a. All transactions received on the same day (as per Time stamp rule). b. Transactions include purchases, additional purchases, excluding Switches, SIP/STP and triggered transactions. c. Aggregations shall be on the basis of investor/s PAN. In case of joint holding, transactions with similar holding structures shall be aggregated, irrespective of amount of individual applications. d. Only transactions in the same scheme (including transactions at Plan/option level (dividend, Growth, Direct) shall be clubbed. e. Transactions in the name of minor received through guardian shall not be aggregated with the transactions in the name of same quardian. aggregated with the transaction in the name of same guardian.

EUIN: It is important to provide valid ARN code, Sub broker ARN code, and EUIN. EUIN would assist in tackling the problem of mis-selling even if the Sales Person on whose advice the transaction was executed leaves the employment of the distributor or his/her sub broker.

DIRECT PLAN: Investors subscribing under Direct Plan of a Scheme will have to indicate "Direct Plan" against the Scheme name in the application form e.g. "ING Core Equity Fund - Direct Plan". Investors should also indicate "Direct" in the ARN column of the application form. However, in case <u>Distributor code</u> is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan. Further, where application is received for Existing Plan without Distributor code or "Direct" mentioned in the ARN Column, without selecting any Plan, the application will be processed under Direct Plan.

DOCUMENTATION CHECKLIST

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

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

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

DOCUMENTS REQUIRED FOR APPLICATIONS 'ON BEHALF OF MINOR' ACCOUNTS

- 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

1. AGENT INFORMATION		le.	was Unique	2. EXISTING UNIT	I HOLDER	OFFICE USE C	
Broker Code / Name (AMFI registered			byee Unique In case left blant fication Number tick below confirma			Receipt Date /	Time
RN Code:	ARN of Sub Broker:	(EUIN) tick below collilling				
	opriateness, if any, provided by the emplo	s this is an "execution-only" byee/relationship manager/sa	transaction without any interaction or adv ales person of the distributor and the distr	butor has not charged any adv	nip manager/sale visory fees on thi	s transaction.	stributor
ardian	NDATORY A	econd oplicant	MANDATORY	Third Applicant		IDATORY	
front commission shall be paid directly the investor's assessment of various fac	y the investor to the AMFI registered Dis tors including the service rendered by the	tributors based New In the distributor.	nvestor (Investing first time in Mutual	Fund) Existing Inves	tor		
3. UNIT HOLDER INFORMA	•	ers)					
ame of First / Sole Applican			☐ Ms. ☐ M/s.		I ID ID	Date of Birth	Yiy
	N A M E	L A S	T N A M E				
Contact Person (In case of non-individual Inve	stors) / Name of Guardian (In case of mino		Ms.		Hour	Date of Birth	V 1 V
ddress of Guardian	N A W E	LAS	I N A M E			101 101 1 1 1	
relationship with minor	☐ Mother ☐ Legal Guar	dian					
failing Address of First/Sole Applicant	*						
						PIN CODE	:*
AN/PEKRN No.* landatory landatory n case of Minor please provide Guard		Attested PAN Card	KYC Acknowledgment a (Mandatory in respect of a		ty*		
elephone* Residence	,	Of	fice	I	Fax		
			Email			1 1 1	
I wish to receive updates via sms on my m	obile. (Please ✓) Physical Comm	unication Email Comn	nunication	(Please ✓) Fred	quency 🔲 Dai	ily 🔲 Weekly 🔲 Mo	onthly
the option is not given specifically by the u ants to receive the Account Statement in p	nit holder, the AMC will send the account hysical copy please tick at the appropriat	statement, annual report & or place in the application for	other communication by email, if the email m. On request, the AMC will change the n	address is given by the unit h	older in the appl	cation form. In case the	investor
plicable only for email account statement			1		_		
me of the Second Applicant	Mr. Ms. M/s.	ı	Name of the Third Applican	t Mr. Ms.	M/s.		
FIR	S T N A M E			I R S T	N A M I		
L A	S T N A M E			L A S T N	A M E		
PAN/PEKRN		Date of Birth	PAN	I/PEKRN No.*	Horn	Date of Birth	Y 1 Y
nclosed (✓) ☐ Attested PAN Card		owledgment attach ed	Enclosed (✓) ☐ Attested P.	N Cord		cknowledgment attache	
_	(Mandatory	in respect of all investments)	Enclosed (V) Allested 1	an Caru		tory in respect of all invest	
	Ms. Ms.		T N A M F				
F I R S T N OA Holder Address	I A M E	L A S	T N A M E				
AN/PEKRN No.*	NRI and FII applicant in addition to mailing addres:	` , _	Attested PAN Card KYC	Acknowledgement attach	ed (Mandatory i	n respect of all investme	ents)
Sity	Country		Zip Code	Contact No.			
				Contact No.			
4. STATUS OF SOLE/FIRST				1			
☐ Single ☐ Joint ☐	ttus of first applicant (Please ✓) (Resident Individual	Soc ancial Institution NRI		patriable (NRE)	s than 1 Lakh Lakhs	/FIRST APPLICANT (P 10-25 Lakhs More than 25 Lal	,
In case of more than one applican				J-10	o Lakiis		
Occupation (of sole / First Applicant) (Pl	.,	_		_	_		
☐ Bureaucrat☐ Telecommunication	☐ Doctor☐ Banking/Financial Institution	☐ Lawyer ution ☐ Housewife		MNC Employee Student	Agriculture/FRetired	ishery	
☐ Indian Private Company Employee	•	Scientist	☐ Money Service Bureau ☐			cposed Person	
☐ Dealers in high value commodities	(Arms, Bullion, Jewellery etc.)	☐ Military Officia	I Other Business	Other Professional	Other Service	eplease	specify
5. Unit Holding Options	Demat Mode Physical Mode (If	demat account details are	e provided below, units will be allotted	in electronic mode only.)			
emat Account Details - (Please er Demat Ac	sure that the sequence of names as m count details are compulsory if demat	entioned in the application mode is opted above.)	form matches with that of the accour	t held with any one of the D	epository Partic	cipant.)	
	Securities Depository Limited	2.2.2.2.2.2.2.2.7					
	ository Participant (DP) ID		Central	Depository Services ((India) Limit	ed	
IN				cipant (DP) ID & Bene	. ,		
Ber	neficiary Account Number	1 1 1 1		. , , == ,,,,	,		ı
							J
	LE 1 005/005 ***	ACKNO!	WLEDGEMENT SLIP				
LNG Mutua Kalina, San	l Fund : 805/806, Windsor, Off. C.S.T. F tacruz (East), Mumbai 400098.	touu,	filled in by the investor)			OFFICIAL	
	Investment Details	Investment Options	•			Collection Centre's Stamp	
Received from Mr. Ms. M/s	Scheme Name	(Please ✓) Lumpsum	Amount in figures (Rs.) :			Date & Time	
		SIP through	Amount in words (Rs.):				
Pin Code	Plan Di		Cheque/DD No.:Da	edNo. of Chec	ques:	-	
an applicati on for purchase of units, subje	ct Option	1	Bank and Branch :			-1	
to realisation of funds.	Sub Option	SIP through Postdated	SIP Period M_M_Y_Y_	/ Y To M M Y Y	1 Y 1 Y		

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

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ING							
6. BANK ACCC	DUNT DETAILS (Please note that	t, as per SEBI Re	gulations it is	mandatory for in	vestors to pro	ovide bank account	· · · · · · · · · · · · · · · · · · ·
Name of the Bank				Branch			City
Account No.				Branch Addre	ess		
Account Type	☐ Savings ☐ Current ☐ NRE	☐ Current ☐ NRE ☐ NRO ☐ FCNR ☐ O					
RTGS Code						(This is a 9 Digit Number	next to your Cheque Number)
Note: ING Mutual Fund rese	erves the right to use any other mode of payment as de	emed appropriate. I/We und	erstand that ING Mutual	Fund shall not be responsible	e if transaction through	(This is a 11 Digit Number, ECS / EFT / NEFT could not be ca	obtain from your bank branch) rried out because of incomplete or incorrect informa
7. INVESTMEN	NT DETAILS						
	Scheme Name			Plan / Mode		Option	Sub Options
ING			☐ Through Dis	tributor	Direct*		
	if investing directly with the fund. Also SID / Addendum for default option.	indicate direct in the			etails other than so	cheme name are not ment	ioned, the default option will be invoked
	PAYMENT DETAILS OR First Slust 1, 2013 only CTS 2010 stan						
Cheque/DD Amt.:		DD Charges:		Total Amount/	Cheque Amount (in figures):	
Amount (in words):							
Cheque/DD No.:	C	heque Date:		Bank:		Brand	h:
Account No.:					Account Type	e: Savings Curr	ent NRE NRO FCI
	he payment instrument mentioned above pertain to my/our own ba	nk account in my/our name and is	not a third party cheque excep	t guardian in case of minor. The AN		_	
9. FOR INVEST	ORS WHO WISH TO OPT FOR SII	THROUGH AUT	O DEBIT OR ST	ANDING INSTRU	CTION. PLEAS	SE FILL THE SIP INVE	STMENT FORM (page no. 62)
(W.e.f. Aug	TIC INVESTMENT PLAN (SIP) T gust 1, 2013 only CTS 2010 star RO SIP, please submit any one document as	dard cheques s	hall be accept		ty cheques a	re not allowed)	SIP MICRO SIP
Frequency:		r/Oct)		eque Numbers : Front Front			_То
	15 th 27 th			inch			. of Cheques:
SIP Period: From	1 M M Y Y Y Y Y Y To M I	A Y Y Y Y			mc		Iment (Rs.) :
* Default Option			(in	words)			
11. NOMINATIO	N DETAILS MANDATORY (for m	ore details, plea	se refer page r	no. 66)			
I/We,		•		and			(strike out which is not applica
do hereby nominate t	the undermentioned nominee(s) to receive of Nominee(s)	the units allotted to m			our death.		
		First Nominee		Second	Nominee		Third Nominee
Name		First Nominee		Second	Nominee		Third Nominee
Name Address		First Nominee		Second	Nominee		Third Nominee
		First Nominee		Second	Nominee		Third Nominee
Address		First Nominee		Second	Nominee		Third Nominee
Address Allocation % Date of Birth (If nominate of Birth)	inee is a minor)		·	NOTA			
Address Allocation % Date of Birth (If nominal SIGNATURE) If the nominee is a management of the nominee is a management o	inee is a minor)	T MANDATOR'	Y	NOTA	Nominee		Third Nominee NOT MANDATORY
Address Allocation % Date of Birth (If nominal SIGNATURE) If the nominee is a minal Name & Address	inee is a minor) NO ninor, Name & Address of the guardian	T MANDATOR'	Y	NOTA	ANDATORY		
Address Allocation % Date of Birth (If nomi SIGNATURE If the nominee is a m Name & Address	inee is a minor) NO ninor, Name & Address of the guardian	T MANDATOR'	'	NOTA	ANDATORY	IANDATORY	
Address Allocation % Date of Birth (If nominal signature If the nominee is a manage & Address Guardian relationship	inee is a minor) NO ninor, Name & Address of the guardian with minor nominee: Father	T MANDATORY is mandatory:	gal Guardian s	NOT M	ANDATORY NOT IV		NOT MANDATORY
Address Allocation % Date of Birth (If nominal signature) If the nominee is a manage of the nominee i	inee is a minor) NO ninor, Name & Address of the guardian	T MANDATOR' is mandatory: Mother Le	gal Guardian \$\ OR \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	NOT M	ANDATORY NOT IV	o not wish to nominat	NOT MANDATORY

12. DECLARATION & SIGNATURE(S)

Applications by IndividualsIMIP: IWe have read and understood the contents of the Scheme Information Document and IWe hereby apply to the trustee of INIS Mutual Fund for units of Schemes, as indicated above and agree to abide by the terms, conditions, rules and regulations of the relevant scheme. IWe have not received nor feel indicated by any rebate or gifts, directly or indirectly, in making this investment. IIWe hereby declare that IWe aminder authorised to make this investment in the above mentioned Scheme entrolled 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 IndividualsIMIF: IWe certify that as per the Memorandum and Articles of Association of the Company, Firm! Trust, I am/We are authorise to enter into his transactions for and on behalf of the Company, Firm! Trust, I am/We are authorise to enter into his transactions for and on behalf of the Company, Firm! Trust, I am/We are authorise to enter into his transactions for and on behalf of the Company, Firm! Trust, I am/We are authorise to enter into his transactions for and on behalf of the Company, Firm! Trust, I am/We are authorised to enter into his transactions for and on behalf of the Company, Firm! Trust, I am/We are authorised to enter into his transactions for and on behalf of the Company, Firm! Trust, I am/We are not myour Nor Resident of Indian Nationality/Origin and IWe hereby confirm that the funds for the subscriptions have been remitted from abroad through approved banking channels or from funds in my/our NRE/FCNR Account.

IWe understake 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.

IWe hereby declare that I.We am A are authorised to make this investment and that the amount invest

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.

hereby agree and undertake to pay a transaction charge of Rs. 1001- (in case of existing investors of the mutual fund) or Rs. 1501- (in case of ew investors of the mutual fund) per subscription of Rs. 10000-8 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. 10,000-8 above and in such cases the transaction charge shall be recovered in 4 installments. (Not applicable in case of direct transactions charges shall be applicable only if the total commitment through SIP amounts to Rs. 10,000-8 above and in such cases the transaction charge shall be recovered in 4 installments.

The ARN holder has disclosed to me/us all the commissions (in the form of train

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Applicant Guardian/ POA

Third Applicant/ POA

I hereby agree that AMC shall in case where multiple purchase / additional purchase / switch-in transactions aggregating to Rs. 2 lakh or more are submitted by me / us for the same transaction date /Net Asset Value (NAV) applicability date, then all such multiple applications will be aggregated and will be considered as a single transaction for considering NAV applicability date.

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

805/806, Windsor, Off C.S.T Road, Kalina, Santacruz (E), Mumbai 400 098.



COMMON APPLICATION FORM

A

1. AGENT INFORMATION			12.			_	ING UNIT HOLD	ER		USE ONI	
Broker Code / Name (AMFI regis				ee Unique cation Number	In case left blank, tiEc0295#1confirmatio	Folio No			Receip	t Date / Tin	ne
ARN Code: ARN-2111	ARN of Sub		(EUIN)								
I/We hereby confirm that the EUIN bor notwithstanding the advice of in-	ox has been intentionally left blank appropriateness, if any, provided by	by me/us as this is an "e: y the employee/relations	xecution-only" tr ship manager/sal	ansaction withou es person of the	ıt any interaction or advice distributor and the distribu	e by the employee itor has not charg	/relationship mana ed any advisory fe	iger/sales es on this t	person of th ransaction.	ne above distril	outor
rst / Sole oplicant/ uardian	MANDATORY	Second Applicant		MANDAT	ORY	Third Applicant		MANI	DATOR	Y	
ofront commission shall be paid dire	ctly by the investor to the AMFI reg	istered Distributors bas	sed New Inv	vestor (Investin	g first time in Mutual Fu	nd) 🗌 Exist	ing Investor				
the investor's assessment of various. 3. UNIT HOLDER INFOR	o labeloto intolaaning tilo convicto ioni	acrea by the alethbaten			3		J				
ame of First / Sole Appli	,		☐ Mr.	Ms.	M/s.				Date of	Birth	
FIRST	N A M E		L A S	T N	A M E			D D	MIMI	Y	ΙY
contact Person (In case of non-individua	I Investors) / Name of Guardian (In	case of minor)	☐ Mr.	Ms.					Date of	Birth	
FIRST	N A M E		L A S	T N	A M E			DD	$M \perp M \perp$	$Y \mid Y \mid Y$	Υ
ddress of Guardian											
alationahin with minor											
elationship with minor		egal Guardian									
uning radiood of thousand rippi	ount										
								ı	ı P	IN CODE*	
AN/PEKRN No.*	ı Enclos	ed (✓) ☐ Attested F	PAN Card		C Acknowledgment atta	nchad					
landatory		ou () I Allesteu i	AN Ouru		andatory in respect of all ir		Nationality*				
n case of Minor please provide G elephone*	•							_			
Resid	ence	<u></u>	Offi	ce 	<u></u> . I			Fax			
Mobile					Email			'			
1 Luish ta assaina madataa nia ama an	Physical Colors (C)	sical Communication	Email Commu	unication		(D)	✓) Frequency	□ Daily	□ Wook	dy Month	dv
I wish to receive updates via sms on the option is not given specifically by			_		on by email, if the email ac						
ants to receive the Account Statemer	t in physical copy please tick at the	appropriate place in the	e application form	. On request, the	AMC will change the mod	le of sending the	account statement	. The frequ	ency ment	ioned above is	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
plicable only for email account state		7		l Nama of	the Third Applicant		7 M. M/.				
ame of the Second Applicant			1	Name of	the Third Applicant	☐ Mr.	Ms. M/s.				
F I	R S T N A I	M E			F	I R S T	N A	M E			_
L	A S T N A M				L	. A S T	N A	M E			
PAN/PE	KRN No.*	Date of Birt		11 .	PAN/P	PEKRN No.*		DIDI	Date of	Birth	ιY
nclosed (✓) ☐ Attested PAN C		KYC Acknowledgment a		Enclosed	I (✓) ☐ Attested PAN	Card				ent attached	
, ,		(Mandatory in respect of a		Lilologou	(V) L Allested I Alv	Caru				of all investmen	nts)
OA Holder Details	Ms. M/s.										
POA Holder Address	N A M E		L A S	T N	A M E						
OA HOIGEI AGGICSS											
AN/PEKRN No.*		Enclo	osed(√) □ A	Attested PAN C	ard KYC A	cknowledgeme	nt attached (Man	datory in i	espect of a	III investments	i)
Overseas Address* (Mandatory in ca	se of NRI and FII applicant in addition to ma	ailing address.)									
ity	Col	untry		Zip C	ode	Con	act No.				
4. STATUS OF SOLE/FIR	ST APPLICANT (Please ✓)	(In Rs.)									
Mode of holding** (Please ✓)	Status of first applicant (Ple	ease ✓) (Mandatory)					Annual Income	of SOLE/F	RST APPL	ICANT (Pleas	 se ✓)
☐ Single ☐ Joint	Resident Individual		Socie		☐ NRI Repa e (NRO) ☐ Trust	triable (NRE)	Less than 1		10-25 L		
☐ Anyone or Survivor	Sole Proprietorship C	Bank / Financial Institu Company		งon-Reparเกลม ehalf of minor	e (NRO) Trust Others		☐ 1-5 Lakhs☐ 5-10 Lakhs		Iviore tr	nan 25 Lakhs	
In case of more than one app			ling will be tre	ated as joint.							
Occupation (of sole / First Applicar	, , , , , , , , , , , , , , , , , , , ,										
☐ Bureaucrat☐ Telecommunication	☐ Doctor ☐ Banking/Finan		Lawyer Housewife	☐ Teach ☐ Jewell		NC Employee tudent	☐ Agric		hery		
☐ Indian Private Company Empl	•		Scientist		Service Bureau 🔲 In				osed Pers	on	
☐ Dealers in high value commo	dities (Arms, Bullion, Jewellery et	tc.)	Military Official	☐ Other	Business Of	ther Professiona	I Othe	r Service		_ please spe	cify
5. Unit Holding Options	☐ Demat Mode ☐ Physica	al Mode (If demat acco	ount details are	provided below	, units will be allotted in	electronic mode	only.)				
Demat Account Details - (Plea	se ensure that the sequence of na it Account details are compulsory	ames as mentioned in '	the application i	form matches w	rith that of the account h	neld with any on	e of the Deposito	ry Particip	ant.)		
			ed above.)	1							_
	n al Securities Depository Depository Participant (DP)										
N]	1 1				rvices (India)				
	Beneficiary Account Numbe	lll_ er			Depository Particip	oant (DP) ID	& Beneficiary /	Account	Number		
	. — — — — —										_
	itual Fund: 805/806 Windon: Of	ff CST Pood	ACKNOW	/LEDGEM	ENT SLIP						
Kalina,	utual Fund: 805/806, Windsor, Of Santacruz (East), Mumbai 40009	18.		lled in by the				Γ	0	FFICIAL	
Descrived from Mr. Mr. Mr.	Investmen	nt Details Inves	stment Options	,	Payment Details				Collection Ce	entre's Stamp & F	Receip
Received from Mr. Ms. M/s	Scheme Name		(Please ✓) Jmpsum	Amount in figure						Date & Time	_
	Goldenie Name	Lu									
		m qi	P through	Amount in word	s (Rs.):						
Pin Code			P through uto Debit	Cheque/DD No.:	Dated	N	lo. of Cheques:				
Pin Code an applicati on for purchase of units, to realisation of funds.					Dated		lo. of Cheques:				

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

7 mountain to subject

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6. BANK ACCOUNT DETAILS	(Please note that, as per	SEBI Regulations it i	s mandatory for inves	tors to provide bank	account details)	
Name of the Bank			Branch		City	
Account No.			Branch Address			
Account Type Savings	Current NRE NRC	FCNR Other	rs MICR Code		Digit Number next to your Chequ	
RTGS Code			NEFT Code	(This is a 9 D	Digit Number next to your Chequ	ie Number)
Note: ING Mutual Fund reserves the right to use any	other mode of payment as deemed appropri	ate. I/We understand that ING Mutu	al Fund shall not be responsible if trar	(This is a 11 D	Digit Number, obtain from your be could not be carried out because of i	ank branch) ncomplete or incorrect informati
7. INVESTMENT DETAILS			·			
Scheme	Name		Plan / Mode	Opti	ion	Sub Options
ING		☐ Through □	Distributor D	irect*		
* Please tick Direct if investing direct forms. Please read SID / Addendum			of the application S. If any of the above details	other than scheme name ar	re not mentioned, the defau	It option will be invoked.
8. LUMPSUM PAYMENT DE (W.e.f. August 1, 2013 on	TAILS OR First SIP install ly CTS 2010 standard che					
Cheque/DD Amt.:	DD Charg	es:	Total Amount/Cheq	ue Amount (in figures):		
Amount (in words):						
Cheque/DD No.:	Cheque Date	e:	Bank:		Branch:	
Account No.:				Account Type: Savings	S Current NRE	□ NRO □ FCN
I/We undertake that the detail of the payment instrument mention	oned above pertain to my/our own bank account in my/o	our name and is not a third party cheque ex		•		n favour of the scheme / plan applied fo
9. FOR INVESTORS WHO WIS	H TO OPT FOR SIP THROU	GH AUTO DEBIT OR S	STANDING INSTRUCTION	ON, PLEASE FILL THE	SIP INVESTMENT FOI	RM (page no. 62)
10. SYSTEMATIC INVESTME (W.e.f. August 1, 2013 or in case of MICRO SIP, please subm	ENT PLAN (SIP) THROUGH IN CTS 2010 standard ch nit any one document as mentioned u	eques shall be acce		heques are not allow	SIP MIC	RO SIP
Frequency: Monthly* C	Quarterly (Jan/Apr/July/Oct)	C	heque Numbers : From_		То	
SIP Date : 1 st 10 th 15 th	27 th		rawn on Bank :			
SIP Period: From M M M M Y Y	. v . v To M . M . v . v		ranch		No. of Cheques: _	
•	10 10 10 11 11 11	"	nvestment Period:	months Amount	Per Installment (Rs.) : _	
* Default Option		,	n words)			
11. NOMINATION DETAILS MA	ANDATORY (for more deta	ils, please refer page	•			
I/ We,			_and		(strike	out which is not applicabl
do hereby nominate the undermentione	d nominee(s) to receive the units all	otted to my / our credit in my	Folio in the event of my / our d	leath.		
Name and address of Nominee(s)	First Nami		C		Think A	I !
Name	First Nomi	nee	Second Nom	ninee	I nira N	lominee
Address						
Allocation %						
Date of Birth (If nominee is a minor)						
SIGNATURE	NOT MAND	ı	NOT MANI	DATORY	NOT MAN	DATORY
If the nominee is a minor, Name & Ad	dress of the guardian is mandat	ory:				
Name & Address		Г				
Guardian relationship with minor nomine	e: Father Mother	Legal GuardianOR	SIGNATURE	NOT MANDATOR	RY	
NON-INTENTION TO NOMINATE	: (Mandatory for new folios o	of Individuals where m	ode of holding is single	and who do not wish to	nominate)	
☐ I/We, hereby confirm that I/We						
First / Sole Applicant/ Guardian	NDATORY	Second Applicant	MANDATORY	Third Applicant	MAND	ATORY
12 DECLARATION & SIGNAT	IIDE(S)					

Applications by IndividualsIMIP: IWe have read and understood the contents of the Scheme Information Document and IWe hereby apply to the trustee of INIS Mutual Fund for units of Schemes, as indicated above and agree to abide by the terms, conditions, rules and regulations of the relevant scheme. IWe have not received nor feel indicated by any rebate or gifts, directly or indirectly, in making this investment. IIWe hereby declare that IWe aminder authorised to make this investment in the above mentioned Scheme entrolled 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 IndividualsIMIF: IWe certify that as per the Memorandum and Articles of Association of the Company, Firm! Trust, I am/We are authorise to enter into his transactions for and on behalf of the Company, Firm! Trust, I am/We are authorise to enter into his transactions for and on behalf of the Company, Firm! Trust, I am/We are authorise to enter into his transactions for and on behalf of the Company, Firm! Trust, I am/We are authorise to enter into his transactions for and on behalf of the Company, Firm! Trust, I am/We are authorised to enter into his transactions for and on behalf of the Company, Firm! Trust, I am/We are authorised to enter into his transactions for and on behalf of the Company, Firm! Trust, I am/We are not myour Nor Resident of Indian Nationality/Origin and IWe hereby confirm that the funds for the subscriptions have been remitted from abroad through approved banking channels or from funds in my/our NRE/FCNR Account.

IWe understake 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.

IWe hereby declare that I.We am A are authorised to make this investment and that the amount invest

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.

hereby agree and undertake to pay a transaction charge of Rs. 1001- (in case of existing investors of the mutual fund) or Rs. 1501- (in case of ew investors of the mutual fund) per subscription of Rs. 10000-8 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. 10,000-8 above and in such cases the transaction charge shall be recovered in 4 installments. (Not applicable in case of direct transactions charges shall be applicable only if the total commitment through SIP amounts to Rs. 10,000-8 above and in such cases the transaction charge shall be recovered in 4 installments.

I hereby agree that AMC shall in case where multiple purchase / additional purchase / switch-in transactions aggregating to Rs. 2 lakh or more are submitted by me / us for the same transaction date /Net Asset Value (NAV) applicability date, then all such multiple applications will be aggregated and will be considered as a single transaction for considering NAV applicability date.

Third Applicant/ POA The ARN holder has disclosed to me/us all the commissions (in the form of trai

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

805/806, Windsor, Off C.S.T Road, Kalina, Santacruz (E), Mumbai 400 098.



COMMON APPLICATION FORM

1. AGENT INFORMATION		le.	was Unique	2. EXISTING UNIT	I HOLDER	OFFICE USE C	
Broker Code / Name (AMFI registered			byee Unique In case left blant fication Number tick below confirma			Receipt Date /	Time
RN Code:	ARN of Sub Broker:	(EUIN) tick below collilling				
	opriateness, if any, provided by the emplo	s this is an "execution-only" byee/relationship manager/sa	transaction without any interaction or adv ales person of the distributor and the distr	butor has not charged any adv	nip manager/sale visory fees on thi	s transaction.	stributor
ardian	NDATORY A	econd oplicant	MANDATORY	Third Applicant		IDATORY	
front commission shall be paid directly the investor's assessment of various fac	y the investor to the AMFI registered Dis tors including the service rendered by the	tributors based New In the distributor.	nvestor (Investing first time in Mutual	Fund) Existing Inves	tor		
3. UNIT HOLDER INFORMA	•	ers)					
ame of First / Sole Applican			☐ Ms. ☐ M/s.		I ID ID	Date of Birth	Yiy
	N A M E	L A S	T N A M E				
Contact Person (In case of non-individual Inve	stors) / Name of Guardian (In case of mino		Ms.		Hour	Date of Birth	V 1 V
ddress of Guardian	N A W E	LAS	I N A M E				
relationship with minor	☐ Mother ☐ Legal Guar	dian					
failing Address of First/Sole Applicant	*						
						PIN CODE	:*
AN/PEKRN No.* landatory landatory n case of Minor please provide Guard		Attested PAN Card	KYC Acknowledgment a (Mandatory in respect of a		ty*		
elephone* Residence	,	Of	fice	I	Fax		
			Email			1 1 1	
I wish to receive updates via sms on my m	obile. (Please ✓) Physical Comm	unication Email Comn	nunication	(Please ✓) Fred	quency 🔲 Da	ily 🔲 Weekly 🔲 Mo	onthly
the option is not given specifically by the u ants to receive the Account Statement in p	nit holder, the AMC will send the account hysical copy please tick at the appropriat	statement, annual report & or place in the application for	other communication by email, if the email m. On request, the AMC will change the n	address is given by the unit h	older in the appl	cation form. In case the	investor
plicable only for email account statement			1		_		
me of the Second Applicant	Mr. Ms. M/s.	ı	Name of the Third Applican	t Mr. Ms.	M/s.		
FIR	S T N A M E			I R S T	N A M I		
L A	S T N A M E			L A S T N	A M E		
PAN/PEKRN		Date of Birth	PAN	I/PEKRN No.*	Horn	Date of Birth	Y 1 Y
nclosed (✓) ☐ Attested PAN Card		owledgment attach ed	Enclosed (✓) ☐ Attested P.	N Cord		cknowledgment attache	
_	(Mandatory	in respect of all investments)	Enclosed (V) Altested (an Caru		tory in respect of all invest	
	Ms. Ms.		T N A M F				
F I R S T N OA Holder Address	I A M E	L A S	T N A M E				
AN/PEKRN No.*	NRI and FII applicant in addition to mailing addres:	` , _	Attested PAN Card KYC	Acknowledgement attach	ed (Mandatory i	n respect of all investme	ents)
Sity	Country		Zip Code	Contact No.			
				Contact No.			
4. STATUS OF SOLE/FIRST				1			
☐ Single ☐ Joint ☐	ttus of first applicant (Please ✓) (Resident Individual	Soc ancial Institution NRI		patriable (NRE)	s than 1 Lakh Lakhs	/FIRST APPLICANT (P 10-25 Lakhs More than 25 Lal	,
In case of more than one applican				J-10	o Lakiis		
Occupation (of sole / First Applicant) (Pl	.,	_		_	_		
☐ Bureaucrat☐ Telecommunication	☐ Doctor☐ Banking/Financial Institution	☐ Lawyer ution ☐ Housewife		MNC Employee Student	Agriculture/FRetired	ishery	
☐ Indian Private Company Employee	•	Scientist	☐ Money Service Bureau ☐			cposed Person	
☐ Dealers in high value commodities	(Arms, Bullion, Jewellery etc.)	☐ Military Officia	I Other Business	Other Professional	Other Service	eplease	specify
5. Unit Holding Options	Demat Mode Physical Mode (If	demat account details are	e provided below, units will be allotted	in electronic mode only.)			
emat Account Details - (Please er Demat Ac	sure that the sequence of names as m count details are compulsory if demat	entioned in the application mode is opted above.)	form matches with that of the accour	t held with any one of the D	epository Partic	cipant.)	
	Securities Depository Limited	2.2.2.2.2.2.2.2.7					
	ository Participant (DP) ID		Central	Depository Services ((India) Limit	ed	
IN				cipant (DP) ID & Bene	. ,		
Ber	neficiary Account Number	1 1 1 1		. , , == ,,,,	,		ı
							J
	LE 1 005/005 ***	ACKNO!	WLEDGEMENT SLIP				
LNG Mutua Kalina, San	l Fund : 805/806, Windsor, Off. C.S.T. F tacruz (East), Mumbai 400098.	touu,	filled in by the investor)			OFFICIAL	
	Investment Details	Investment Options	•			Collection Centre's Stamp	
Received from Mr. Ms. M/s	Scheme Name	(Please ✓) Lumpsum	Amount in figures (Rs.) :			Date & Time	
		SIP through	Amount in words (Rs.):				
Pin Code	Plan Di		Cheque/DD No.:Da	edNo. of Chec	ques:	-	
an applicati on for purchase of units, subje	ct Option	1	Bank and Branch :			-1	
to realisation of funds.	Sub Option	SIP through Postdated	SIP Period M_M_Y_Y_	/ Y To M M Y Y	1 Y 1 Y		

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

7 mountain a dubjet

ING 🔊						
6. BANK ACCOUNT DETAILS	S (Please note that, as per S	EBI Regulations it	is mandatory for in	vestors to pr	ovide bank accou	nt details)
Name of the Bank			Branch			City
Account No.		1 1 1 1	Branch Addr	ess		
Account Type Savings	☐ Current ☐ NRE ☐ NRO	☐ FCNR ☐ Othe	rs MICR Code		1 1	
RTGS Code			NEFT Code		(This is a 9 Digit Num	ber next to your Cheque Number)
Note: ING Mutual Fund reserves the right to use an	y other mode of payment as deemed appropriate	e. I/We understand that ING Muti	ual Fund shall not be responsib	le if transaction through	(This is a 11 Digit Num ECS / EFT / NEFT could not b	ber, obtain from your bank branch) se carried out because of incomplete or incorrect informat
7. INVESTMENT DETAILS						
Scheme	Name		Plan / Mode		Option	Sub Options
ING		☐ Through I	Distributor [Direct*		
* Please tick Direct if investing direct forms. Please read SID / Addendum				etails other than s	cheme name are not m	entioned, the default option will be invoked.
8. LUMPSUM PAYMENT DE (W.e.f. August 1, 2013 or	ETAILS OR First SIP installm nly CTS 2010 standard cheq					d)
Cheque/DD Amt.:	DD Charges	:	Total Amount/	Cheque Amount	(in figures):	
Amount (in words):						
Cheque/DD No.:	Cheque Date:		Bank:		Br	anch:
Account No.:				Account Type	e: Savings 🔲 0	
	tioned above pertain to my/our own bank account in my/our	name and is not a third party cheque ex	cept guardian in case of minor. The Al	_	•	cheque. Cheque to be drawn in favour of the scheme / plan applied
						VESTMENT FORM (page no. 62)
In case of MICRO SIP, please sub	only CTS 2010 standard chec mit any one document as mentioned und Quarterly (Jan/Apr/July/Oct)	ques shall be acce der 1 (ii) of page no. 50.	ptable.) (Third pa		re not allowed)	SIP MICRO SIP
SIP Date: 1st 1st 10th 15	*		Orawn on Bank :			
			Branch			No. of Cheques:
SIP Period: From M M M Y Y Y * Default Option	/		nvestment Period: in words)	mo	onths Amount Per Ins	stallment (Rs.) :
11. NOMINATION DETAILS M	ANDATORY (for more details	s. please refer page	e no. 66)			
I/We,	(101 1110 1110 1110 1110 1110 1110 1110	-, p pg.	and			(strike out which is not applicat
do hereby nominate the undermentione	ed nominee(s) to receive the units allot	ted to my / our credit in my		our death.		(ou incode which is not applicate
Name and address of Nominee(s)		,	, , .			
	First Nomine	ee	Second	Nominee		Third Nominee
Name			5555115			
Address						
Allocation %						
Allocation % Date of Birth (If nominee is a minor)						
Date of Birth (If nominee is a minor)	NOT MANDA	ATORY	NOT M	ANDATORY		NOT MANDATORY
	NOT MANDA		NOT M	ANDATORY		NOT MANDATORY
Date of Birth (If nominee is a minor) SIGNATURE If the nominee is a minor, Name & Ac	l		NOT M	ANDATORY		NOT MANDATORY
Date of Birth (If nominee is a minor) SIGNATURE If the nominee is a minor, Name & Ac Name & Address	ddress of the guardian is mandator	y:	NOT M		JANDATORY	NOT MANDATORY
Date of Birth (If nominee is a minor) SIGNATURE If the nominee is a minor, Name & Ac Name & Address_ Guardian relationship with minor nomin	ddress of the guardian is mandator	Legal Guardian OR	SIGNATURE	NOT N		
Date of Birth (If nominee is a minor) SIGNATURE If the nominee is a minor, Name & Ac Name & Address	ee:	ry: Legal Guardian OR Individuals where m	SIGNATURE	NOT N	lo not wish to nomi	

12. DECLARATION & SIGNATURE(S)

Applications by IndividualsIMIP: IWe have read and understood the contents of the Scheme Information Document and IWe hereby apply to the trustee of INIS Mutual Fund for units of Schemes, as indicated above and agree to abide by the terms, conditions, rules and regulations of the relevant scheme. IWe have not received nor feel indicated by any rebate or gifts, directly or indirectly, in making this investment. IIWe hereby declare that IWe aminder authorised to make this investment in the above mentioned Scheme entrolled 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 IndividualsIMIF: IWe certify that as per the Memorandum and Articles of Association of the Company, Firm! Trust, I am/We are authorise to enter into his transactions for and on behalf of the Company, Firm! Trust, I am/We are authorise to enter into his transactions for and on behalf of the Company, Firm! Trust, I am/We are authorise to enter into his transactions for and on behalf of the Company, Firm! Trust, I am/We are authorise to enter into his transactions for and on behalf of the Company, Firm! Trust, I am/We are authorised to enter into his transactions for and on behalf of the Company, Firm! Trust, I am/We are authorised to enter into his transactions for and on behalf of the Company, Firm! Trust, I am/We are not myour Nor Resident of Indian Nationality/Origin and IWe hereby confirm that the funds for the subscriptions have been remitted from abroad through approved banking channels or from funds in my/our NRE/FCNR Account.

IWe understake 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.

IWe hereby declare that I.We am A are authorised to make this investment and that the amount invest 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 certoid of 12 months.

hereby agree and undertake to pay a transaction charge of Rs. 1001- (in case of existing investors of the mutual fund) or Rs. 1501- (in case of ew investors of the mutual fund) per subscription of Rs. 10000-8 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. 10,000-8 above and in such cases the transaction charge shall be recovered in 4 installments. (Not applicable in case of direct transactions charges shall be applicable only if the total commitment through SIP amounts to Rs. 10,000-8 above and in such cases the transaction charge shall be recovered in 4 installments.

I hereby agree that AMC shall in case where multiple purchase / additional purchase / switch-in transactions aggregating to Rs. 2 lakh or more are submitted by me / us for the same transaction date /Net Asset Value (NAV) applicability date, then all such multiple applications will be aggregated and will be considered as a single transaction for considering NAV applicability date.

Third Applicant/ POA The ARN holder has disclosed to me/us all the commissions (in the form of trail

Applicant Guardian/ POA

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

805/806, Windsor, Off C.S.T Road, Kalina, Santacruz (E), Mumbai 400 098.



COMMON APPLICATION FORM

1. AGENT INFORMATION		le.	was Unique	2. EXISTING UNIT	I HOLDER	OFFICE USE C	
Broker Code / Name (AMFI registered			byee Unique In case left blant fication Number tick below confirma			Receipt Date /	Time
RN Code:	ARN of Sub Broker:	(EUIN) tick below collilling				
	opriateness, if any, provided by the emplo	s this is an "execution-only" byee/relationship manager/sa	transaction without any interaction or adv ales person of the distributor and the distr	butor has not charged any adv	nip manager/sale visory fees on thi	s transaction.	stributor
ardian	NDATORY A	econd oplicant	MANDATORY	Third Applicant		IDATORY	
front commission shall be paid directly the investor's assessment of various fac	y the investor to the AMFI registered Dis tors including the service rendered by the	tributors based New In the distributor.	nvestor (Investing first time in Mutual	Fund) Existing Inves	tor		
3. UNIT HOLDER INFORMA	•	ers)					
ame of First / Sole Applican			☐ Ms. ☐ M/s.		I ID ID	Date of Birth	Yiy
	N A M E	L A S	T N A M E				
Contact Person (In case of non-individual Inve	stors) / Name of Guardian (In case of mino		Ms.		Hour	Date of Birth	V 1 V
ddress of Guardian	N A W E	LAS	I N A M E				
relationship with minor	☐ Mother ☐ Legal Guar	dian					
failing Address of First/Sole Applicant	*						
						PIN CODE	:*
AN/PEKRN No.* landatory landatory n case of Minor please provide Guard		Attested PAN Card	KYC Acknowledgment a (Mandatory in respect of a		ty*		
elephone* Residence	,	Of	fice	I	Fax		
			Email			1 1 1	
I wish to receive updates via sms on my m	obile. (Please ✓) Physical Comm	unication Email Comn	nunication	(Please ✓) Fred	quency 🔲 Da	ily 🔲 Weekly 🔲 Mo	onthly
the option is not given specifically by the u ants to receive the Account Statement in p	nit holder, the AMC will send the account hysical copy please tick at the appropriat	statement, annual report & or place in the application for	other communication by email, if the email m. On request, the AMC will change the n	address is given by the unit h	older in the appl	cation form. In case the	investor
plicable only for email account statement			1		_		
me of the Second Applicant	Mr. Ms. M/s.	ı	Name of the Third Applican	t Mr. Ms.	M/s.		
FIR	S T N A M E			I R S T	N A M I		
L A	S T N A M E			L A S T N	A M E		
PAN/PEKRN		Date of Birth	PAN	I/PEKRN No.*	Horn	Date of Birth	Y 1 Y
nclosed (✓) ☐ Attested PAN Card		owledgment attach ed	Enclosed (✓) ☐ Attested P.	N Cord		cknowledgment attache	
_	(Mandatory	in respect of all investments)	Enclosed (V) Altested (an Caru		tory in respect of all invest	
	Ms. Ms.		T N A M F				
F I R S T N OA Holder Address	I A M E	L A S	T N A M E				
AN/PEKRN No.*	NRI and FII applicant in addition to mailing addres:	` , _	Attested PAN Card KYC	Acknowledgement attach	ed (Mandatory i	n respect of all investme	ents)
Sity	Country		Zip Code	Contact No.			
				Contact No.			
4. STATUS OF SOLE/FIRST				1			
☐ Single ☐ Joint ☐	ttus of first applicant (Please ✓) (Resident Individual	Soc ancial Institution NRI		patriable (NRE)	s than 1 Lakh Lakhs	/FIRST APPLICANT (P 10-25 Lakhs More than 25 Lal	,
In case of more than one applican				J-10	o Lakiis		
Occupation (of sole / First Applicant) (Pl	.,	_		_	_		
☐ Bureaucrat☐ Telecommunication	☐ Doctor☐ Banking/Financial Institution	☐ Lawyer ution ☐ Housewife		MNC Employee Student	Agriculture/FRetired	ishery	
☐ Indian Private Company Employee	•	Scientist	☐ Money Service Bureau ☐			cposed Person	
☐ Dealers in high value commodities	(Arms, Bullion, Jewellery etc.)	☐ Military Officia	I Other Business	Other Professional	Other Service	eplease	specify
5. Unit Holding Options	Demat Mode Physical Mode (If	demat account details are	e provided below, units will be allotted	in electronic mode only.)			
emat Account Details - (Please er Demat Ac	sure that the sequence of names as m count details are compulsory if demat	entioned in the application mode is opted above.)	form matches with that of the accour	t held with any one of the D	epository Partic	cipant.)	
	Securities Depository Limited	2.2.2.2.2.2.2.2.7					
	ository Participant (DP) ID		Central	Depository Services ((India) Limit	ed	
IN				cipant (DP) ID & Bene	. ,		
Ber	neficiary Account Number	1 1 1 1		. , , == ,,,,	,		ı
							J
	LE 1 005/005 ***	ACKNO!	WLEDGEMENT SLIP				
LNG Mutua Kalina, San	l Fund : 805/806, Windsor, Off. C.S.T. F tacruz (East), Mumbai 400098.	touu,	filled in by the investor)			OFFICIAL	
	Investment Details	Investment Options	•			Collection Centre's Stamp	
Received from Mr. Ms. M/s	Scheme Name	(Please ✓) Lumpsum	Amount in figures (Rs.) :			Date & Time	
		SIP through	Amount in words (Rs.):				
Pin Code	Plan Di		Cheque/DD No.:Da	edNo. of Chec	ques:	-	
an application for purchase of units, subje	ct Option	1	Bank and Branch :			-1	
to realisation of funds.	Sub Option	SIP through Postdated	SIP Period M_M_Y_Y_	/ Y To M M Y Y	1 Y 1 Y		

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

ING 🔊					
6. BANK ACCOUNT DETAILS	(Please note that, as per SEB	I Regulations it	is mandatory for inves	tors to provide bank a	account details)
Name of the Bank			Branch		City
Account No.			Branch Address		
Account Type Savings	Current NRE NRO	☐ FCNR ☐ Othe	ers MICR Code	1 1 1	
RTGS Code		1 1 1	NEFT Code	(This is a 9 Di	git Number next to your Cheque Number)
Note: ING Mutual Fund reserves the right to use any o	ther mode of payment as deemed appropriate. I/V	Ve understand that ING Mut	ual Fund shall not be responsible if tra	(This is a 11 Dignsaction through ECS / EFT / NEFT co	git Number, obtain from your bank branch) ould not be carried out because of incomplete or incorrect inform
7. INVESTMENT DETAILS					
Scheme N	lame		Plan / Mode	Optio	on Sub Options
ING		☐ Through [Distributor 🔲 D	irect*	
* Please tick Direct if investing directly forms. Please read SID / Addendum for			• • • • • • • • • • • • • • • • • • • •	other than scheme name are	e not mentioned, the default option will be invoked
8. LUMPSUM PAYMENT DETA (W.e.f. August 1, 2013 only	AILS OR First SIP installmer y CTS 2010 standard cheque				
Cheque/DD Amt.:	DD Charges:		Total Amount/Cheq	ue Amount (in figures):	
Amount (in words):					
Cheque/DD No.:	Cheque Date:		Bank:		Branch:
Account No.:				Account Type: Savings	
	ed above pertain to my/our own bank account in my/our name	e and is not a third party cheque ex		•	f third party cheque. Cheque to be drawn in favour of the scheme / plan applied
9. FOR INVESTORS WHO WISH	TO OPT FOR SIP THROUGH	AUTO DEBIT OR	STANDING INSTRUCTION	ON, PLEASE FILL THE S	SIP INVESTMENT FORM (page no. 62)
10. SYSTEMATIC INVESTMEI (W.e.f. August 1, 2013 onl In case of MICRO SIP, please submit	NT PLAN (SIP) THROUGH PO by CTS 2010 standard chequitany one document as mentioned under	es shall be acce		heques are not allowe	☐ SIP ☐ MICRO SIP ed)
Frequency: Monthly* Qu	arterly (Jan/Apr/July/Oct)	(Cheque Numbers : From_		To
SIP Date: 1 st 10 th 15 th	27 th		Orawn on Bank :		
SIP Period: From MIMIYIY	V . V . To . M . M . V . V . V		Branch		No. of Cheques:
	1 1 10 [10 10 11 11 11 11 1			months Amount I	Per Installment (Rs.) :
* Default Option		`	in words)		
11. NOMINATION DETAILS MAI	NDATORY (for more details, p	please refer page	•		
I/ We,			_and		(strike out which is not applica
do hereby nominate the undermentioned Name and address of Nominee(s)	nominee(s) to receive the units allotted	to my / our credit in my	y Folio in the event of my / our o	leath.	
Name	First Nominee		Second Non	ninee	Third Nominee
Address					
7.44.7555					
Allocation %					
Date of Birth (If nominee is a minor)					
SIGNATURE	NOT MANDAT	ORY	NOT MAN	DATORY	NOT MANDATORY
If the nominee is a minor, Name & Addr	ress of the guardian is mandatory:		I		
Name & Address					
Guardian relationship with minor nominee	: Father Mother	Legal Guardian	SIGNATURE	NOT MANDATOR	Y
NON-INTENTION TO NOMINATE:	(Mandatory for new folios of Inc		ande of holding is single	and who do not wish to	nominate)
I/We, hereby confirm that I/We of					
First / Sole	DATORY Sec		MANDATORY	Third Applicant	MANDATORY

12. DECLARATION & SIGNATURE(S)

Applications by IndividualsIMIP: IWe have read and understood the contents of the Scheme Information Document and IWe hereby apply to the trustee of INIS Mutual Fund for units of Schemes, as indicated above and agree to abide by the terms, conditions, rules and regulations of the relevant scheme. IWe have not received nor feel indicated by any rebate or gifts, directly or indirectly, in making this investment. IIWe hereby declare that IWe aminder authorised to make this investment in the above mentioned Scheme entrolled 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 IndividualsIMIF: IWe certify that as per the Memorandum and Articles of Association of the Company, Firm! Trust, I am/We are authorise to enter into his transactions for and on behalf of the Company, Firm! Trust, I am/We are authorise to enter into his transactions for and on behalf of the Company, Firm! Trust, I am/We are authorise to enter into his transactions for and on behalf of the Company, Firm! Trust, I am/We are authorise to enter into his transactions for and on behalf of the Company, Firm! Trust, I am/We are authorised to enter into his transactions for and on behalf of the Company, Firm! Trust, I am/We are authorised to enter into his transactions for and on behalf of the Company, Firm! Trust, I am/We are not myour Nor Resident of Indian Nationality/Origin and IWe hereby confirm that the funds for the subscriptions have been remitted from abroad through approved banking channels or from funds in my/our NRE/FCNR Account.

IWe understake 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.

IWe hereby declare that I.We am A are authorised to make this investment and that the amount invest

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.

hereby agree and undertake to pay a transaction charge of Rs. 1001- (in case of existing investors of the mutual fund) or Rs. 1501- (in case of ew investors of the mutual fund) per subscription of Rs. 10000-8 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. 10,000-8 above and in such cases the transaction charge shall be recovered in 4 installments. (Not applicable in case of direct transactions charges shall be applicable only if the total commitment through SIP amounts to Rs. 10,000-8 above and in such cases the transaction charge shall be recovered in 4 installments.

The ARN holder has disclosed to me/us all the commissions (in the form of train

Third Applicant/ POA

I hereby agree that AMC shall in case where multiple purchase / additional purchase / switch-in transactions aggregating to Rs. 2 lakh or more are submitted by me / us for the same transaction date /Net Asset Value (NAV) applicability date, then all such multiple applications will be aggregated and will be considered as a single transaction for considering NAV applicability date.

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

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	TION		p the application form. All Col		EXISTING UNIT HO	OLDER OFFICE U	SE ONLY
STOKET COUE / INAME (AIVIE	I registered members only) Sub Broker C	ode:		ase left blank,	olio No.	Receipt Da	
RN Code:	ARN of Sub E		(EUIN)	low confirmation			
	EUIN box has been intentionally left blank by e of in-appropriateness, if any, provided by t	ne/us as this is an "execution he employee/relationship man	n-only" transaction without any int nager/sales person of the distribute	eraction or advice by the or and the distributor has	employee/relationship mot charged any advisor	nanager/sales person of the ab y fees on this transaction.	ove distribut
st / Sole plicant/ ardian	MANDATORY	Second Applicant	MANDATORY	Thii App	d licant	MANDATORY	
ront commission shall be pa	id directly by the investor to the AMFI registrations factors including the service rende	tered Distributors based	New Investor (Investing first tim	e in Mutual Fund\	Existing Investor		
	FORMATION (Please fill in BLOC	-	vew investor (investing inst time	c in Mutual Fund)			
ame of First / Sole A	pplicant*	M	r. Ms. Ms.		1	Date of Birt	
F I R S	T N A M E ndividual Investors) / Name of Guardian (In ca		A S T N A M r. ☐ Ms.	E		D D M M Y Date of Birt	
F I R S	,	L	AST NAM	Е			
dress of Guardian							
lationship with minor	Father	Guardian					
iling Address of First/Sole	Applicant*						
						DIN (CODE*
						FINC	
N/PEKRN No.*	Enclosed	I (✓) ☐ Attested PAN Car		nowledgement attache		*	
case of Minor please prov	vide Guardian's PAN/PEKRN No)		(,	,		
ephone*	Residence	1	Office	, , I ,	1 1 1 1	Fax	1 1
. Mc	obile			Email			
I wish to receive updates via s		al Communication	ail Communication		(Please ✓) Frequen	cy Daily Weekly	Monthly
e option is not given specific	ally by the unit holder, the AMC will send the atement in physical copy please tick at the a	account statement, annual re	port & other communication by em		given by the unit holder	r in the application form. In ca	se the investo
licable only for email accoun	t statements.	opropriate place in the applica	1	· ·	uling the account statem	ient. The frequency mentioned	above is
me of the Second Appli		_	Name of the Thi	rd Applicant 🔲		's. 🗌	
	FIRST NAM	E		FIR	S T N	A M E	
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6. INVESTMENT DETAILS: Regular Investmen	s (W.e.f. August 1, 2013 only CTS	2010 standard cheques shall be a	cceptable.) (Third party cheques are not allowed)
The Cheque/DD should be drawn favouring "ING Liquid	Fund"		
Cheque/DD No Ch	eque/DD Date	Account Type S	B ☐ CA ☐ NRE ☐ NRO ☐ FCNR
DD Amount Rs. a)D) charges Rs. b)		
(Words)	,		Branch
I/We undertake that the detail of the payment instrument me The AMC reserves the right to reject the application in case	ntioned above pertain to my/our own bank of third party cheque. Cheque to be drawn	account in my/our name and is not a third	d party cheque except guardian in case of minor.
7. SWITCH REQUEST TO ING LIQUID FUND (Se	per Institutional Plan - Growth O	otion)	
From Scheme:	Plan	Through Distribu	utor Direct ^A Option:
Amount (Rs. in figures):	Amount (Rs. in words):		
Units	All units ^ Please tick Dir SID / Addendum	ect if investing directly with the fund. Also ind for default option.	dicate direct in the ARN column of the application forms. Please read
8. ZOOM INVESTMENT PAC (ZIP) {Please fil	a seperate application form to	register individual ZIP transac	etions}
Total investment amount to be transferred from ING I	iquid Fund (Super Institutional Plan	·Growth Option):	
In Figures: Rs.	In Words: Rs.	, ,	
ING Core Equity Fund		Gilt Fund Provident Fund Dynamic Pla	ING 5 Star Multi-Manager FoF Scheme
To Scheme (Please tick only one ☐ ING Tax Savings Fund^		Income Fund	☐ ING 9 star Multi-Manager For Scheme
scheme from alongside) ING Large Cap Equity Fund	☐ ING Dividend Yield Fund ☐ ING	Short Term Income Fund	☐ ING Asset Allocator Multi-Manager FoF Scheme
Choice of Option for "To Scheme"	☐ Growth* ☐ Th	** Please tick Direct if i	istributors if investments are routed through Distributors. nvesting directly with the fund. Also indicate direct in the ARN column of the se read SID / Addendum for default option.
In case of "Dividend Option" please tick any one	Dividend Reinvest		<u> </u>
Daily Transfer Amount (Rs.) in "To Scheme"	99 199 499	☐ 999 ☐ 1999 ☐ 499	
Other than ING Tax Savings Fund	**Please note: You may specify any other a	mount to be transferred daily such that the	minimum transfer amount cannot be below Rs. 99/
^Daily Transfer Amount (Rs.) In ING Tax Savings Fund	☐ 500 ☐ 1000 ☐ 1500	☐ 2000 ☐ Other***	
	***Please note: You may specify any other has to be in multiples of Rs.500/- thereafter	amount to be transferred daily such that the	e minimum transfer amount cannot be below Rs. 500/- and *Defaul
9. E-MAIL COMMUNICATION (Please ✓)	·		
a) I/We wish to receive the Account Statement via e-mail instead	nd of physical document: Yes N	<u> </u>	
b) If yes, please specify the frequency: Daily Weel			
Please note e-statements will be send to the ID provided under	•		
•	**	Accounts Statement as mandated in the SE	EBI regulations. It is the responsibility of the investor to inform the AM
incase of change in e-mail id. Non-receipt of e-mails due to such	h change or technical reason is not the liab	lity of the AMC.	221 regulations. It is the responsibility of the investor to inform the five
10. NOMINATION DETAILS (For nomination	facility please refer page no. 6	6)	
11. DECLARATIONS & SIGNATURE(S)			
I/We have read and understood the contents of the Scheme Inform			
allotment/purchase of units in the 'To Scheme' (as defined in the "ZIP I/We here declare that I/We are authorised to make this investment in t	ne above mentioned 'To Scheme' and this transfe	r does not involve and is not designed for the	First / Sole Applicant
purpose of any contravention or evasion of any Act, Rules, Regulation Anti Corruption Act or any other applicable laws enacted by the Govern			Guardian/
not received nor been induced by any rebate or gifts, directly or indire proofs/documents that may be required for the purpose of compliance	ctly, in making this investment. I hereby agree to	provide the AMC with necessary additional	FUA
am/We are Non-resident of Indian Nationality/Origin and I/We hereb	confirm that the funds for subscription have be		Second
banking channels or from my/our Non-resident External / Ordinary Acc I/We hereby declare that I /We am / are authorised to make this investi		is through legitimate sources only and does	Applicant/ POA
not involve and is not designed for the purpose of any contravention of authority in India. Further I/We are declare that, I/We are not involved	r evasion of any Act, Rules, Regulations, Notifica	itions or Directions issued by any regulatory	
beneficial owner (holding>25% of the shares/voting rights) are not link financing activity.			Third Applicant/
I hereby agree and undertake to pay a transaction charge of Rs.100/-			POA
mutual fund) per subscription of Rs. 10000/- & above and that such trar the distributor; and the balance shall be invested. I further acknowledge	saction charge, if any, shall be deducted by the A e that in case of SIP, such transaction charge sh	MC from the subscription amount and paid to all be applicable only if the total commitment	Date:
through SIP amounts to Rs. 10,000/- &above and in such cases the investments).	transaction charge shall be recovered in 4 ins	, ,,	The ARN holder has disclosed to me/us all the commissions (in the form of tr.

investments).

The ARN holder has disclosed to meius all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of use for the same transaction date (Net Asset Value (NAV) applicability date, then all such multiple applications will be aggregated and will be considered as a single transaction for considering NAV applicability 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.

805/806, Windsor, Off C.S.T Road, Kalina, Santacruz (E), Mumbai 400 098.

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

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



SIP INVESTMENT FORM

1. AGENT INFORMATION					2. EXISTING	UNIT HOLDER	OFFICE USE ONLY
oker Code / Name (AMFI registered	members only) Sub Broker Code):	Employee Unique Identification Number	In case left blank,	Folio No.		Receipt Date / Time
Code:	ARN of Sub Brok		(EUIN)	tick below confirmation			
Ve hereby confirm that the EUIN box ha notwithstanding the advice of in-appro	s been intentionally left blank by me priateness, if any, provided by the e	lus as this is an "executi mployee/relationship m	ion-only" transaction witho anager/sales person of the	ut any interaction or advice by distributor and the distributor	y the employee/rela has not charged ar	tionship manager/sa y advisory fees on t	ales person of the above distribute his transaction.
Sole		Second			Third		
cant/ MAI	NDATORY	Applicant	MANDAT	ORY	Applicant	MA	NDATORY
ont commission shall be paid directly be investor's assessment of various fac			New Investor (Investi	ng first time in Mutual Fund	d) 🗌 Existing	Investor	
UNIT HOLDER INFORMATIO		by the distributor.		ng mat time m wataan and	1) LAISTING	111163101	
ne of First / Sole Applicant*		☐ Mr. ☐ Ms.	☐ M/s.			1 1	Date of Birth
F I R S T Mobile	N A M E		L A S T	N A M E Email		D) M M Y Y Y Y
				2			
I wish to receive updates via sms on my mo e option is not given specifically by the unit ho	· · · · · · · · · · · · · · · · · · ·		mail Communication er communication by email, if	the email address is given by the	. ,		aily Weekly Monthly ne investor wants to receive the Accou
tement in physical copy please tick at the app	ropriate place in the application form. Or	n request, the AMC will cha		ccount statement. The frequency			il account statements.
N/PEKRN & KYC Mandatory* ease provided attested PAN/PEKRN car		Sole Applicant*		Second Applicant*		1	Third Applicant*
closed (✓)		edgment attached	Attested	☐ KYC		Attested	KYC
REGISTRATION I wish to re	egister the following SIP		PAN/PEKRN Ca	ard Acknowledgment	attached	PAN/PEKRN Card	Acknowledgment attache
CANCELLATION I wish to c	ancel my SIP		<u> </u>				
SIP TRANSACTION DETAILS	SIP MICRO SIP						rect if investing directly with the
eme			Plan				ate direct in the ARN column of forms. Please read SID /
on (Please ✓) ☐ Growth* ☐	Dividend Through Distr	ibutor Direct*	Sub Option (Please ✓)	O Payout O Re-inv	estment*	Addendum for	
Date 1st 10th 15th 27	th		SIP Period	MMYYY	To M	MIYIYIYI	Υ
Amount (per installment):			Frequency	☐ Monthly ☐	Quarterly (Jan,	Apr., July, Oct)	* Default Option
FIRST CHEQUE DETAILS					, ,	, , , , ,	
eque Amount			Account Typ	e 🗌 Savings 🔲 Cu	ırrent NRE	□ NRO [FCNR Others
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☐ ID card issued to employees of scheduled commercial / state / district co-operative banks.
Senior citizen / Freedom fighter ID card issued by government.
Cards issued by universities / deemed universities or institutes under statues like ICAI, ICWA,
ICSI.
 Permanent retirement account no. (PRAN) card issued to new pension system (NPS) subscribers by CRA (NSDL).
Any other photo ID card issued by central government / state governments / municipal authorities / government organisations like ESIC / EPFO.
KYC Acknowledgment

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/PEKRN details and enclose a photocopy of the PAN/PEKRN proof attested for all applicants including POA holder. In case of a minor, please furnish PAN/PEKRN details and proof of PAN/PEKRN 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 in monthly & Rs. 1500/- in Quarterly & in multiples of Rs. 500 thereafter)
Minimum Period	6 cheques for monthly and 4 cheques for quarterly
Default Period	If the period is not mentioned, the default period will be for 3 years
Load	As per scheme structure.

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

SIP Auto Debit - Terms and Conditions

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

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

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

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

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

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

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

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

DECLARATION AND SIGNATURES

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

I hereby agree that AMC shall in case where multiple purchase / additional purchase / switch-in transactions aggregating to Rs. 2 lakh or more are submitted by me / us for the same transaction date /Net Asset Value (NAV) applicability date, then all such multiple applications will be aggregated and will be considered as a single transaction for considering NAV applicability date

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), ING Vysya Bank, IndusInd 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), ING Vysya Bank, IndusInd 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), ING Vysya Bank, IndusInd 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), ING Vysya Bank, IndusInd 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), ING Vysya Bank, IndusInd 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), ING Vysya Bank, IndusInd 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), ING Vysya Bank, IndusInd 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), ING Vysya Bank, IndusInd Bank (Please fill between 13-16 Digit Bank Account Numbers Only), ING Vysya Bank (Please fill between 13-16 Digit Bank Account Numbers Only), ING Vysya Bank (Please fill between 13-16 Digit Bank Account Numbers Only), ING Vysya Bank (Please fill between 13-16 Digit Bank Account Numbers Only), ING Vysya Bank (Please fill between 13-16 Digit Bank Account Numbers Only), ING Vysya Bank (Please fill between 13-16 Digit Bank Account Numbers Only), ING Vysya Bank (Please fill between 13-16 Digit Bank (Please fill between 13-16 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 E	CS LOCATIONS			
Delhi	Dehradun	Surat	Gwalior	Mangalore	Chennai	Coimbatore	Haldia
Ludhiana	Gorakhpur	Mumbai	Jabalpur	Udipi	Pondicherry	Kolkata	Asansol
Amritsar	Agra	Goa	Raipur	Hubli	Trichy	Bardhaman	Cuttack
Jalandhar	Jaipur	Pune	Hyderabad	Gadag	Madurai	Durgapur	Raichur
Chandigarh	Bhilwara	Sholapur	Tirupati	Bijapur	Salem	Siliguri	Bikaner
Shimla	Udaipur	Kolhapur	Vijaywada	Belgaum	Erode	Bhubaneshwar	Gangtok
Jammu	Jodhpur	Nasik	Nellore	Davangere	Thirupur	Guwahati	Dargeeling
Kanpur	Rajkot	Aurangabad	Vizag	Shimoga	Calicut	Patna	Anand
Allahabad	Jamnagar	Nagpur	Kakinada	Tumkur	Trichur	Dhanbad	Bhavnagar
Varanasi	Ahmedabad	Indore	Bangalore	Mandya	Cochin	Jamshedpur	Kota
Lucknow	Baroda	Bhopal	Mysore	Gulbarga	Trivandrum	Ranchi	Tirunelveli

ING Investment Management (India) Pvt. Ltd.

805/806, Windsor, Off C.S.T Road, Kalina, Santacruz (E), Mumbai 400 098.

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

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



SIP INVESTMENT FORM

1. AGENT INFO	PITAL LETTERS. RMATION					2. EXISTING U	JNIT HOLDER	OFFICE USE ONLY
Broker Code / Name		embers only) Sub Broker Cod	le:	Employee Unique	In case left blank,	Folio No.	-	Receipt Date / Time
RN Code:		ARN of Sub Bro		Identification Number (EUIN)	tick below confirmation			
I/We hereby confirm the or notwithstanding the	nat the EUIN box has be advice of in-appropr	been intentionally left blank by m riateness, if any, provided by the	e/us as this is an "execu employee/relationship r	ition-only" transaction with manager/sales person of the	out any interaction or advice by distributor and the distributor	y the employee/relati has not charged any	ionship manager/sa advisory fees on th	es person of the above distribu is transaction.
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Please provided atteste inclosed (🗸)	ed PAN/PEKRN card o	copy)	wledgment attached	Attested	KYC		Attested	KYC
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heque Date	DIDIMIMI	YIYIY		Bank Branc	n [
V.e.f. August 1, 20	13 only CTS 201	0 standard cheques sha	I be acceptable.)	Branch City				
B. BANK ACCOU	NT DETAILS FO	R AUTO DEBIT (Mandat	ory)					
lame of 1st Account H	older							
lame of 2nd Account I	-lolder							
Name of 3rd Account F	lolder							
lank Name:		1 1			Branch Name:			
Bank City:		Account No.:						
Digit MICR Code:			leaf from a	ovide a copy of cancelled c an ECS/Direct Debit eligible		unt Type 🔲 Savi	ings Current	☐ NRE ☐ NRO ☐ FC
9. DECLARATION		MICR code next to Cheque nun	iber)					
		express my willingness to make payments ref	erred above to debit my/our accour	nt directly or through participation in ECS	. If the transaction is delayed or not effected	at all for reasons of incomple	te or incorrect information. I/N	We would not hold the user institution respons
We have not received nor have bee being recommended to me/us. I cor ereby agree and undertake to pay a d the balance shall be invested. I fu	, about any changes in my bain n induced by any rebate or gifts nfirm I do not have any existing I a transaction charge of Rs.100/ rther acknowledge that in case	is account. In we have read and agreed to the te s directly or indirectly in making these investme Micro SIPs which together with the current app I- (in case of existing investors of the mutual ful e of SIP, such transaction charge shall be applic	rnts. The ARN holder has disclosed lication will result in aggregate invend) or Rs.150/- (in case of new inve- able only if the total commitment the	Inteal. It ome/us all the commissions (in the for setments exceeding Rs. 50,000/- in a fir stors of the mutual fund) per subscriptio rough SIP amounts to Rs. 10,000/- &ab	m of trail commission or any other mode), pa ancial year or rolling period of 12 months. n of Rs. 10000/- & above and that such trans ove and in such cases the transaction charg	yable to him for the different of action charge, if any, shall be a shall be recovered in 4 insta	competing Schemes of various deducted by the AMC from the Illments. (Not applicable in ca	s Mutual Funds from amongst which the Sch e subscription amount and paid to the distrib se of direct investments).
Signature (s	s)							
(as in bank record	ds) ×	-4/0-1-11-14 b-14 / O4:-		×	d Halik baldan		×	hind I lait haldan
he ARN holder has disclosed t		st/Sole Unit holder / Guardian ons (in the form of trail commission or a			d Unit holder nes of various Mutual Funds from am	ongst which the Scheme		hird Unit holder o me/us.
10. BANKER'S A	TTESTATION (F	or bank use only)						
			Account Nu	mber	Signature of a	uthorised Official	from Bank (Banl	stamp and date)
Certified that the signathe Details of Bank ac	TON OF THE BA	ANK ACCOUNT HOLDER	? (To be filled and	signed by investors				
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☐ ID card issued to employees of scheduled commercial / state / district co-operative banks.
Senior citizen / Freedom fighter ID card issued by government.
Cards issued by universities / deemed universities or institutes under statues like ICAI, ICWA,
ICSI.
 Permanent retirement account no. (PRAN) card issued to new pension system (NPS) subscribers by CRA (NSDL).
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KYC Acknowledgment

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

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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 in monthly & Rs. 1500/- in Quarterly & in multiples of Rs. 500 thereafter)
Minimum Period	6 cheques for monthly and 4 cheques for quarterly
Default Period	If the period is not mentioned, the default period will be for 3 years
Load	As per scheme structure.

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

SIP Auto Debit - Terms and Conditions

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

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

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

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

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

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

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

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

DECLARATION AND SIGNATURES

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

I hereby agree that AMC shall in case where multiple purchase / additional purchase / switch-in transactions aggregating to Rs. 2 lakh or more are submitted by me / us for the same transaction date /Net Asset Value (NAV) applicability date, then all such multiple applications will be aggregated and will be considered as a single transaction for considering NAV applicability date.

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), Vinion Bank Of India (Please fill 15 Digit Bank Account Numbers Only) State Bank of India, Citi Bank, Corporation Bank

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

ING Investment Management (India) Pvt. Ltd.

805/806, 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

	NFORMATION					2. EXISTING U	NIT HOLDER	OFFICE USE ONLY
	Name (AMFI registered m			Employee Unique Identification Number	In case left blank,	Folio No.		Receipt Date / Time
N Code:	Come the state of FIRM to contract	ARN of Sub Bro		(EUIN)	tick below confirmation] 		leannean afthe above distallent
or notwithstand	ling the advice of in-approp	been intentionally left blank by m riateness, if any, provided by the	e/us as this is an "execut employee/relationship m	anager/sales person of the	distributor and the distributor	r has not charged any	advisory fees on th	ies person of the above distribut is transaction.
:/ Sole licant/ rdian	MAN	DATORY	Second Applicant	MANDA	ORY	Third Applicant	MAI	NDATORY
		the investor to the AMFI register ors including the service rendere		New Investor (Invest	ng first time in Mutual Fund	d) 🔲 Existing In	vestor	
	DER INFORMATION		a by the distributor.		ng mot amo m wataan an	z) Lxioting in	1700101	
me of First / S	Sole Applicant*	N A M F	☐ Mr. ☐ Ms.		N A N F		I In . r	Date of Birth
	F I R S T Mobile	N A M E		L A S T	N A M E Email		DL) <u> M M Y Y Y </u>
Luish ta sassius		Bhysical	Communication	Email Communication			Fraguenay 🗖 D	aily
ne option is not giv		der, the AMC will send the account sta	atement, annual report & oti	ner communication by email, if		unit holder in the applic	ation form. In case the	e investor wants to receive the Acco
		priate place in the application form. C		ange the mode of sending the a		mentioned above is ap		
	KYC Mandatory* attested PAN/PEKRN card		Sole Applicant*		Second Applicant*			Third Applicant*
closed (✓)	Attested PAN	Card KYC Acknow	ledgment attached	Attested	KYC		ttested	KYC
REGISTRA	ATION I wish to reg	gister the following SIP		PAN/PEKRN C	ard Acknowledgment	attached P	AN/PEKRN Card	Acknowledgment attach
CANCELL	ATION I wish to car	ncel my SIP						
SIP TRANS	SACTION DETAILS	☐ SIP ☐ MICRO SIF)					ect if investing directly with the ate direct in the ARN column of
heme				Plan			the application f	orms. Please read SID /
tion (Please 🗸	´)	Dividend Through Dist	ributor Direct*	Sub Option (Please ✓)	Payout Re-inv	1 1	Addendum for d	erauit option.
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.e.f. August 1	1, 2013 only CTS 201	0 standard cheques shal	l be acceptable.)	Branch City				
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ame of 1st Acco	ount Holder							
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DECLARA	(This is 9 digit	MICR code next to Cheque num	ber)					
e hereby declare that the	particulars given above are correct and	d express my willingness to make payments refe	rred 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	e or incorrect information. I/N	We would not hold the user institution responsi
Ve have not received nor heing recommended to me	have been induced by any rebate or gift e/us. I confirm I do not have any existing	nk account. I/We have read and agreed to the ter is directly or indirectly in making these investme; Micro SIPs which together with the current app N- (in case of existing investors of the mutual fun e of SIP, such transaction charge shall be applice	nts. The ARN holder has disclosed ication will result in aggregate investigation.	to me/us all the commissions (in the form streets exceeding Rs. 50,000/- in a fin.	n of trail commission or any other mode), particle year or rolling period of 12 months.	ayable to him for the different co	ompeting Schemes of various	is Mutual Funds from amongst which the Sche
reby agree and undertaki I the balance shall be inve	e to pay a transaction charge of Rs. 100 ested. I further acknowledge that in case	ir- (in case of existing investors of the mutual fun e of SIP, such transaction charge shall be applica-	a) or Rs. 150/- (in case of new inves able only if the total commitment thr	ough SIP amounts to Rs. 10,000/- &abo	or Rs. 10000/- & above and that such trans ve and in such cases the transaction charg	e shall be recovered in 4 install	ments. (Not applicable in ca	se of direct investments).
Signatur	re (s)							
(as in bank r	records) ×	rst/Sole Unit holder / Guardiar		Secon	d Unit holder		X	hird Unit holder
	closed to me/us all the commission	ons (in the form of trail commission or an	y other mode), payable to him	for the different competing Scher	nes of various Mutual Funds from am	ongst which the Scheme i		
10. BANKER	R'S ATTESTATION (F	or bank use only)						
	signature of account ho ink account are correct a		Account Nun	nber	Signature of a	uthorised Official	from Bank (Banl	k stamp and date)
1. AUTHOR	RISATION OF THE BA	ANK ACCOUNT HOLDER	(To be filled and	signed by investors)				
, The Branch M	Manager		•					
ank			Branch				Date D	DIMIMIYIYIYI
	rification for A/c. No.							
		d for making payment towards n						
•	I/We have signed and endo	rsed the Mandate Form. Further, I		ive (the bearer of this reques	t) to get the above Mandate ve	rified. Mandate verifica Third	ation charges, if any,	may be charged to my/our acco
nanking you, ours sincerely	Unit holder /		Unit			Unit	_	
- ,	Guardian		holo	der X		holder	X	
NT.	ACKA	NOWLEDGEMENT SLIP	יו מוס	NVESTMENT I	—————			
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☐ ID card issued to employees of scheduled commercial / state / district co-operative banks.
Senior citizen / Freedom fighter ID card issued by government.
Cards issued by universities / deemed universities or institutes under statues like ICAI, ICWA,
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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.

I hereby agree that AMC shall in case where multiple purchase / additional purchase / switch-in transactions aggregating to Rs. 2 lakh or more are submitted by me / us for the same transaction date /Net Asset Value (NAV) applicability date, then all such multiple applications will be aggregated and will be considered as a single transaction for considering NAV applicability date.

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), Vinion Bank Of India (Please fill 15 Digit Bank Account Numbers Only) State Bank of India, Citi Bank, Corporation Bank

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

ING Investment Management (India) Pvt. Ltd.

805/806, 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

TO BE FILLED IN CAPITAL LETTER:	S. This form should be submitted along wit	INVESTIVIENT FUR th the Common Application form. Ple		y, before filling up the application form. A	.ll Columns marked * are mandato
1. AGENT INFORMATION				2. EXISTING UNIT HOLDER	OFFICE USE ONLY
Broker Code / Name (AMFI registere ARN Code:	d members only) Sub Broker Code: ARN of Sub Broker:	Employee Unique Identification Number	er ln case left blank, et tick below confirmation	Folio No.	Receipt Date / Time
	as been intentionally left blank by me/us as this ropriateness, if any, provided by the employee/r	(EUIN) s is an "execution-only" transaction wi			ales person of the above distribu
or notwithstanding the advice of in-app			he distributor and the distributor		nis transaction.
	NDATORY Second Applica		ATORY	Third MA	NDATORY
	by the investor to the AMFI registered Distribut ctors including the service rendered by the dis		esting first time in Mutual Fund	d) Existing Investor	
3. UNIT HOLDER INFORMATION		stributor. I New IIIVestor (IIIVe	sting mat time in Mutual I und	a) Laisting investor	
lame of First / Sole Applicant*	☐ Mr.	☐ Ms. ☐ M/s.			Date of Birth
F I R S Mobile	T N A M E	L A S T	N A M E Email	D	D [M [M [Y [Y [Y [
I wish to receive updates via sms on my r	L L	ation Email Communication		(Please Z) Frequency \(\sqrt{\sq}}\sqrt{\sq}}}}}}}}}}}}}}}}}}}}}}}}}}}}}}}}}}}}	Daily Weekly Monthly
f the option is not given specifically by the unit	holder, the AMC will send the account statement, ann propriate place in the application form. On request, the	nual report & other communication by email		unit holder in the application form. In case t	he investor wants to receive the Acco
PAN/PEKRN & KYC Mandatory*	First / Sole Appl		Second Applicant*	I I	Third Applicant*
Please provided attested PAN/PEKRN ca	ard copy)				
Attested PA 4. REGISTRATION □ I wish to		attached Attested PAN/PEKRN	KYC Card Acknowledgment	Attested PAN/PEKRN Card	KYC Acknowledgment attach
	register the following SIP cancel my SIP				
6. SIP TRANSACTION DETAILS	·			* Please tick D	irect if investing directly with the
cheme) L SIF L MICKO SIF	Plan		fund. Also indic	cate direct in the ARN column of forms. Please read SID /
orionic [Please ✓) ☐ Growth*	Dividend Through Distributor	Direct* Sub Option (Please ✓) O Payout O Re-inv	Add of the	
IP Date 1st 10th 15th 2	· ·	SIP Perio	d M_M_Y_Y_Y_	Y To MIMIXIXI	Υ
IP Amount (per installment):		Frequen	cy Monthly	Quarterly (Jan, Apr, July, Oct)	* Default Opt
7. FIRST CHEQUE DETAILS		·			
heque Amount		Account T	ype 🗌 Savings 🔲 Cu	urrent NRE NRO	FCNR Others
heque Number		Bank Nam	ne		
heque Date DIDIMI	MIYIYIYI	Bank Brar	nch		
	2010 standard cheques shall be acce	eptable.) Branch Ci	ty		
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.:				
Digit MICR Code:		Please provide a copy of cancelled leaf from an ECS/Direct Debit eligib		unt Type Savings Current	□ NRE □ NRO □ FCN
9. DECLARATIONS & SIGNAT	igit MICR code next to Cheque number) URE(S)				
We hereby declare that the particulars given above are correct	t and express my willingness to make payments referred above to de	ebit my/our account directly or through participation in E ons mentioned overleaf.	CS. If the transaction is delayed or not effected	at all for reasons of incomplete or incorrect information.	/We would not hold the user institution responsi
We have not received nor have been induced by any rebate of being recommended to me/us. I confirm I do not have any exinereby agree and undertake to pay a transaction charge of Rs	or gifts directly or indirectly in making these investments. The ARN ho sting Micro SIPs which together with the current application will resul 1.00/- (in case of existing investors of the mutual fund) or Rs. 150/- (in case of SIP, such transaction charge shall be applicable only if the to	Ider has disclosed to me/us all the commissions (in the It in aggregate investments exceeding Rs. 50,000/- in a case of new investors of the mutual fund) per subscri	form of trail commission or any other mode), pa a financial year or rolling period of 12 months. btion of Rs. 10000/- & above and that such trans	ayable to him for the different competing Schemes of vari saction charge, if any, shall be deducted by the AMC from	ous Mutual Funds from amongst which the Schottes subscription amount and paid to the distribu
nd the balance shall be invested. I further acknowledge that in	case of SIP, such transaction charge shall be applicable only if the to	stal commitment through SIP amounts to Rs. 10,000/- 8	above and in such cases the transaction charg	e shall be recovered in 4 installments. (Not applicable in o	ase of direct investments).
Signature (s)		×		×	
(as iii balik records)	First/Sole Unit holder / Guardian	Sec	ond Unit holder		Third Unit holder
10. BANKER'S ATTESTATION	(For bank use only)), payable to him for the different competing Sc	hemes of various Mutual Funds from am	nongst which the Scheme is being recommended	to me/us.
		ccount Number	Cirmeture of a	with aviered Official from Bonk (Bon	ok atoms and data)
Certified that the signature of account the Details of Bank account are corre	noider and	ccount Number	Signature of a	uthorised Official from Bank (Bar	ik Stamp and date)
	BANK ACCOUNT HOLDER (To be f	filled and signed by investor	e)		
To, The Branch Manager	DAME AGGOSTI HOLDER (10 BC 1	inca and signed by investor	5)		
Bank Bank		Branch		Date	DI DI MI MI YI YI YI
Sub: Mandate verification for A/c. No.			1 1		
	tered for making payment towards my investme	ents in ING Mutual Fund by debit to r	ny /our above account directly o	r through ECS (Debit Clearing). I/We h	ereby authorize you to honour s
payments for which I/We have signed and er	ndorsed the Mandate Form. Further, I authorize m				
Yours sincerely Unit holder /		Unit		Unit	
Guardian		holder X		holder X	
NG D AC	KNOWLEDGEMENT SLIP	SIP INVESTMENT	FORM		
	(To be filled in by the investor)	OII IIIVEOIMENI	i Vitin	Application No.: S	
Received from Mr./Mrs./Ms			an application fo	or Systematic Investment Plan	
Folio No.:	SIP	Details		/ Direct Debit	OFFICIAL Collection Centre's Stamp & Receip
Scheme Name:	Cheque No. L , , , , , ,	Cheque Date	Bank Name:		Date & Time
	SIP Amount (per installment)		Account No :		
Option:	SIP Date 1 st 10 th 15 th 27 th		il		
Sub-Option:	SIP Period M M Y Y Y			Savings Current NRE	Allotment is subject to
Please retain this slip duly acknowledge	d by the Official Acceptance Point till you reco	eive your Account Statement.		NRO FCNR	realisation of ECS Installment

☐ ID card issued to employees of scheduled commercial / state / district co-operative banks.
Senior citizen / Freedom fighter ID card issued by government.
Cards issued by universities / deemed universities or institutes under statues like ICAI, ICWA,
ICSI.
 Permanent retirement account no. (PRAN) card issued to new pension system (NPS) subscribers by CRA (NSDL).
Any other photo ID card issued by central government / state governments / municipal authorities / government organisations like ESIC / EPFO.
KYC Acknowledgment

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/PEKRN details and enclose a photocopy of the PAN/PEKRN proof attested for all applicants including POA holder. In case of a minor, please furnish PAN/PEKRN details and proof of PAN/PEKRN of the Guardian. KYCAcknowledgment 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 in monthly & Rs. 1500/- in Quarterly & in multiples of Rs. 500 thereafter)
Minimum Period	6 cheques for monthly and 4 cheques for quarterly
Default Period	If the period is not mentioned, the default period will be for 3 years
Load	As per scheme structure.

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

SIP Auto Debit - Terms and Conditions

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

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

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

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

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

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

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COMMON TRANSACTION FORM (For Existing Investors) Please use a separate form for each transaction

Broker Code / Name (AMFI	* * * * * * * * * * * * * * * * * * * *		Employee Unique In case left bla Identification Number tick below confin		Receipt Date / Time
ARN Code:	ARN of Sub Br		(EUIN)		
or notwithstanding the advice	of in-appropriateness, if any, provided by th	me/us as this is an "executio le employee/relationship mar	n-only" transaction without any interaction or a nager/sales person of the distributor and the dis	dvice by the employee/relati tributor has not charged any	ionship manager/sales person of the above distribut y advisory fees on this transaction.
First / Sole Applicant/ Guardian	MANDATORY	Second Applicant	MANDATORY	Third Applicant	MANDATORY
	d directly by the investor to the AMFI registe various factors including the service render		New Investor (Investing first time in Mut	ual Fund)	Investor
3. UNIT HOLDERS DE	ETAILS (Mandatory)				
ame of First / Sole Appli	cant*	☐ Mr. ☐ Ms.	☐ M/s.		
FIRST	N A M E	L	A S T N A M E		
4. PAN/PEKRN / KYC	DETAILS (Compulsory for all applicants. K	Kindly attach attested copy of t	he PAN/PEKRN card) (Refer instructions)		
AN/PEKRN & KYC Mandat	ory * First / Sole App	licant*	Second Applicant*		Third Applicant*
ease provided attested N/PEKRN card copy)					
closed (✓)	Attested PAN Card		Attested PAN Card		Attested PAN Card
1	☐ KYC Acknowledgment	attached	KYC Acknowledgment attach	ed	KYC Acknowledgment attached
heme Name					
an / Option / Sub Option				* PI	
oice of Option: Growth	Option Dividend Option Page	yout O Reinvestment	Plan/Mode: Through Distributor Direction	ect* direct in the Af	irect if investing directly with the fund. Also indic RN column of the application forms. D / Addendum for default option.
	ANY ONE TRANSACTION FROM	M THE BELOW MEN	TIONED OPTION		
ADDITIONAL PURCH		ı	l		
eque/DD Amt.:	DD Char	ges:	Total Amount/Cheque Amo	unt (in tigures):	
ount (in words):	1		1 1		
eque/DD No.:	Cheque [Date:	Bank:		Branch:
olication in case of third party ch	e payment instrument mentioned above per eque. Cheque to be drawn in favour of the 0 standard cheques shall be acceptable.		ount in my/our name and is not a third party cho	eque except guardian in case	e of minor. The AMC reserves the right to reject the
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REDEMPTION All units OR No. of units or change of Bank Mandank Name: anch Address: count Number: SWITCH Scheme Name an / Option / Sub Option All units OR No. of units or change of Bank Mandank Name: count Number: SWITCH SCHEME Name an / Option / Sub Option All units OR No. of units or No.	eque. Cheque to be drawn in favour of the control of standard cheques shall be acceptable. Inits	ovailable. DR Fixed Units Y Y Y Sknowledgment S	City: City: OR Amount (Rs in figures Accounts) Application/Folio No Application/Folio No	Pinco nt Type: Savings Withdrawal fro	de:
All units OR No. of units of Bank Mandank Name: anch Address: anch Address: anch Address: brown No. of units OR No. of un	eque. Cheque to be drawn in favour of the control of standard cheques shall be acceptable. Inits	DR Fixed Units Cknowledgment S Drawn on	City: City: OR Amount (Rs in figures Accounts) Application/Folio No Cheque Amount (Rs.)	Pinco nt Type: Savings Withdrawal fro	de:



SYSTEMATIC TRANSFER PLAN To Scheme Name Plan / Option / Sub Option Transfer option Withdrawal frequency (Please ✓) ☐ Monthly ☐ Quarterly (Jan/Apr/July/Oct) (Please 🗸) To MIMIYIYIYIY Period: From **Dates:** □ 1st □ 10th □ 15th □ 27th Systematic Transfer Amount: Amount in words CHANGE OF ADDRESS (Incase if the Folio is KYC compliant, please submit change of address to CVL) PIN CODE District State Residence Office Telephone 7. E-MAIL COMMUNICATION Registration Cancellation □ Change in Email ID Email ID: I wish to receive documents via email. (Ple ase ✓) Physical Communication Email Communication 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 First / Sole Applicant Guardian/ POA 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 authorise to enter into this transactions for and on behalf of the Second Applicant/ POA 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 ✓) Third 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 myl our NRE/FCNRAccount. Applicant/ POA 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.

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

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). I hereby agree that AMC shall in case where multiple purchase / additional purchase / switch-in transactions aggregating to Rs. 2 lakh or more are submitted by me / us for the same transaction date /Net Asset Value (NAV) applicability date, then all such multiple applications will be aggregated and will be considered

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 multual fund) per subscription of Rs. 10000/- & above and that such transaction charge, if any, shall be deducted by the AMC from the subscription amount

as a single transaction for considering NAV applicability 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.

805/806, 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



NOMINATION FORM

UNIT HOLDER INFORMATION	d overleaf, before filling up the nomination form. OFFICE USE ONLY
olio No./Application No.	Receipt Date / Time
UNIT HOLDERS DETAILS (Mandatory)	
ne of First / Sole Applicant Mr. Ms. Ms.	l/s.
	T
NOMINATION	
/e, (1)	(2)
	hereby nominate/cancel* the following persons more particularly described hereunder made
me / us on the day of in	respect of the units bearing Folio No./Application No.
e 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.
rike out which is not applicable)	
ame and address of the First Nominee Relationship	To be furnished in case nominee is a Minor
ame — Percentage (of Allocatio	
Idress —	Address of Counties
Signature of Nominee	Address of Guardian
N/PEKRN No.	PAN/PEKRN NO.
ate of Birth D D M M Y Y Y Y	Relationship with the nominee:
ank Account Details of the First Nominee	Branch
ame of the Bank	Breach Address
ecount No.	J MOD O A A
count Type Savings Current NRE NRO	NEET O. I.
TGS Code	NEFT Code
ame and address of the Second Nominee Relationship Percentage (To be furnished in case nominee is a Minor
mmeof Allocatio	
Iddress —	Address of Guardian
Signature of Nominee	PAN/PEKRN No. Signature of Nominee
N/PEKRN No.	Relationship with the nominee:
ate of Birth D D M M Y Y Y Y	
ank Account Details of the Second Nominee	
ame of the Bank	Branch City
ecount No.	Branch Address
count Type Savings Current NRE NRO	MICR Code
rgs Code	NEFT Code
ame and address of the Third Nominee Relationship	To be furnished in case nominee is a Minor
Percentage (%)
me of Allocatio	n Name of Guardian
uress —	Address of Guardian
N/PEKRN No. Signature of Nominee	PAN/PEKRN No. Signature of Nominee
	Relationship with the nominee:
ate of Birth D D M M Y Y Y Y	
ank Account Details of the Third Nominee	
ame of the Bank	Branch City City
count No.	Branch Address
count Type Savings Current NRE NRO	MICR Code
rgs Code	NEFT Code
GNATURE(S)	
	Applicant Third Applicant
Sola/First Applicant/Quardies	COUNTAIN LINE LINE ADDITION TO THE COUNTAIN THE COUNTAIN TO THE COUNTAIN THE COUNTAIN TO THE COUNTAIN
Sole/First Applicant/Guardian Second A	
Sole/First Applicant/Guardian Second A Acknowledgment Slip (To	
Acknowledgment Slip (To	pe filled in by the investor) OFFICIAL
Acknowledgment Slip (To	pe filled in by the investor) or filled in by the investor) or (India) Pvt. Ltd. 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, FIIs and holders of POA cannot nominate. A minor cannot nominate.
- 7. Non individuals including a company, body corporate, PSU, AOP, BOI, Society, Trust, Partnership Firm, Karta of HUF, Banks, FIIs and holders of POA cannot be a nominee. A minor can be nominated and in that event the name, address and PAN/PEKRN number of the guardian of the minor nominee shall be provided by the Unit holder. If no guardian is provided, nomination of minor will be invalid. A NRI can be nominee subject to the exchange controls in force from time to time.
- 8. Nomination in respect of the Units stands rescinded upon the redemption of Units.
- 9. Transfer of Units / payments to the nominee(s) shall be valid and effectual discharge by the AMC/Trustee/Mutual Fund of all liability towards the estate of the deceased Unit holder against the legal heir.
- 10. In case of different nominee(s) being provided by the investor at the time of additional investments, the earlier nominee(s) registered by the AMC for the folio shall be overwritten by the new nominee(s) provided.
- 11. On cancellation of nomination, where multiple nominees have been selected the nomination shall be cancelled for all the nominees and not for one or more of the multiple nominees, in case such a request has been provided by the investor.
- 12. On cancellation of the nomination, the nomination shall stand rescinded and the AMC/Trust shall not be under any obligation to transfer the Units in favour of the nominee(s).
- 13. Nomination would be maintained at the folio / account level and would be applicable for investments in all Schemes in the folio/ account.
- 14. Where a folio has joint holders, all joint holders should sign the request for nomination/cancellation of nomination, even if the mode of holding is not "joint".

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/PEKRN#	KYC** [Please tick (√)]							
#Mandatory for any amount. Please attach PAN/PEKRN Proof. Refer instruc	ction No. 6. ** Refer instruction No. 8.								
NAME OF CONTACT PERSON & DESIGNATION (in case of non-	ndividual Third Party)								
Mr. Ms.									
Designation									
MAILING ADDRESS (P.O. Box Address may not be sufficient)									
CITY	STATE	PIN CODE							
CONTACT DETAILS									
Fax Email	S. MODITE								
RELATIONSHIP OF THIRD PARTY WITH THE BENEFICIAL INVESTOR (R	efer Instruction No. 3) [Please tick (✓) as a	pplicable]							
Status of the Minor	FII	Employee (s)							
Beneficial Investor Relationship of Parent	Client Custodian	Employer							
Third Party with Grand Parent	SEBI Registration No. of Custodian								
the Beneficial Investor Related Person	<u> </u>								
(Please specify)	Registration Valid Till DDMMMYYYYY	YYY							
Declaration by I/We declare that the payment made on	I/We declare that the payment is made on	I/We declare that the payment is made on							
Third Party behalf of minor is in consideration of natural love and affection or as a gift.	behalf of FII/ Client and the source of this payment is from funds provided to us by FII/Client.	behalf of employee(s) under Systematic Investment Plans through Payroll Deductions.							
3. THIRD PARTY PAYMENT DETAILS (Refer Instruction No. 4)	payment is non-runds provided to us by 1 in onent.	investment hans allought ayron beductions.							
(,	landatary Englacyre(a)*								
	Mandatory Enclosure(s)* 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 ank account.								
	A proof of debit to the investor's bank account in the form of a bank manager account number and PAN/PEKRN as per bank records, if available; or	's certificate (in original) with details of account holder's Name, bank							
<u> </u>	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								
Dra finaded instrument issued by the Dank ensinet Cook	Acopy of the passbook/bank statement evidencing the debit for issuance of a l that such bank account number of the investor is the same as the / one of the mentioned in the application form.	Pay Order, Demand Draft, Banker's cheque, etc. It may also be noted registered bank account mandate(s) with the fund or the bank details							
RTGS	полого пто аррисатотт.								
NEFT C	opy of the Instruction to the Bank stating the Bank Account N	umber which has been debited.							
Fund Transfer									
*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/RTGS Date								
Cheque/DD/PO/UTR No.	Olicque/DDIT O/ICl OS Date	DD MM YYYY							
Pay- in Bank A/c No.									
Name of the Bank									
Branch	Bank City								
Account Type [Please tick (✓)] ☐ SAVINGS ☐ CURRENT	□ NRE □ NRO □ FCNR □ OTH	HERS (please specify)							

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 from funds in my / our Non-Resident External / 0		ription have been remitted from abroad through normal banking channels or					
Please (\(\frac{\f							
DD MM YYYY Signature of the Third Party							
BENEFICIAL INVESTOR(S) DECLARATION							
	BLINE ICIAL INVESTOR(S) DECLARA	TION .					

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

Applicable to Guardian receiving funds on behalf of Minor only:

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

DD	MM	YYYY

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

THIRD PARTY PAYMENT RULES

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

For example:

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

2b **EXCEPTIONS**:

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

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

- ii) Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility or lump sum/one- time subscription, through payroll deductions.
- iii) Custodian on behalf of an FII or a Client.

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

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

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

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

INSTRUCTIONS FOR THIRD PARTY PAYMENT DECLARATION SLIP

1. GENERAL INSTRUCTIONS

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

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

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

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

2. BENEFICIAL INVESTOR INFORMATION

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

3. THIRD PARTY INFORMATION

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

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

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

4. THIRD PARTY PAYMENT DETAILS

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

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

(i) If payment is made by cheque:

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

The AMC / Mutual Fund / Registrar & Transfer Agent (R&TA) will identify whether the said payment is a third party cheques on the basis of either matching of pay-in bank account details 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 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.



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.

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Date:



Bank Account No.

805/806, Windsor, Off C.S.T Road, Kalina, Santacruz (E), Mumbai 400 098.

C - Bank Account Deletion Form

Folio No.			Per	man	ent Acco	unt l	Numb	er (PA	N)
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								

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.

Bank Name

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.

$\textbf{SIGNATURES} \ (\textbf{To be signed as per mode of holding. In case of non-Individual Unit holders, to be signed by AUTHORISED SIGNATORIES}$								
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.
- 3. If the bank account number on the cheque leaf is handwritten or investor name is not printed on the face of the cheque, bank account statement or pass book giving the name, address and the account number should be enclosed. If photocopies are submitted, investors must produce original for verification. If such requests are submitted through courier, post etc., photocopies of the supporting documents should be duly attested by concerned Bank Manager / Notary Public.
- 4. Bank account registration/deletion request will be accepted and processed only if all the details are correctly filled and the necessary documents are submitted. The request is liable to be rejected if any information is missing or incorrectly filled or if there is deficiency in the documents submitted. The request should be strictly in the application form available for this purpose. Requests received on a plain paper are liable to be rejected.
- 5. The first/sole unit holder in the folio should be one of the holders of the bank account being registered.
- 6. The investors can change the default bank account by submitting this form. In case multiple bank accounts are opted for registration as default bank account, the mutual fund/AMC retains the right to register any one of them as the default bank account.
- 7. While registering multiple bank accounts, the unitholder(s) has to specify any one bank account as the 'Default Bank Account'. If the 'Default Bank Account' is not specified, the fund reserves the right to designate any of the bank accounts as 'Default Bank Account'. Default Bank Account will be used for all dividend payouts and redemption payouts under circumstances mentioned below:
 - No other registered bank account is specified in the specific redemption request for receiving redemption proceeds.
 - A new non-registered bank account is specified in the specific redemption request for receiving redemption proceeds.
 - Maturity proceeds of investments in closed ended products.
- 3. This facility of multiple bank registration request or any subsequent addition/change/ deletion in the registered bank accounts would be effected within 10 calendar days from the receipt of a duly completed application form.
- 9. A written confirmation of registration of the additional bank account details will be dispatched to you within 10 calendar days of receipt of such request.
- If any of the registered bank accounts are closed/ altered, please intimate ING Mutual Fund / ING Investment Management (India) Pvt. Ltd. in writing of such change with an instruction to delete/alter it from of our records.
- 11. The Bank Account chosen as the primary/default bank account will be used for all Redemption payouts/ Dividend payouts. At anytime, investor can instruct ING Mutual Fund / ING Investment Management (India) Pvt. Ltd. to change the default bank account by choosing one of the additional accounts already registered with the ING Mutual Fund / ING Investment Management (India) Pvt. Ltd.
- i) 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.
 - ii) Cooling Period: If the investor submits redemption request accompanied with a standalone request for change of Bank mandate, AMC will process the redemption but the release of redemption proceeds shall be in the old bank account registered with the AMC. In case of any change of bank mandate request submitted earlier and updated within 10 days prior to redemption is submitted, AMC will process the redemption but the release of redemption proceeds shall be deferred on account of additional verification, but will be within the regulatory limits as specified by SEBI from time to time.
- 13. If in a folio, purchase investments are vide SB or NRO bank account, the bank account types for redemption can be SB or NRO only. If the purchase investments are made vide NRE account(s), the bank accounts types for redemption can be SB/NRO/NRE.
- 14. The registered bank accounts will also be used to identify the pay-in proceeds. Hence, unit holder(s) are advised to register their various bank accounts in advance using this facility and ensure that payments for ongoing purchase transactions are from any of the registered bank accounts only, to avoid fraudulent transactions and potential rejections due to mismatch of pay-in bank details with the accounts registered in the folio.
- 15. ING Mtutal Fund / ING Investment Management (India) Pvt. Ltd. its Registrar and other service providers shall not be held liable for any loss arising to the unit holder(s) due to the credit of proceeds into any of the bank accounts registered in the folio.



ANNEXURE I

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

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

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

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

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

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

Sr. No.	Name	PAN
1.		

4. Authorized Signatories

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

^{*} 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.

ignature	
•	(who has signed the application form
uthorised Signatories	(who has signed the application form

Contact Us:

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

Mumbai: 805/806, 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 - 307, 2nd Floor, Prestige Meridian - 2, #30, M.G Road, Bangalore - 560001. Tel: 080 42654444 / 39407600 Fax: 080 39407500 Kolkatta: 228A, AJC Bose Road, Landmark Building, 3rd Floor, Room No. 3A/1, 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 Fax: 5114500 Kanpur: Tel: 0512 3918000 Fax: 3918002 Kolkata: Tel: 033 32550760 / 3058 2285 Fax: 3058 2288 Lucknow: Tel: 0522 391 8000 / 391 8001 Fax: 2237309 Ludhiana: Tel: 0161 301 8000 / 301 8001 Fax: 501 6811 Madurai: Tel: 0452 325 1357 / 325 2468 Fax: 4381682 Mangalore: Tel: 0824 325 1357 / 325 2468 Fax: 4381682 Mangalore: Tel: 0824 325 1357 / 325 2468 Fax: 4325 462 2468 / 30282469 Fax: 30282469 Fax: 30282400 Fax: 30283001 Surat: Tel: 0261 326 2267 / 326 2468 Vadodara: Tel: 0265 301 8032 / 301 8031 Fax: 2331 8030 Vijayawada: Tel: 0866 329 9181 / 329 5202 Fax: 6695657 Visakhapatnam: Tel: 0891 329 8377 / 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, • Balasore: Tel:06782326808, , Fax:2264902 • Bareilly: Tel:5813243172, 3243322, Fax:2554228 • Belgaum: 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