

**KEY INFORMATION MEMORANDUM
&
COMMON APPLICATION FORM**


Debt and Liquid 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 Offer Document available free of cost at any of the Investor Service Centres or distributors or from the website www.ingvysyamf.com

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 March 31, 2006.

KEY INFORMATION MEMORANDUM
AND COMMON APPLICATION FORM

Sponsor

ING  GROUP
Strawinskylaan 2631, Amsterdam,
P.O. Box 810, 1000 AV Amsterdam,
The Netherlands.

Investment Manager

ING Investment Management (India) Pvt. Ltd.
No. 17, Lincoln Lodge
Altamount Road, Mumbai – 400 036.

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No. 17, Lincoln Lodge, Altamount Road, Mumbai – 400 036.

Name of the Scheme	Type of Scheme	New Fund Offer Opened on	New Fund Offer Closed on	Scheme Re-opened for continuous sale and repurchase on
ING Vysya Liquid Fund	An open ended Liquid Income Scheme	December 28, 1999	December 30, 1999	January 7, 2000
ING Vysya Floating Rate Fund	An open ended Income scheme	September 27, 2004	October 7, 2004	October 11, 2004
ING Vysya Income Fund	An open ended Income scheme	March 30, 1999	April 29, 1999	May 13, 1999
ING Vysya Select Debt Fund	An open ended Income Scheme	July 30, 2004	August 27, 2004	September 13, 2004
ING Vysya MIP Fund	An open ended Fund. Monthly income is not assured and is subject to availability of distributable surplus	January 12, 2004	February 6, 2004	February 24, 2004
ING Vysya Gilt Fund	An open ended Gilts Scheme	January 24, 2002	February 6, 2002	February 22, 2002

Offer for Units at NAV based prices upon re-opening

ING VYSYA MUTUAL FUND

Investment Objective	Name of the Scheme	Investment Objective
	ING Vysya Liquid Fund	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 primarily in money market and debt securities. The aim is to optimize returns while providing liquidity. However, there can be no assurance that the investment objective of the Scheme will be achieved
	ING Vysya Floating Rate Fund	The primary objective of the scheme is to provide income consistent with the prudent risk from a portfolio comprising substantially of floating rate instruments, fixed rate instruments swapped for floating rate returns, and also fixed rate instruments, short term bonds and money market instruments. However, there can be no assurance that the investment objective of the Scheme will be achieved.
	ING Vysya Income Fund	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. However, there can be no assurance that the investment objective of the Scheme will be achieved.
	ING Vysya Select Debt Fund	The Primary Objective of the Scheme is to generate income by investing in higher yielding fixed income securities by maintaining a higher exposure in AA rated securities and money market instruments of varying maturity dates with a view to maximize income while maintaining the optimum balance of yield, safety and liquidity. However, there can be no assurance that the investment objective of the Scheme will be achieved.
	ING Vysya MIP Fund	The primary investment objective of the Scheme is to generate regular income by investing in a diversified portfolio of debt and money-market instruments of varying maturities, and at the same time provide continuous liquidity along with adequate safety. Under Plan 'B', the scheme will also seek to generate capital appreciation by investing a smaller portion of its corpus in equity and equity related securities. However, there can be no assurance that the investment objective of the Scheme will be achieved
	ING Vysya Gilt Fund	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. However, there can be no assurance that the investment objective of the Scheme will be achieved.
Asset Allocation Pattern of the schemes	ING Vysya Liquid Fund	
	Types of Instruments	Normal Allocation (% of Net Assets)
	Money market instruments, Securities issued / guaranteed by the Central, State Governments and local Governments and Obligations of Banks and Development Financial Institutions.	0 – 95%
	Debt securities*	0-35%
	This is not a Money Market Mutual Fund Scheme. * Including Securitised debt of upto 50% of corpus.	
	ING Vysya Floating Rate Fund	
	Types of Instruments	Normal Allocation (% of Net Assets)
	Fixed Rate Instrument# <ul style="list-style-type: none"> • Money Market instruments (including money at call, CPs, CDs, treasury Bills, gilts less than 1 year, Repos/Reverse Repos or any other instrument permitted by RBI/SEBI). • Non money market instruments, (including bonds & debentures issued by corporates or PSU s, gilts, securitised debt, fixed deposits or any other instrument permitted by RBI/SEBI). 	0%-35%
	Floating Rate Instruments*# <ul style="list-style-type: none"> • Money Market instruments (Money at call, mibor linked debentures, floating rate CPs, CDs floating rate bonds less than 182 days or any other instrument permitted by RBI/SEBI). • Non Money market instruments (including floating rate bonds & debentures issued by corporates/PSUs, floating rate gilts, fixed rate debentures/bonds with swap or any other instrument permitted by RBI/SEBI). 	65%-100%

<p>*Floating rate instruments includes fixed rate instruments swapped for floating rate returns and short term debt instruments including money market securities. The short term debt instruments including money market securities will have a maturity period of less than 182 days. #Including securitised debt upto a maximum of 50% of net assets of this scheme.</p>							
ING Vysya Income Fund							
Types of Instruments		Normal Allocation (% of Net Assets)					
Debt securities*		70 – 100%					
Money market instruments		0 – 30%					
<p>* Including Securitised debt of upto 50% of corpus. The Short Term Plan would normally invest 40% of the portfolio in securities with an average maturity not exceeding one year. However, in exceptional circumstances, the investment in securities, with an average maturity not exceeding one year, may go below 40% but not lower than 20% of the portfolio.</p>							
ING Vysya Select Debt Fund							
Types of Instruments		Normal Allocation (% of Net Assets)					
Debt instruments		70 - 100%					
Out of which AA rated securities		45 – 60 %					
Cash & Money Market Instruments including money at call excluding subscription and redemption cash flows*.		0 – 30 %					
<p>*Subscription cash flow is the subscription money in transit before deployment and redemption cash flow is the money kept aside for meeting redemptions.</p>							
ING Vysya MIP Fund – Plan A							
Types of Instruments		Normal Allocation (% of Net Assets)					
Debt securities*		70%-100%					
Money Market Instruments, Cash and Call		0%-30%					
<p>* Including securitised debt upto a maximum of 50% of net assets of this scheme.</p>							
ING Vysya MIP Fund – Plan B							
Debt securities, Money market instruments, cash and call*		80%-100%					
Equity and equity related securities		0%-20%					
<p>* Including securitised debt upto a maximum of 50% of net assets of this scheme</p>							
ING Vysya Gilt Fund							
Types of Instruments		Normal Allocation (% of Net Assets)					
Securities issued/ guaranteed by Central/ State Government		0-100%					
Call money market, term/notice money market and repos		0-100% *					
<p>This is not a Money Market Mutual Fund Scheme. * Upto 100% till the Scheme is fully invested</p>							
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.						
Plans and Options	<table border="1"> <thead> <tr> <th>Name of the Scheme</th> <th>Plans</th> <th>Options</th> </tr> </thead> <tbody> <tr> <td>ING Vysya Liquid Fund</td> <td>Nil</td> <td> <p>Regular option (RO), Auto Sweep Option (ASO), Institutional Option (IO) and Super Institutional option. All 4 options have Daily Dividend Option, Weekly Dividend Option and Growth Option. In case of such a choice not being indicated by the investor, it will be deemed that the investor has opted for the Regular Option if the investment amount is less than Rs 1 crores and Institutional option if the investment amount is Rs 1 crores or more.</p> <p>Investors are requested to choose either the Dividend (Daily/weekly) or the Growth Option, in the application form. In case of such a choice not being indicated by the investor, it will be deemed that the investor has opted for the Growth Option. If the investor does not indicate the investment option under the Dividend option, then it shall be deemed that the investor has opted for the Weekly Dividend option. The dividend declared in the daily dividend option will be compulsorily re-invested back into the option at the ex dividend NAV and additional units would be allotted to the investors.</p> <p>The Weekly Dividend Option will have the payout option also in addition to reinvestment option, subject to the condition that the initial investment should be a minimum of Rs 10 crores and the investor should provide the bank details, which will have direct credit facility with ING Vysya Mutual Fund. Presently ING Vysya Mutual Fund has direct credit facility with ING Vysya Bank Ltd, Citi Bank, Standard Chartered Bank, Deutsche Bank, IDBI Bank, ICICI Bank, HDFC Bank, HSBC, Saraswat Bank, UTI Bank, ABN Amro & Centurion Bank. In case the option is not mentioned under Weekly Dividend Option, then it will be deemed that the investor has opted for Dividend reinvestment Option.</p> </td> </tr> </tbody> </table>	Name of the Scheme	Plans	Options	ING Vysya Liquid Fund	Nil	<p>Regular option (RO), Auto Sweep Option (ASO), Institutional Option (IO) and Super Institutional option. All 4 options have Daily Dividend Option, Weekly Dividend Option and Growth Option. In case of such a choice not being indicated by the investor, it will be deemed that the investor has opted for the Regular Option if the investment amount is less than Rs 1 crores and Institutional option if the investment amount is Rs 1 crores or more.</p> <p>Investors are requested to choose either the Dividend (Daily/weekly) or the Growth Option, in the application form. In case of such a choice not being indicated by the investor, it will be deemed that the investor has opted for the Growth Option. If the investor does not indicate the investment option under the Dividend option, then it shall be deemed that the investor has opted for the Weekly Dividend option. The dividend declared in the daily dividend option will be compulsorily re-invested back into the option at the ex dividend NAV and additional units would be allotted to the investors.</p> <p>The Weekly Dividend Option will have the payout option also in addition to reinvestment option, subject to the condition that the initial investment should be a minimum of Rs 10 crores and the investor should provide the bank details, which will have direct credit facility with ING Vysya Mutual Fund. Presently ING Vysya Mutual Fund has direct credit facility with ING Vysya Bank Ltd, Citi Bank, Standard Chartered Bank, Deutsche Bank, IDBI Bank, ICICI Bank, HDFC Bank, HSBC, Saraswat Bank, UTI Bank, ABN Amro & Centurion Bank. In case the option is not mentioned under Weekly Dividend Option, then it will be deemed that the investor has opted for Dividend reinvestment Option.</p>
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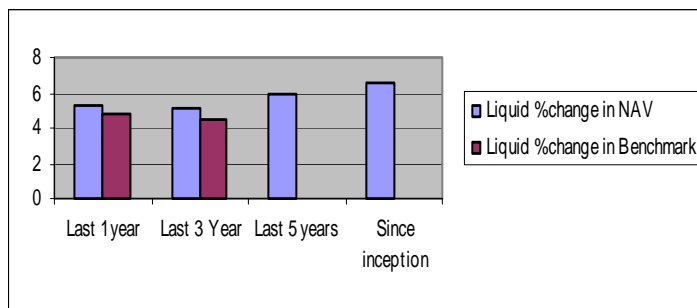
	ING Vysya Floating Rate Fund	NIL	<p>Growth, Bonus, Dividend [(Daily/Weekly/Quarterly/Half Yearly/Annual) (Pay out or Reinvestment)]</p> <p><u>Growth / Bonus / Dividend:</u> In case of such a choice not being indicated by the investor, it will be deemed that the investor has opted for the Growth Option.</p> <p><u>Dividend - Pay out or Reinvestment:</u> In case of such a choice not being indicated by the investor who has opted for dividend option, it will be deemed that the investor has opted for the quarterly / dividend Re -investment option. The dividend declared in the daily dividend option will be compulsorily re-invested back into the option at the ex dividend NAV and additional units would be allotted to the investors.</p> <p>The Weekly Dividend Option will have the payout option also in addition to reinvestment option, subject to the condition that the initial investment should be a minimum of Rs 10 crores and the investor should provide the bank details, which will have direct credit facility with ING Vysya Mutual Fund. Presently ING Vysya Mutual Fund has direct credit facility with ING Vysya Bank Ltd, Citi Bank, Standard Chartered Bank, Deutsche Bank, IDBI Bank, ICICI Bank, HDFC Bank, HSBC, Saraswat Bank, UTI Bank, ABN Amro & Centurion Bank. In case the option is not mentioned under Weekly Dividend Option, then it will be deemed that the investor has opted for Dividend reinvestment Option.</p>
	ING Vysya Income Fund	a) Regular Plan (RP) b) Institutional Option (IO) and c) Short Term Plan (STP). While RP and IO have common investment portfolio, STP has a separate investment portfolio. The objective of the RP is to cater to the needs of the small investors and that of IO is to cater to the needs of the large investors. The objective of STP is to cater to the needs of the investors with short-term horizons and to provide stable return over a shorter period by investing in a portfolio of quality debt securities, money market instruments and structured obligations with short-term horizon.	<p>RP & IO have Growth, Dividend [(Quarterly/Half yearly/annual) (Pay out or Reinvestment)] & Bonus options. STP has Growth & Dividend (monthly) options.</p> <p><u>Growth / Bonus / Dividend:</u> In case of such a choice not being indicated by the investor, it will be deemed that the investor has opted for the Growth Option.</p> <p><u>Dividend - Pay out or Reinvestment:</u> In case of such a choice not being indicated by the investor who has opted for dividend option, it will be deemed that the investor has opted for the quarterly Dividend Re-investment option.</p>
	ING Vysya Select Debt Fund	NIL	<p>Growth, Bonus, Dividend (Pay out or Reinvestment)] [(Quarterly/Half Yearly/Annual)</p> <p><u>Growth / Bonus / Dividend:</u> In case of such a choice not being indicated by the investor, it will be deemed that the investor has opted for the Growth Option.</p> <p><u>Dividend - Pay out or Reinvestment:</u> In case of such a choice not being indicated by the investor who has opted for dividend option, it will be deemed that the investor has opted for the quarterly / dividend Re-investment option.</p>
	ING Vysya MIP Fund	Plan A & Plan B	<p>Growth, Bonus & Dividend (Pay out or Reinvestment)] [(Monthly / Quarterly / Half Yearly / Annual)]</p> <p><u>Growth / Bonus / Dividend:</u> In case of such a choice not being indicated by the investor, it will be deemed that the investor has opted for the Growth Option.</p> <p><u>Dividend - Pay out or Reinvestment:</u> In case of such a choice not being indicated by the investor who has opted for dividend option, it will be deemed that the investor has opted for the quarterly / dividend Re-investment option.</p>

ING Vysya Gilt Fund	Regular Plan (RP) and PF Plan-Dynamic Plan (PFDP)	<p>RP has Growth and Dividend options.</p> <p>PFDP has Growth (Regular Growth Option & Auto Income Payout option), Dividend (Half Yearly & Annual) and Cyclical Series Options. <u>Regular Growth Option:</u> The income earned by the Scheme will normally remain invested and will be reflected in the NAV. <u>Automatic Income Payout Option (AIPO):</u> Under this option, normally an amount equivalent / close to the earnings during the period selected by the investor (Half yearly / Annual) shall be paid out automatically to the investor by way of auto redemption. In case of such a choice of period of payout not being indicated by the investor, it will be deemed that the investor has opted for half yearly payout. The execution date for AIPO shall normally correspond to the record date for dividend option. The Trustees reserve the right to change the frequency and amount of payout. AIPO does not provide for an automatic reinvestment of the income. <u>Dividend Option:</u> In case of such a choice not being indicated by the investor who has opted for dividend option, it will be deemed that the investor has opted for half yearly dividend option.</p> <p><u>Cyclical Series Option (CSO):</u> Under this option, a new series will be launched every year in March. This New fund offer (NFO) will be open for 5 working days and close on March 25. If March 25 is a holiday, then the New fund offer (NFO) will close on the next working day. During the New fund offer (NFO), units of Rs 10/- will be issued for cash at par and at applicable NAV thereafter. On the day of close of New fund offer (NFO) of the new series, the entire unit holding of the previous series will be automatically redeemed and invested in the new series. This will result in the previous series being automatically wound up. While the value of transferred assets will remain the same at the point of transfer, the units in the new series will be issued at Rs 10/- for cash at par, to the investors. The Series will be numbered as Series 2004, Series 2005, Series 2006 and so on. The Scheme opens for on-going Sales and Redemptions of Units on the next Business Day after the close of the New Fund Offer Period. A Unit holder can thereafter purchase or redeem Units on every Business Day at NAV based prices.</p>
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Applicable NAV	<p><u>For all schemes other than ING Vysya Liquid Fund</u></p> <p><u>Purchases:</u> 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. However, in respect of valid applications with outstation cheques/ demand drafts not payable at par at the place where the application is received, closing NAV of the day on which cheque / demand draft is credited shall be applicable.</p> <p><u>Redemptions:</u> In respect of valid applications received upto 3 p.m. by the Mutual Fund, same day's closing NAV shall be applicable. In respect of valid applications received after 3 p.m. by the Mutual Fund, the closing NAV of the next business day shall be applicable.</p> <p><u>Switch:</u> Valid applications for "switch out" shall be treated as redemptions and for "switch in" shall be treated as purchases and accordingly 'Applicable NAV' based on cut off timings shall be applicable. A switch will attract entry load/CDSC/exit load if any as per scheme norms.</p> <p><u>For ING Vysya Liquid Fund</u></p> <p><u>Purchase:</u> In respect of valid applications, closing NAV of the day immediately previous to the day on which funds are available for utilization by the fund shall be applicable. However, in respect of any application received after 1 p.m. by the Mutual Fund and the funds are available for utilisation by the fund on the same day, closing NAV of the day immediately previous to the next business day shall be applied.</p> <p><u>Redemptions:</u> In respect of valid applications received upto 10:00 a.m., by the Mutual Fund, previous day's closing NAV shall be applicable. In respect of valid applications received after 10:00 a.m. by the Mutual Fund, closing NAV of the day immediately previous to the next business day shall be applicable.</p> <p><u>Switch:</u> Valid applications for "switch out" shall be treated as redemptions and for "switch in" shall be treated as purchases accordingly 'Applicable NAV' based on cut off timings shall be applicable. A switch will attract entry load/CDSC/exit load if any as per scheme norms.</p>
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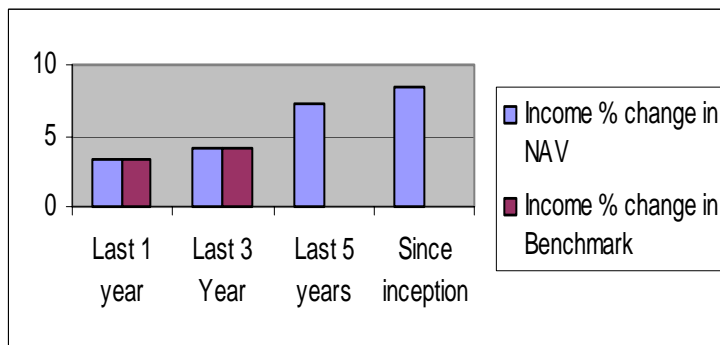
Minimum Application Amount/ Number of Units	Name of the scheme	Options	Purchase	Additional Purchase	Repurchase
	ING Vysya Liquid Fund	Regular option	Rs.5,000/- and in multiples of Re1/- thereafter.	Rs.1,000 and in multiples of Re1/- thereafter.	Rs 1000 or minimum of 100 units.
		Institutional option	Rs.1 crores and in multiples of Re 1 thereafter.	Rs.1 lakh and in multiples of Re 1/- thereafter	
		Super Institutional Option	Rs 30 crores and in multiples of Re 1 thereafter	Rs 1 crore & in multiples of Re 1/- thereafter.	

		Auto Sweep option	Rs.10 lakhs and in multiples of Re 1/-therefater	Rs.1 lakh and in multiples of Re 1/-therefater	Rs 1000 or minimum of 100 units
	ING Vysya Floating Rate Fund	-	Rs.5,000/- and in multiples of Re1/-thereafter.	Rs.1,000 and in multiples of Re1/-thereafter.	
	ING Vysya Income Fund	Regular Plan and Short Term Plan	Rs.5,000/- and in multiples of Re1/-thereafter.	Rs.1,000 and in multiples of Re1/-thereafter.	
		Institutional Option	Rs 25 lakhs and in multiples of Re 1/-therefater	Rs 1 lakh and in multiples of Re 1/-therefater	
	ING Vysya Select Debt Fund	-	Rs.5,000/- and in multiples of Re1/-thereafter.	Rs.1,000 and in multiples of Re1/-thereafter.	
	ING Vysya MIP Fund – Plan A & ING Vysya MIP Fund – Plan B	-	<u>Dividend option</u> Rs.20,000/- and in multiples of Re1/- thereafter. Bonus & Growth option Rs.10,000/- and in multiples of Re1/- thereafter.	<u>Dividend option</u> Rs.1,000 and in multiples of Re1/- thereafter. <u>Bonus & Growth option</u> Rs.1,000 and in multiples of Re1/- thereafter.	
	ING Vysya Gilt Fund	Regular Plan	Rs.5,000/- and in multiples of Re1/-thereafter.	Rs.1,000 and in multiples of Re1/-thereafter.	
		PF Plan – Dynamic Plan	Rs 30,000/- & in multiples of Re 1/- thereafter	Rs 10,000/- & in multiples of Re 1/-thereafter	
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the official points of acceptance of ING Vysya Mutual Fund.				
Benchmark Index	Name of the Scheme		Benchmark		
	ING Vysya Liquid Fund		CRISIL Liquid Fund Index.		
	ING Vysya Floating Rate Fund		CRISIL Liquid Fund Index		
	ING Vysya Income Fund		Regular Plan & Institutional Option-CRISIL Composite Bond Fund Index Short Term Plan–CRISIL Short Term Bond Fund Index		
	ING Vysya Select Debt Fund		CRISIL Composite Bond Fund Index		
	ING Vysya MIP Fund		CRISIL MIP Blended Index		
ING Vysya Gilt Fund		ISEC Composite GILT Index			
Dividend Policy	<p>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 Scheme and the frequency thereof will, inter-alia, depend upon the disposable surplus of the Scheme. The decision of the Trustees in this regard shall be final. The dividends that may be paid out of the net surplus of the Scheme will be paid (subject to deduction of tax at source, if any) only to those Unit holders whose names appear in the register of Unit holders on the notified record date. The dividends will be at such rate as may be decided by the AMC in consultation with the Trustees. There is no assurance or guarantee to unitholders as to the rate of dividend payment nor that dividend will be paid regularly. It is the intention of the Option though, to declare dividends at stated frequencies. <u>Dividend Payout</u>: On payment of dividend, the NAV will stand reduced by the amount of dividend and dividend tax (if applicable) paid. <u>Dividend reinvestment</u>: on re-investment of Dividends, the number of Units to the credit of Unitholder will increase to the extent of the dividend re-invested divided by the NAV applicable on the day of re-investment. There shall, be no entry load on the dividends so re-invested.</p>				
Name of the Fund Manager	Mr. Ramanathan K				
Name of the Trustee Company	ING Vysya Mutual Fund				
Performance of the scheme as on 31/03/2006)	ING Vysya Liquid Fund				
	Compounded Returns	Annualised	Scheme Returns % (Regular Plan)		Benchmark Returns %
	Returns for the last 1 year		5.33		4.86
	Returns for the last 3 years		5.05		4.45
	Returns for the last 5 years		5.9		NA
Returns since inception		6.54		NA	



ING Vysya Income Fund

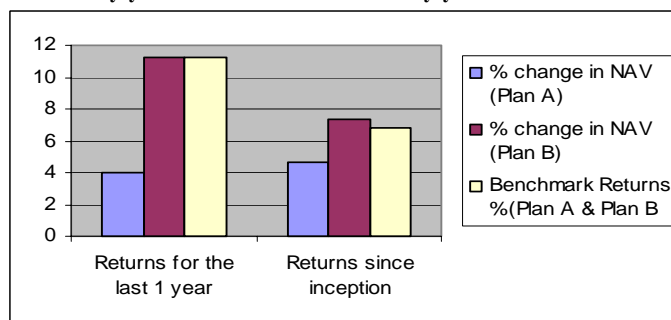
Compounded Returns	Annualised	Scheme Returns %(Regular Plan)	Benchmark Returns %
Returns for the last 1 year		3.24	3.3
Returns for the last 3 years		4.14	4.04
Returns for the last 5 years		7.35	NA
Returns since inception		8.42	NA



ING Vysya MIP Fund

Compounded Returns	Annualised	Scheme Returns %(Plan A)	Scheme Returns %(Plan B)	Benchmark Returns %(Plan A & Plan B)
Returns for the last 1 year		4.01	11.29	11.23
Returns since inception		4.69	7.4	6.81

ING Vysya MIP Fund – Plan A & ING Vysya MIP Fund – Plan B



ING Vysya Gilt Fund

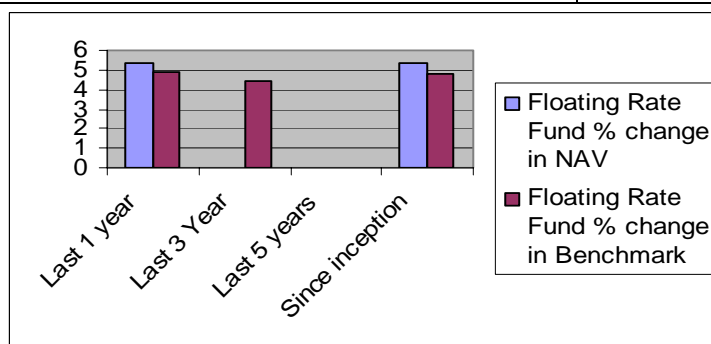
Compounded Annualised Returns	Scheme Returns %(Regular Plan)	Benchmark Returns %
Returns for the last 1 year	2.85	4.85

Returns for the last 3 years	3.81	5.41
Returns since inception	3.94	NA



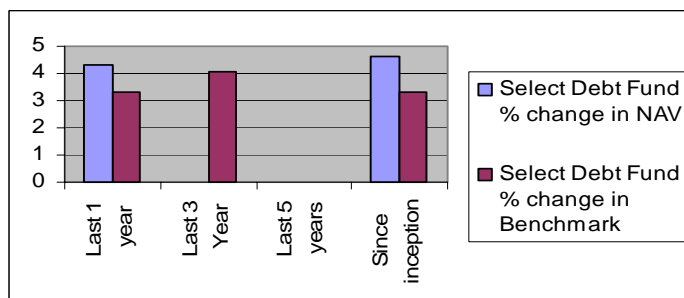
ING Vysya Floating Rate Fund

Compounded Annualised Returns	Scheme Returns %	Benchmark Returns %
Returns for the last 1 year	5.37	4.86
Returns for the last 3 years	NA	4.45
Returns since inception	5.39	4.76



ING Vysya Select Debt Fund

Compounded Annualised Returns	Scheme Returns % (Regular Plan)	Benchmark Returns %
Returns for the last 1 year	4.33	3.3
Returns for the last 3 years	NA	4.04
Returns since inception	4.63	3.34



Expenses of the Scheme	Name of the scheme	New Fund Offer Period	Continuous Offer
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(i) Load Structure	ING Vysya Liquid Fund	The initial issue expense was borne by the AMC.	Entry / Exit Load / CDSC: Nil
(ii) Recurring expenses		First Rs. 100 crores: 2.25 Next Rs. 300 crores: 2.00 Next Rs. 300 crores: 1.75 Balance: 1.50	Actual expenses in RO and ASO were 0.70% and 0.46% respectively during 2004-2005
(i) Load Structure	ING Vysya Floating Rate Fund	The initial issue expense was borne by the AMC.	Entry / Exit Load / CDSC: Nil
(ii) Recurring expenses		First Rs. 100 crores: 2.25 Next Rs. 300 crores: 2.00 Next Rs. 300 crores: 1.75 Balance: 1.50	Actual expenses were 0.57% during 2004-2005
(i) Load Structure	ING Vysya Income Fund	The initial issue expense was borne by the AMC.	Entry / Exit Load: Nil, CDSC : STP & IO : Nil RP – CDSC up to & including Rs 10 lakhs: 0.5% if redemption request is made on or before 180 days from the date of investment. Nil if redemption request is made after 180 days from the date of investment. CDSC above Rs 10 lakhs: Nil
(ii) Recurring expenses		First Rs. 100 crores: 2.25 Next Rs. 300 crores: 2.00 Next Rs. 300 crores: 1.75 Balance: 1.50	Actual expenses during 2004-2005 are: RP 2.05%, IO – 1.00%, STP – 0.90%
(i) Load Structure	ING Vysya Select Debt Fund	<u>Contingent Deferred Sales Charge (CDSC) for investments below Rs 1 crore:</u> 1.00% if redemption request is made within 180 days from the date of investment and nil if redemption request is made on or after 180 days <u>Contingent Deferred Sales Charge (CDSC) for investments of Rs 1 crore & above:</u> Nil The initial issue expenses up to 2% of the initial resources raised is borne by the scheme and amortised over a period of five year.	Entry / Exit Load: Nil <u>Contingent Deferred Sales Charge (CDSC) for investments below Rs 1 crore:</u> 0.5% if redemption request is made within 180 days from the date of investment and nil if redemption request is made on or after 180 days <u>Contingent Deferred Sales Charge (CDSC) for investments of Rs 1 crore & above:</u> Nil
(ii) Recurring expenses		First Rs. 100 crores: 2.25 Next Rs. 300 crores: 2.00 Next Rs. 300 crores: 1.75 Balance: 1.50	Actual expenses for 2004-2005: 1.31%
(i) Load Structure	ING Vysya MIP Fund	The initial issue expense was borne by the AMC.	Entry / Exit Load: Nil Contingent Deferred Sales Charge (CDSC): MIP Plan B- CDSC upto and including Rs 10 lakhs, Nil if redemption request is made after 180 days from the date of investment and 0.5% if redemption request is made on or before 180 days from the date of investment. Above Rs 10 lakhs– Nil , MIP Plan A- Nil if redemption request is made on or after 180 days from the date of investment, 0.5% if redemption request is made within 180 days from the date of investment

(ii) Recurring expenses		First Rs. 100 crores: 2.25 Next Rs. 300 crores: 2.00 Next Rs. 300 crores: 1.75 Balance: 1.50	Actual expenses 2004-2005: ING Vysya MIP Fund – Plan A : 1.30%, Plan B : 1.89%
(i) Load Structure	ING Vysya Gilt Fund	The initial issue expense was borne by the AMC.	Entry / Exit load / CDSC: RP – Nil PFDP – 1.25% if redeemed within 365days; Nil if redeemed on or after 365 days from the date of investment.
(ii) Recurring expenses		First Rs. 100 crores: 2.25 Next Rs. 300 crores: 2.00 Next Rs. 300 crores: 1.75 Balance: 1.50	Actual expenses in RP & PF Plan (Dynamic) during 2004-2005 were 1.50% & 1.30% respectively
	For CDSC on SIP & STP, refer page 39-40 The Trustees reserves the right to change / modify the load structure from a prospective date, within the limits prescribed and as per the SEBI Regulations.		
Tax treatment for the Investors(Unitholders)	Please refer page no 41-46 for details.		
Daily Net Asset Value (NAV) Publication	The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.ingvysyamf.com and www.amfiindia.com. In case of ING Vysya Liquid Fund, the NAV will be calculated for every calendar day.		
For Investor Grievances please contact	Ms Yashoda Patil ING Vysya Mutual Fund. No. 17, Lincoln Lodge, Altamount Road Mumbai- 400 036. Ph : 022 3982 7934 Fax : 022 2352 4687	Computer Age Management Services P. Limited (CAMS), A & B Lakshmi Bhavan, 609 Anna Salai, Chennai – 600006 Ph: 044 28520516 Fax: 044 28517126	
Unitholders' Information	Accounts statement for each transaction and annual financial results shall be provided to investors by post. Half yearly scheme portfolio will be published in the newspaper as permitted under the SEBI (Mutual Funds) Regulations, 1996.		

Systematic Investment Plan (SIP), Systematic Withdrawal Plan (SWP) and Systematic Transfer Plan (STP):

a) Systematic Investment Plan (SIP)

Unitholders can benefit by investing specified Rupee amounts at regular intervals for a continuous period. The SIP allows the Unitholders, to invest a fixed amount of Rupees at regular intervals for purchasing additional Units of the Schemes at NAV based prices. This concept is called Rupee Cost Averaging.

SIP Option is available for investors on the commencement of on-going sale and redemption under the Scheme after the New Fund Offer Period. By investing an equivalent amount at regular intervals, each month for example, you do not have to worry about catching market highs and lows, because your monthly contribution will buy more Units when prices are low and fewer when Unit prices are high. The net result may be that, over a long period of time, your average cost could be lower than the average market price, and when you eventually sell your Units, your gain could be higher than if you had invested a lump sum. Thus by investing, a fixed amount of Rupees at regular intervals, Unitholders can take advantage of the benefits of Rupee Cost Averaging, at the same time saving a fixed amount of rupees each month.

Unitholders can enroll themselves for SIP by making a written request, either in person or by mail, at any of the Investor Service Centres. Within three Business Days of a Systematic Investment, a fresh account statement will be mailed to the Unitholder, indicating the new balance to his/her credit in the Account. Unitholders will have the right to discontinue the SIP any time, if they so desire.

There are two options available under SIP viz-Monthly option and quarterly option, the details of which are given below:

	Monthly Option	Quarterly Option
Minimum amount of SIP	Rs 1000/-	Rs 3000/-
Additional amount in multiples of	Rs 100/-	Rs 100/-
Dates of SIP cheques	1 st or 10 th of the month	10 th of April, July, October, January
Minimum no. of cheques	6	4

However the AMC reserves the right to accept SIP applications of different amounts, dates and number of cheques. Systematic Investment Plans (SIP) are available during New Fund Offer period as well as on going sales The AMC / Mutual Fund

**COMMON APPLICATION FORM
FOR DEBT AND LIQUID SCHEMES**



Investors must read the instructions before completing this form.

1. AGENT INFORMATION	2. EXISTING UNIT HOLDER INFORMATION	FOR OFFICE USE ONLY
Agent's Code/Name AMFI registered members only ARN 46196 DANI SHARES & STOCKS PVT LTD	Sub Agent Code	Folio No.
		Receipt Date & Time

3. UNIT HOLDER INFORMATION (Please fill in BLOCK Letters)																			
Name of First/Sole Applicant <small>Contact Person (In case of non-individual investors) (Refer instructions)</small>	Mr.	Ms.	Mrs.				Date of Birth			MIN No.									
	Mr.	Ms.	Mrs.																
Name of the Guardian <small>(In case of minor)</small>	Mr.	Ms.	Mrs.				Date of Birth of Minor			MIN No. <small>of guardian</small>									
	Mr.	Ms.	Mrs.																
Mailing Address of First/Sole	Address 1																		
	Address 2																		
PAN No. <small>(Refer instructions) (Compulsory for application of Rs. 50,000/- & Above)</small>	State						Country			PINCODE									
	Residence						Office			Fax			Mobile			Email			
Telephone	Mr.	Ms.	Mrs.				Date of Birth			MIN No.									
	Mr.	Ms.	Mrs.																
Name of Second Applicant	Address																		
	State																		
Telephone	Residence						Office			Fax			Mobile			Email			
	Residence						Office			Fax			Mobile			Email			
Name of Third Applicant	Mr.	Ms.	Mrs.				Date of Birth			MIN No.									
	Mr.	Ms.	Mrs.																
PAN No. <small>(Refer instructions) (Compulsory for application of Rs. 50,000/- & Above)</small>	State						Country			PINCODE									
	Residence						Office			Fax			Mobile			Email			
Overseas Address <small>(in case of NRIs/FIIs)</small>	Address																		
	State																		
Name of Power of Attorney	Mr.	Ms.	Mrs.				Date of Birth			MIN No.									
	Mr.	Ms.	Mrs.																
Telephone	Residence						Office			Fax			Mobile			Email			
	Residence						Office			Fax			Mobile			Email			
PAN No. <small>(Refer instructions) (Compulsory for application of Rs. 50,000/- & Above)</small>	State						Country			PINCODE									
	Residence						Office			Fax			Mobile			Email			

Mode of holding** (Please ✓) <input type="checkbox"/> Single <input type="checkbox"/> Joint <input type="checkbox"/> Anyone or Survivor	Status (Please ✓) (Mandatory) <input type="checkbox"/> Resident Individual <input type="checkbox"/> Partnership Firm <input type="checkbox"/> Proprietorship <input type="checkbox"/> HUF <input type="checkbox"/> Bank / F.I. <input type="checkbox"/> Company <input type="checkbox"/> Society/Club <input type="checkbox"/> NRI Non-Repatriable <input type="checkbox"/> On behalf of minor	Nationality First Applicant Second Applicant Third Applicant	
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** In case of more than one applicant, if choice is not indicated the mode of holding will be treated as joint. Application form without nationality details is liable to be rejected.

Occupation (of sole/First Applicant) (Please ✓) (Mandatory) <input type="checkbox"/> Bureaucrat <input type="checkbox"/> Telecommunication <input type="checkbox"/> Indian Private Company Employee <input type="checkbox"/> Dealers in high value commodities (Arms, Bullion, Jewellery etc.)								<input type="checkbox"/> Doctor <input type="checkbox"/> Banking/Financial Institution <input type="checkbox"/> PSU/Govt. Employee <input type="checkbox"/> Military Official								<input type="checkbox"/> Lawyer <input type="checkbox"/> Housewives <input type="checkbox"/> Scientist <input type="checkbox"/> Other Business								<input type="checkbox"/> Teacher <input type="checkbox"/> Jeweller <input type="checkbox"/> Money Service Bureau <input type="checkbox"/> Other Professional								<input type="checkbox"/> MNC Employee <input type="checkbox"/> Student <input type="checkbox"/> I.T. <input type="checkbox"/> Other Service								<input type="checkbox"/> Agriculture/Fishery <input type="checkbox"/> Retired <input type="checkbox"/> Politically Exposed Person							
---	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	---	--	--	--	--	--	--	--	---	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	---	--	--	--	--	--	--	--

4. ANNUAL INCOME OF SOLE/FIRST APPLICANT (Please ✓) (INDIVIDUAL) : Less than 5 Lacs 5 Lacs - 25 Lacs 25 Lacs - 1 Crore 1 Crore - 5 Crore 5 Crore & Above
 (NON-INDIVIDUAL) : < 50 Lacs 50 Lacs - 2.5 Crore 2.5 Crore - 10 Crore 10 Crore - 50 Crore 50 Crore & Above

5. BANK ACCOUNT DETAILS (Please note that, as per SEBI Regulations it is mandatory for investors to provide bank account details)

Name of the Bank											Branch											
Account No.												Branch Address										
Account Type	<input type="checkbox"/> Savings	<input type="checkbox"/> Current	<input type="checkbox"/> NRE	<input type="checkbox"/> NRO								City										

If the Bank Account is held with any of the following Bank, the payment of Dividend/Redemption would be made directly into your Bank Account
 Standard Chartered Bank, HDFC Bank, UTI Bank, ING Vysya Bank Ltd., HSBC Ltd., Citibank N. A., ICICI Bank Ltd., IDBI Bank Ltd., Saraswat Co-op. Bank, Deutsche Bank, Indusind Bank, Centurion Bank.
 ING Vysya Mutual Fund retains the right to use any other mode of payment as deemed appropriate. We understand that ING Vysya Mutual Fund shall not be responsible if the direct credit could not be carried out because of the incomplete or incorrect information.

6. E-MAIL COMMUNICATION (Please ✓)

a) I/We wish to receive the Account Statement via e-mail instead of physical document Yes No
 b) If yes, please specify the frequency Monthly Weekly
 E-mail Address

7. ATTACHMENT WITH THE APPLICATION FORM : PAN Card copy attached Yes No • Form 60 or 61 Yes No • Proof of Address Yes No • MIN Acknowledgement Yes No

ACKNOWLEDGEMENT SLIP (To be filled in by the investor)
ING Vysya Mutual Fund
 17, Lincoln Lodge, Altamount Road, Mumbai - 400 036.

Received from Mr./Ms./M/s. _____ Address _____
 _____ an application for purchase of units along with details as given below:

Name of the Scheme	Option	Amount Paid	Cheque/DD No.	Cheque/DD Date	Bank	Branch

Please Note: All Purchases are subject to realisation of cheque(s)/demand draft(s).
 Collection Centre Date & Stamp

8. INVESTMENT DETAILS (Third party cheques are not allowed)

Choice of Scheme (Please ✓ the to select option, ✓ the to select dividend option)

ING VYSYA LIQUID FUND	The Cheque/DD should be favouring "ING Vysya Liquid Fund"
Choice of Option	<input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option <input type="radio"/> Payout <input type="radio"/> Reinvestment
ING VYSYA FLOATING RATE FUND	The Cheque/DD should be favouring "ING Vysya Floating Rate Fund "
Choice of Option	<input type="checkbox"/> Growth Option <input type="checkbox"/> Bonus Option <input type="checkbox"/> Dividend Option <input type="radio"/> Payout <input type="radio"/> Reinvestment
ING VYSYA INCOME FUND SHORT TERM PLAN	The Cheque/DD should be favouring "ING Vysya Income Fund - Short Term Plan"
Choice of Option	<input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option <input type="radio"/> Payout <input type="radio"/> Reinvestment
ING VYSYA INCOME FUND	The Cheque/DD should be favouring "ING Vysya Income Fund "
Choice of Option	<input type="checkbox"/> Growth Option <input type="checkbox"/> Bonus Option <input type="checkbox"/> Dividend Option <input type="radio"/> Payout <input type="radio"/> Reinvestment
ING VYSYA SELECT DEBT FUND	The Cheque/DD should be favouring "ING Vysya Select Debt Fund"
Choice of Option	<input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option <input type="radio"/> Payout <input type="radio"/> Reinvestment
ING VYSYA MIP FUND PLAN A	The Cheque/DD should be favouring "ING Vysya MIP Fund - Plan A"
Choice of Option	<input type="checkbox"/> Growth Option <input type="checkbox"/> Bonus Option <input type="checkbox"/> Dividend Option <input type="radio"/> Payout <input type="radio"/> Reinvestment
ING VYSYA MIP FUND PLAN B	The Cheque/DD should be favouring "ING Vysya MIP Fund- Plan B"
Choice of Option	<input type="checkbox"/> Growth Option <input type="checkbox"/> Bonus Option <input type="checkbox"/> Dividend Option <input type="radio"/> Payout <input type="radio"/> Reinvestment
ING VYSYA GILT FUND PF DYNAMIC PLAN	The Cheque/DD should be favouring "ING Vysya GILT Fund-PF Dynamic Plan"
Choice of Option	<input type="checkbox"/> Growth Option <input type="checkbox"/> Bonus Option <input type="checkbox"/> Dividend Option <input type="radio"/> Payout <input type="radio"/> Reinvestment
ING VYSYA GILT FUND REGULAR PLAN	The Cheque/DD should be favouring "ING Vysya GILT Fund - PF Dynamic Plan"
Choice of Option	<input type="checkbox"/> Growth Option <input type="checkbox"/> Bonus Option <input type="checkbox"/> Dividend Option <input type="radio"/> Payout <input type="radio"/> Reinvestment

INVESTMENT DETAILS (Third party cheques are not allowed)

Cheque/DD No. _____ Cheque/DD Date _____ Drawn on Bank _____
 Branch _____ Amount in Figures (Rs.) _____ Amount (Words) _____

I/We undertake that the detail of the payment instrument mentioned above pertain to my/our own bank account in my/our name and is not a third party cheque except guardian incase of minor. The AMC reserves the right to reject the applicaiton in case of third party cheque.

9. NOMINATION DETAILS

I/We hereby nominate the under mentioned nominee to receive the amount to my/our credit on my/our death. I/We also understand that all payments and settlements made to such nominee shall be a valid discharge by the AMC / Mutual Fund / Trustees.

Name and Address of Nominee

Name : _____ Address : _____

Date of Birth (to be furnished in case the nominee is minor)* _____

*Name of Guardian : _____ Address of Guardian : _____

Relationship with Minor : _____ Signature of Guardian : _____

10. For Investors who wish to opt for SIP/SWP/STP, please refer to page no. 28

Systematic Transfer Plan (STP)/Systematic Investment Plan (SIP)/Systematic Withdrawal Plan (SWP) form is enclosed Yes No

11. DECLARATIONS & SIGNATURE(S)

I/We have read and understood the contents of the Offer Document of the scheme(s) of ING Vysya Mutual Fund. I/ We hereby apply to the Trustee of ING Vysya Mutual Fund for Units of respective schemes of ING Vysya Mutual Fund, as indicated above and agree to abide by the terms, conditions, rules and regulations of the relevant Scheme(s).

*I/We confirm that I am/We are Non-resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through approved banking channels or from my/our Non-resident External/Ordinary Account/FCNR/NRSR Account.

I/We have understood the details of the scheme and I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment.

I hereby agree to provide the AMC with necessary additional proofs/documents that may be required for the purpose of compliance with Prevention of Money Laundering Act.

* Applicable to NRIs only

First / Sole Applicant	
Second Applicant	
Third Applicant	

For any queries please contact customer care no. 1800 4255 433
 or
 email us at information@ingvysyamf.com
 or
 visit us at www.ingvysyamf.com

SYSTEMATIC INVESTMENT PLAN (SIP) ENROLMENT FORM - For Debt and Liquid Schemes (Please read instruction given)

To, _____ Date _____
 The Trustee
ING Vysya Mutual Fund
 I/We have read and understood the contents of the Offer Document of the Scheme(s) and the instructions given. I/We hereby apply for the SIP Enrolment under the following Scheme/Plan (please tick your choice) and agree to abide by the terms and conditions of the appropriate Scheme/Plan.

Name of the Scheme	Income Option (Please ✓)	Frequency <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly
ING VYSYA LIQUID FUND	<input type="checkbox"/> Institutional Plan <input type="checkbox"/> Super Inst. Plan Choice of Option [Please ✓] <input type="checkbox"/> Growth <input type="checkbox"/> Dividend Option Frequency: W/M <input type="checkbox"/> Payout <input type="checkbox"/> Super Inst. Plan	Cheque Nos. From _____ To _____
ING VYSYA FLOATING RATE FUND	Choice of Option [Please ✓] <input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option Frequency: D/W/Q/H/Y/A <input type="checkbox"/> Payout <input type="checkbox"/> Reinvestment	Cheque Nos. From _____ To _____
ING VYSYA INCOME FUND SHORT TERM PLAN	Choice of Option [Please ✓] <input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option <input type="checkbox"/> Payout <input type="checkbox"/> Reinvestment	Cheque Nos. From _____ To _____
ING VYSYA INCOME FUND	<input type="checkbox"/> Regular <input type="checkbox"/> Institutional Choice of Option [Please ✓] <input type="checkbox"/> Growth <input type="checkbox"/> Bonus <input type="checkbox"/> Dividend Frequency: Q/H/Y/A <input type="checkbox"/> Payout <input type="checkbox"/> Reinvestment	Cheque Nos. From _____ To _____
ING VYSYA SELECT DEBT FUND	Choice of Option [Please ✓] <input type="checkbox"/> Growth Option <input type="checkbox"/> Bonus Option <input type="checkbox"/> Dividend Option Frequency: Q/H/Y/A <input type="checkbox"/> Payout <input type="checkbox"/> Reinvestment	Cheque Nos. From _____ To _____
ING VYSYA MIP FUND PLAN A	Choice of Option [Please ✓] <input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option Frequency: M/Q/H/Y/A <input type="checkbox"/> Payout <input type="checkbox"/> Reinvestment	Cheque Nos. From _____ To _____
ING VYSYA MIP FUND PLAN B	Choice of Option [Please ✓] <input type="checkbox"/> Growth Option <input type="checkbox"/> Bonus Option <input type="checkbox"/> Dividend Option Frequency: M/Q/H/Y/A <input type="checkbox"/> Payout <input type="checkbox"/> Reinvestment	Cheque Nos. From _____ To _____
ING VYSYA GILT FUND PF DYNAMIC PLAN	Choice of Option [Please ✓] <input type="checkbox"/> Growth <input type="checkbox"/> Regular / Auto Income Payout <input type="checkbox"/> Cyclical Series <input type="checkbox"/> Half Yearly Dividend <input type="checkbox"/> Annual Dividend <input type="checkbox"/> Payout <input type="checkbox"/> Reinvestment	Cheque Nos. From _____ To _____
ING VYSYA GILT FUND REGULAR PLAN	Choice of Option [Please ✓] <input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option <input type="checkbox"/> Payout <input type="checkbox"/> Reinvestment	Cheque Nos. From _____ To _____

Investment Period : _____ months No. of Cheques : _____
 Drawn on Bank : _____ Branch : _____
 Dated 1st or 10th of every month or Quarter Amount Per Installment _____ (in words) _____ (in figures)

Name of the First/Sole Applicant _____

Name of Guardian (in case of minor) _____

Signature(s) _____
 Sole/First Unit holder / Guardian Second Unit holder Third Unit holder

Please note : • Signature(s) should be as it appears on the Application Form and in the same order.
 • If no investment option is ticked default option will be Growth. • If no dividend option is ticked default option will be reinvestment. • This form should be accompanied with common application form (Equity) • Minimum number of cheques equal to 6 (Monthly Option) or 4 (Quarterly Option). • Minimum installment Rs. 1000 (Monthly Option) Rs. 3000 (Quarterly Option)

SYSTEMATIC WITHDRAWAL PLAN (SWP) ENROLMENT FORM - For Debt and Liquid Schemes (Please read instruction given)

To,
The Trustee

Date

ING Vysya Mutual Fund

I/We have read and understood the contents of the Offer Document of the Scheme(s) and the instructions given. I/We hereby apply for the SWP Enrolment under the following Scheme/Plan (please tick your choice) and agree to abide by the terms and conditions of the appropriate Scheme/Plan.

Name of the Scheme	Income Option (Please ✓)	If an existing unitholder please provide your folio no.	Withdrawal Details	Period of Enrolment (date / month / year)
ING VYSYA LIQUID FUND	<input type="checkbox"/> Institutional Plan <input type="checkbox"/> Super Inst. Plan Choice of Option [Please (✓)] <input type="checkbox"/> Growth <input type="checkbox"/> Dividend Option Frequency: W/M <input type="checkbox"/> Payout <input type="checkbox"/> Super Inst. Plan		Rs. _____	From _____ To _____
ING VYSYA FLOATING RATE FUND	Choice of Option [Please (✓)] <input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option Frequency: D/M/Q/HY/A <input type="checkbox"/> Payout <input type="checkbox"/> Reinvestment		Rs. _____	From _____ To _____
ING VYSYA INCOME FUND SHORT TERM PLAN	Choice of Option [Please (✓)] <input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option <input type="checkbox"/> Payout <input type="checkbox"/> Reinvestment		Rs. _____	From _____ To _____
ING VYSYA INCOME FUND	<input type="checkbox"/> Regular <input type="checkbox"/> Institutional Choice of Option [Please (✓)] <input type="checkbox"/> Growth <input type="checkbox"/> Bonus <input type="checkbox"/> Dividend Frequency: Q/HY/A <input type="checkbox"/> Payout <input type="checkbox"/> Reinvestment		Rs. _____	From _____ To _____
ING VYSYA SELECT DEBT FUND	Choice of Option [Please (✓)] <input type="checkbox"/> Growth Option <input type="checkbox"/> Bonus Option <input type="checkbox"/> Dividend Option Frequency: Q/HY/A <input type="checkbox"/> Payout <input type="checkbox"/> Reinvestment		Rs. _____	From _____ To _____
ING VYSYA MIP FUND PLAN A	Choice of Option [Please (✓)] <input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option Frequency: M/Q/HY/A <input type="checkbox"/> Payout <input type="checkbox"/> Reinvestment		Rs. _____	From _____ To _____
ING VYSYA MIP FUND PLAN B	Choice of Option [Please (✓)] <input type="checkbox"/> Growth Option <input type="checkbox"/> Bonus Option <input type="checkbox"/> Dividend Option Frequency: M/Q/HY/A <input type="checkbox"/> Payout <input type="checkbox"/> Reinvestment		Rs. _____	From _____ To _____
ING VYSYA GILT FUND PF DYNAMIC PLAN	Choice of Option [Please (✓)] <input type="checkbox"/> Growth <input type="checkbox"/> Regular / Auto Income Payout <input type="checkbox"/> Cyclical Series <input type="checkbox"/> Half Yearly Dividend <input type="checkbox"/> Annual Dividend <input type="checkbox"/> Payout <input type="checkbox"/> Reinvestment		Rs. _____	From _____ To _____
ING VYSYA GILT FUND REGULAR PLAN	Choice of Option [Please (✓)] <input type="checkbox"/> Growth Option <input type="checkbox"/> Dividend Option <input type="checkbox"/> Payout <input type="checkbox"/> Reinvestment		Rs. _____	From _____ To _____

No. of withdrawals : _____ Dated 5th of every month or Quarter

Withdrawals period _____ months Frequency Monthly Quarterly

Name of the First/Sole Applicant _____

Name of Guardian (in case of minor) _____

Signature(s) _____

Sole/First Unit holder / Guardian

Second Unit holder

Third Unit holder

Please note : Signature(s) should be as it appears on the Application Form and in the same order.

This form should be accompanied with common application form (Equity)

Minimum value of SWP is equal to Rs. 1000 or 100 units (Monthly Option) Rs. 3000 or 300 units (Quarterly Option)

FORM NO 60

[See second proviso to rule 114B]

Form of declaration to be filed by a person who does not have a permanent account number and who enters into any transaction specialised in rule 114B

- 1. Full name and address of the declarant
- 2. Particulars of transaction
- 3. Amount of the transaction
- 4. Are you assessed to tax? Yes / No
- 5. If yes,
 - (i) Details of Ward/Circle/Range where the last return of income was filed?
 - (ii) Reasons for not having permanent account number?
- 6. Details of the document being produced in support of address in column 1

Verification

I,, do hereby declare that what is stated above is true to the best of my knowledge and belief.

Verified today, the _____ day of _____,

Date :

Place :

Signature of the declarant

Instructions: Documents which can be produced in support of the address are:-

- (a) Ration Card
- (b) Passport
- (c) Driving Licence
- (d) Identity Card issued by any institution
- (e) Copy of the electricity bill or telephone bill showing residential address
- (f) Any document or communication issued by any authority of the Central Government, State Government or local bodies showing residential address
- (g) Any other documentary evidence in support of his address given in the declaration.

FORM NO 61

[See proviso to clause (a) of rule 114C]

Form of declaration to be filled by a person who has agricultural income and is not in receipt of any other income chargeable to income-tax in respect of transactions specified in clauses (a) to (h) of rule 114B

1. Full name and address of the declarant
.
.

2. Particulars of transaction
.

3. Details of documents being produced in support of address in column (1) Yes/No. I hereby declare that my source of income is form agriculture and I am not required to pay income-tax on any other income if any.

Date :

Place :

Signature of the Declarant

Verification

I,, do hereby declare that what is stated above is true to the best of my knowledge and belief.

Verified today the _____ day of _____ 200

Date :

Place :

Signature of the declarant

Instructions: Documents which can be produced in support of the address are:-

- (a) Ration Card
- (b) Passport
- (c) Driving Licence
- (d) Identity Card issued by any insstitution
- (e) Copy of the electricity bill or telephone bill showing residential address
- (f) Any document or communication issued by any authority of the Central Government, State Government or local bodies showing residential address
- (g) Any other documentary evidence in support of his address given in the declaration.



Registration cum Mandate Form for ECS Debit

Broker Code ARN 46196 DANI SHARES & STOCKS PVT LTD	Sub-Broker Code	Folio No. _____
Receipt Date & Time		

First Investment with a Current Date Cheque	Applications to be submitted before 15th of the month	New Application <input type="checkbox"/>
		Cancellation <input type="checkbox"/>
		Change in Bank Account* <input type="checkbox"/>

(*Please provide a cancelled cheque)

I/We hereby apply to the Trustee of ING Vysya Mutual Fund for the Systematic Investment Plan (SIP) Enrolment under the following scheme and agree to abide by the terms and conditions of the plan. I/We have understood the details of the scheme and I/We have not received nor have been induced by any rebate or gifts directly or indirectly in making these investments.

Applicant & SIP Details

Sole / first Applicant's Name:															
Each SIP Amount (Rs.):															
Scheme – Plan:	Option														
SIP Option:	<input type="checkbox"/> Monthly Option					<input type="checkbox"/> Quarterly Option									
SIP Date	<input type="checkbox"/> 1st					<input type="checkbox"/> 10th									

First SIP Transaction via Cheque No. (Note: Cheque should be drawn on bank details provided below)

SIP Period	From		To		Cheque Details		
	MM	YYYY	MM	YYYY	Cheque No	Date	Amount

I/We hereby, authorize ING Vysya Mutual Fund and their authorized service providers, to debit my/our following bank account by ECS (Debit Clearing) for collection of SIP payments.

PARTICULARS OF BANK ACCOUNT (Mandatory)

Bank Account Holders Name:															
Bank Name:															
Branch Name:															
Account No.:															
9 Digit MICR Code:															

Account Type: Savings Current Cash Credit

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

Signatures as in Bank Records

1 st Holder	2 nd Holder	3 rd Holder
------------------------	------------------------	------------------------

Authorisation of the Bank Account Holder

This is to inform I/We have registered for the RBI's Electronic Clearing Services (Debit Clearing) and that my payment towards my investment in ING Vysya Mutual Fund shall be made from my/our above mentioned bank account with your bank. I/We authorize the representative carrying this ECS Mandate Form to get it verified & executed.

1 st Holder	2 nd Holder	3 rd Holder
------------------------	------------------------	------------------------



Acknowledgement Slip (Auto Debit) – ING Vysya Mutual Fund

Name of the Applicant _____ Application/Folio No _____

Each SIP Amount (Rs.) _____ SIP Period - From _____ SIP Period – To _____

Scheme _____ Plan _____ Option & Sub-option _____

	Collection Centre, Date & Stamp
--	---------------------------------

Terms & Conditions

SIP payment through Electronic Clearing Service (Debit Clearing) of the Reserve Bank of India (RBI)

List of Cities for SIP Auto Debit via ECS (Debit Clearing)

Ahmedabad, Bangalore, Baroda, Bhopal, Bhubaneswar, Chandigarh, Chennai, Coimbatore, Guwahati, Hyderabad, Indore, Jaipur, Kanpur, Kolkata, Ludhiana, Lucknow, Mangalore, Madurai, Mumbai, Nagpur, New Delhi, Panjim, Patna, Pune, Surat, Trivandrum, Trichy, Vijayawada, Vizag,

1. This facility is offered to the investors having bank accounts **in selected cities mentioned above**. The cities in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of ING Vysya Mutual Fund without assigning any reasons or prior notice. If any city is removed, SIP instructions for investors in such cities ECS (Debit) route will be discontinued without prior notice.
2. New Investors who wish to enroll for SIP Auto Debit should fill this Form in addition to the Application Form.
3. Existing investors need to provide their Folio No. and need not fill up the Application Form.
4. For new investors, please complete all sections of the Application Form including Section 6.

For minimum application amount to be invested in SIP, risk factors, features etc. please refer to the Key Information Memorandum.

The cheque/demand draft should be drawn in favour of the appropriate scheme and crossed "Account Payee Only". The cheque/demand draft should be payable locally at the center where the Application is deposited.

5. Completed Application Form, SIP Auto Debit Form and the first cheque should be submitted on or before 15th of the month.
6. New investors must submit a cheque for the first transaction. The cheque should be drawn on the same bank account, which is to be registered for ECS (Debit).
7. **The bank account provided for ECS (Debit) should participate in local MICR clearing.**
8. SIP auto debit is available only on specific dates of the month viz. 1st / 10th in case of monthly option & 10th of every quarter (viz. Apr, July, October & January) and in case 1st / 10th is a holiday then next business day. In case the Auto Debit does not take effect for three consecutive times then the SIP is liable for cancellation.
9. The applicant will have the right to discontinue SIP at any time he or she so desires by providing a written request at the office of the ING Vysya Mutual Fund Customer Service Centres. Notice of discontinuance should be received by 15th of the month. The investor will cease to be a part of the SIP on receipt of the written request.
10. SIP will be available only on a monthly and quarterly basis and there is no entry load for SIP investors.
 - a. An Entry Load of 2.25% of NAV will be levied for purchases/Switches made on or after December 27, 2005 for equity and balanced schemes viz. ING Vysya Select Stocks Fund, ING Vysya Equity Fund, ING Vysya Tax savings Fund, ING Vysya Nifty Plus Fund, ING Vysya Domestic Opportunities Fund, ING Vysya Balanced Fund, ING Vysya Dividend Yield Fund, ING Vysya L.I.O.N Fund, ING Vysya Midcap Fund and ING Vysya A.T.M (Against The Market) Fund.
 - b. A CDSC of 0.5% would be charged for any amount redeemed within 90 days from the date of investment in all existing and future debt schemes viz. ING Vysya Income Fund, ING Vysya Gilt Fund – Provident Fund Plans, ING Vysya Select Debt and ING Vysya MIP Fund.
 - c. No CDSC shall be charged in a) Liquid schemes like ING Vysya Liquid Fund and b) if the scheme / plan does not have any load (entry/exit) and CDSC like in ING Vysya Income Fund – Short Term Plan, ING Vysya Gilt Fund – Regular Plan and ING Vysya Floating Rate Fund.
 - d. When there is a systematic Transfer (STP) from one equity or balanced scheme where the investor has paid an entry load (scheme 1) to another equity or balanced scheme with an entry load (scheme 2), the entry load in scheme 2 during the transfer is waived. For the reckoning of 365 day period / 90 day period, FIFO method will be followed.
 - e. The AMC / Mutual Fund reserves the right to change the above load structures at its own discretion with prospective effect within the limits prescribed and as per the SEBI Regulations.
11. Amount so invested into the designated equity schemes will have an exit load of 2.25% of the applicable NAV if the units are redeemed before 365 days from the date of investment. In case of ING Vysya Tax Savings Plan, no entry load will be charged on the SIP amount and the applicable exit load for SIP will be as per the respective load structure applicable to the relevant schemes. CDSC of 0.5% would be charged for any amount redeemed within 90 days from the date of investment in all debt schemes except ING Vysya Liquid Fund, ING Vysya Income Fund – Short Term Plan, ING Vysya Gilt Fund – Regular & ING Vysya Floating Rate Fund.
12. The investor agrees to abide by the terms and conditions of ECS facility of Reserve Bank of India (RBI).
13. Investor will not hold ING Vysya Mutual Fund, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after specific SIP date due to various clearing cycles or ECS.
14. ING Vysya Mutual Fund, its registrars 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 for the same.
15. ING Vysya Mutual Fund reserves the right to reject any application without assigning any reason whatsoever.

SYSTEMATIC TRANSFER PLAN (STP) FORM

To

The Trustees

ING Vysya Mutual Fund

I/We have read and understood the contents of the Offer Document of the scheme(s) and the instructions overleaf. I/We hereby apply for the STP Enrolment under the following Scheme/Plan and agree to abide by the terms and conditions of the scheme/plan.

- A. I/We hereby wish to invest
- Rupees in Figures Rs. _____
- Rupees in Words _____
- Please write the scheme Name _____
- Please write the option _____

- B. And systematically transfer to the following
- (Please write the scheme name) _____
- (Please write the option) _____

I/We hereby wish to transfer the following from A to B (please 3)

- Divident received in A (Only if the option in A is Divident Option)
- Appreciation in NAV, if any, as on the 1st working day of every month
- Monthly Equated amounts of _____ units or Rs. _____
(Amount in Words Rs. _____)

Please note

- Category A includes any scheme of ING Vysya Mutual Fund
- Category B includes any scheme of ING Vysya Mutual Fund excluding ING Vysya Liquid Fund & ING Vysya Income Fund Short Term Plan.
- In case the amount in the schemes mentioned in A is reduced for reasons other than the transfer instructed above, the number of installment should be reduced to the extent balance is available. Please make the last transfer such that the balance unit in A is zero.

Name of the First/Sole Applicant : _____

Name of the Guardian (in case of minor) : _____

Signature

Sole/First Unit holder / Guardian

Second Unit holder

Third Unit holder

Please note : Signature(s) should be as it appears on the Application Form and in the same order.

List of official points of acceptance of transaction.

The official points of acceptance of transactions for all schemes of ING Vysya Mutual Fund are as under:

CAMS Transaction Point

Agra: F-39/203, Sky Tower, Sanjay Place, Agra 282002-3940202, 3942267 camsagr@camsonline.com **Ajmer:** Shop No.S-5, Second Floor, Swami Complex, Ajmer 305001-3092040, camsajm@camsonline.com **Allahabad:** 1st Floor, Chandra Shekhar Azad Complex (Near Indira Bhawan) 5, S.P. Marg, Civil Lines Allahabad 211001-309127, 33091274, camsall@camsonline.com **Amaravati:** 81, Gulsham Tower, Near Panchsheel Amaravati 444601-3091965, camsama@camsonline.com **Amritsar:** 378-Majithia Complex, 1st Floor M. M. Malviya Road, Amritsar 143001-3957404, camsamt@camsonline.com **Asansol:** G.T Road, Beside George Telegraph Office, Asansol 713301-2204865, camsasa@camsonline.com **Aurangabad:** Office No. 1, 1st Floor, Amodi Complex, Juna Bazar, Aurangabad 431001-3095202, camsaur@camsonline.com **Belgaum:** No. 21, Ground Floor, Arvind Complex, 1552 Maruti Galli, Belgaum 590002-3099598, camsbel@camsonline.com **Bhilai:** 209, Khichariya Complex, Opp IDBI Bank Nehru Nagar Square Bhilai 490020-3099040, 3099049, camsbhi@camsonline.com **Bhopal:** C-12, 1st Floor Above Life Line Hospital Zone-I, M.P.Nagar Bhopal 462011-3097321, 3097305, camsbhp@camsonline.com **Calicut:** 17/28, H 1st Floor Manama Building Mavoor Road Calicut 673001-3955984, camsclt@camsonline.com **Cuttack:** C/O Arun Bhawsinka Cantonment Road Cuttack 753001-2303722, camsctt@camsonline.com **Dehradun:** 204/121 Nari Shilp Mandir Marg Old Connaught Place Dehradun 248001-3951357, 3958460, camsdun@camsonline.com **Dhanbad:** Urmila Towers Room No: 111(1st Floor) Bank More Dhanbad 826001-2304675, camsdha@camsonline.com **Gorakhpur:** Shop No. 3, Second Floor, Cross Road, A.D. Chowk, Bank Road Gorakhpur 273001-3094771, camsgor@camsonline.com **Guntur:** Shyamsunder Golden Towers Ground Floor 3rd Lane, Brodipet Adjacent to Over-bridge Guntur 522002-3952671, camsgun@camsonline.com **Gurgaon:** 2319, 1st Floor, Block no.3 Opp. Air Force Golden Jubilee School Delhi Road, Sector 14 Gurgaon 122001-3963763, camsgur@camsonline.com **Guwahati:** A.K. Azad Road Rehabri Guwahati 781008-2607771, camsgrt@camsonline.com **Hubli:** No. 208, 'A' Block 1st Floor, Kundagol Complex, Opp. Court, Club Road Hubli 580029-3093374, camsjub@camsonline.com **Jabalpur:** 975, Chouksey Chambers Near Gitanjali School 4th Bridge, Napier Town Jabalpur 482001-3091921, camsjab@camsonline.com **Jalandhar:** 367/8, Central Town Opp. Gurudwara Diwan Ashan Jalandhar 144001-3957165, 3957103, camsjal@camsonline.com **Jamnagar:** 207/209, K.P. Shah House I K.V. Road, Jamnagar 361001-3099737, 3111909, camsjam@camsonline.com **Jamshedpur:** Millennium Tower S-4 Ground Floor, R- Road Bistupur Jamshedpur 831001-3097768, 3097768, camsjpr@camsonline.com **Jodhpur:** 1/5, Nirmal Tower Ist Chopasani Road Jodhpur 342003-3951357, camsjpd@camsonline.com **Kota:** B-33 'Kalyan Bhawan' Triangle Part, Vallabh Nagar Kota 324007-3093202, camskot@camsonline.com **Madurai:** 86/71A, Tamilsangam Road, Madurai 625001-3951357, 3952468, camsmdu@camsonline.com **Manipal:** Academy Annex, First Floor Opposite Corporation Bank, Upendra Nagar, Manipal 576104-3955827, camsmpl@camsonline.com **Meerut:** 108 1st Floor Shivam Plaza Opposite Eves Cinema, Hapur Road Merrut 250002-3957278, camsmee@camsonline.com **Moradabad:** B-612 'Sudhakar' Lajpat Nagar Moradabad 244001-3097202, 3099841, camsmbd@camsonline.com **Mysore:** No.3, 1st Floor, CH.26 7th Main 5th Cross, (Above Trishakti Medicals) Saraswati Puram Mysore 570009-3091244, 3094503, camsmys@camsonline.com **Nasik:** Varsha Bungalow 1st Floor, Near Rungtha High School 493, Ashok Stambh Nasik 422001-3097084, 3950202, camsnsk@camsonline.com **Nellore:** Shop No.13, First Floor KAC Plaza R R Street Nellore 524001-3098154, camsnel@camsonline.com **Panipat:** 13, First Floor, Gaushala Mandi Market G T Road Panipat 132103-3096694, 5016694, camspan@camsonline.com **Patiala:** 35, New Lal Bagh Colony Patiala 147001-3098926, 3093724, camsplt@camsonline.com **Pondicherry:** S-8, 100, Jawaharlal Nehru Street (New Complex, Opp. Indian Coffee House) Pondicherry 605001-5210030, 3092468, campdy@camsonline.com **Raipur:** C-23, Sector 1 Devendra Nagar Raipur 492004-3096404, camsrai@camsonline.com **Rajahmundry:** D.no 7-27-4 Krishna Complex Baruvarti Street T Nagar Rajahmundry 533101-3951357, camsrmd@camsonline.com **Rajkot:** 111, Pooja Complex Harihar Chowk Near GPO Rajkot 360001-3098158, 3098206, camsraj@camsonline.com **Ranchi:** 223, Tirath Mansion (Near Over Bridge), 1st Floor Main Road Ranchi 834001-3096202, 3098058, camsran@camsonline.com **Rourkela:** 1st Floor Mangal Bhawan Phase II, Power House Road Rourkela 769001-2513098, camsrou@camsonline.com **Salem:** 28, I Floor Advyitha Ashram Road Salem 636004-3952271, camsal@camsonline.com **Sambalpur:** Opp. Town High School, Sansarak Sambalpur 768001-2405606, camsam@camsonline.com **Siliguri:** No 8, Swamiji Sarani, Ground Floor Hakimpura Siliguri 734401-2216065, camszil@camsonline.com **Trichur:** VIII/350/15, O K John Memorial Building Ekkanda Warriar Road, Trichur 680001-395156, 4camstur@camsonline.com **Trichy:** No 8, I Floor, 8th Cross West Extn. Thillainagar Trichy 620018-3096906, 3096909, camstri@camsonline.com **Trivandrum:** Tc 15 / 2012, Sheelatha Building Womens' College Lane Vazuthacadu, Trivandrum 695014-3940202, 3941357, camstvm@camsonline.com **Udaipur:** 32, Ahinsapurifatehpura Circle Udaipur 313004-3093202, camsudp@camsonline.com **Valsad:** C/o. CAD HOUSE Siddhivinayak Complex, F-1, First Floor, Avenue Building, Near R.J.J. School, Valsad 396001-3946313, 94623, camsval@camsonline.com **Varanasi:** C 27/249 - 22A, Vivekanand Nagar Colony Maldhaiya, Varanasi 221002-3953264, 3953265, camsvar@camsonline.com

CAMS Investor Service Center

Ahmedabad: 402-406, 4th Floor - Devpath Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad - 380006. Phone: 079 - 3008 2468, 3008 2469, 3008 2470 Fax: 2642 4950. E Mail: camsahm@camsonline.com. **Bangalore:** Trade Centre, 1st Floor, 45, Dikensan Road (Next to Manipal Centre), Bangalore - 560 042. Phone : 080 - 3094 1357 / 3094 2468. E Mail : camsbgl@camsonline.com. **Bhubaneswar:** 101/7, Janpath, Unit - III, Bhubaneswar : 751 001. Phone: 0674 - 395 3307, 395 3308 Fax : 253 4777. E Mail : camsbhr@camsonline.com. **Coimbatore:** 66, Lokamanya Street (West), Ground Floor, R.S.Puram, Coimbatore - 641 002. Phone: 0422 - 301 8000, 301 8001. E Mail: camscoe@camsonline.com. **Cochin:** 40 / 9633 D, Veekshanam Road, Near International hotel, Cochin - 682 035. Phone: 0484 - 302 4651, 302 4658, 302 4662. E Mail: camscoc@camsonline.com. **Chandigarh:** SCO 154-155, 1st Floor, Sector 17-C, Chandigarh-160017. Phone: 0172 - 3048720, 3048721 Fax : 2705 217. E Mail: camscha@camsonline.com. **Chennai:** Ground Floor, A & B. Lakshmi Bhawan, 609, Anna Salai, Chennai 600 006. Phone: 044 - 28285563, 28285565 Fax : 2828 3613. E Mail: camslb1@camsonline.com. **New Delhi:** 304-305 III Floor, Kanchenjunga Building, 18, Barakhamba Road, New Delhi - 110 001. Phone: 011 - 3048 1203, 3048 1205, 3048 1202 Fax: 2335 3834. E Mail: camsdel@camsonline.com. **Durgapur:** SN-10 Ambedkar Sarani, City Centre, Durgapur-713216. Phone 0343-3098890, 3098891. Email: cmsdur@camsonline.com. **Goa:** No.108, 1st Floor, Gurudutta Bldg, Above Weekender, M G Road, Panaji Goa-403 001. Phone: 0832 - 395 1755, 395 1640. Fax: 242 4529. E Mail: camsgoa@camsonline.com. **Sunderabad:** 102, First Floor, Jade Arcade, Paradise Circle, Sunderabad - 500 003. Phone: 040 - 3918 2468, 3918 2469 Fax : 5532 1531. E Mail: camshyd@camsonline.com. **Indore:** Dalal Chambers, 101.Sagamatha Apartments, 1st Floor, 18 / 7 MG Road, Indore - 452 003. Phone: 0731 - 395 3692, 395 3646. E Mail : camsind@camsonline.com. **Jaipur:** G-III, Park Saroj, Behind Ashok Nagar Police Station, R-7, Yudhisthir Marg, C-Scheme, Jaipur - 302 001. Phone: 0141 - 396 9126 / 396 9128. E Mail : camsjai@camsonline.com. **Kanpur:** G - 27, 28 - Ground Floor, CITY CENTRE, 63/ 2, THE MALL, Kanpur - 208 001. Phone: 0512 - 3918000, 3918001, 3918002 3918003. E Mail: camskpr@camsonline.com. **Kolkata:** "LORDS Building", 7/1, Lord Sinha Road, Ground Floor, Kolkata - 700 071. Phone: 033 - 3058 2297/3058 2285/3058 2303 Fax : 033 3058 2288. E Mail: camskal@camsonline.com. **Lucknow:** No.3 First Floor, Saran Chambers 1, 5, Park Road, Lucknow - 226 001. Phone: 0522 - 391 8000, 391 8002, 391 8003 Fax : 2237310. E Mail: camsluc@camsonline.com. **Ludhiana:** Shop no. 20-21 (Ground Floor), Prince Market, near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, P.O: Model Town, Ludhiana - 141 002. Phone : 0161- 3018000, 3018001 Fax : 245 8840. E Mail : camsldh@camsonline.com. **Mangalore:** 6, First Floor, West Gate Terminus, Falnir Road, Opp. Unity Health Complex, Highlands, Mangalore - 575 002. Phone: 0824 - 395 1357, 395 2468. E Mail : camsman@camsonline.com. **Mumbai:** Rajabhadur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai - 400 023. Phone: 22702414, 22702415, 22702416, 22622903, 22622904. Fax: 22622561. E Mail: camsbby@camsonline.com. **Madurai:** 86/71A, Tamilsangam Road, Madurai 625001. Phone: 0452-3951357, 3952468. Email : camsmdu@camsonline.com. **Nagpur:** 145 Lendra Park, Behind Shabari, New Ramdaspath, Nagpur - 440 010. Phone: 0712 - 395 8275, 309 8206 Fax: 254 1449. E Mail: camsnpr@camsonline.com. **Pune:** Nirmiti Eminence, Off No. 6, I Floor, Opp Abhishek Hotel Mehandale Garage Road, Erandawane, Pune - 411 004. Phone : 020 - 3028 3005, 3028 3003, 3028 3000. Fax: 020 - 2541 2294. E Mail: camspun@camsonline.com. **Patna:** Kamalalay Shobha Plaza (1st Floor), Behind RBI Near Ashiana Tower, Exhibition Road, Patna - 800 001. Phone : 0612 - 395 5284, 395 5285. Email : camspat@camsonline.com. **Surat:** Niva Apartments, Above Sagrampura-Rudarpura Co-op Bank, Bhatia Street, Nanpura, Surat - 395001. Phone: 0261 - 3962267/ 3962468/ 396 0352. E Mail : [camsur@camsonline.com](mailto:camssur@camsonline.com). **Vadodara:** 109 - Silver Line, Besides world Trade Centre, Sayajigunj, Vadodara - 390 005. Phone: (0265) - 3018029, 3018031. E Mail: camsvad@camsonline.com. **Visakhapatnam:** 47/ 9 / 17, 1st Floor, 3rd Lane, Dwaraka Nagar, Visakhapatnam - 530 016. Phone: 0891 - 309 8397, 309 8374. E Mail: camsviz@camsonline.com. **Vijayawada:** 40-1-68, Rao and Ratnam Complex, Near Chunnupati Petrol Pump, M G Road, Labbipeth, Vijayawada 520010, Phone: (0866) 5595 657/ 3095202, e-mail:camsvij@camsonline.com

Instructions

1. Please read the Key Information Memorandum and the Offer Document 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 term upon signing the application form.
2. If the application is for Rs 50,000/- or more, then the PAN number / MIN number / IT circle / Ward / District of all the applicants is mandatory. Any application without PAN no. or without a copy of self attested PAN Card or bank details will not be accepted / will be rejected.
3. Applicant who do not have PAN number should submit Form 60 or Form 61 (for agricultural income) along with the application form otherwise their application will be rejected. Since these forms are for each transaction, the applicant have to submit the same duly signed and enclosing the proof of residence (as given in the form) for each subsequent transaction.
4. All investors should provide Unique Identification Number (UIN) as an when made applicable by SEBI.
5. Mutual Fund Identification Number (MIN) for all applicants, guardian in case of minor and POA is mandatory. The AMC reserves the right to reject the application form where MIN is not quoted..
6. This application form is for Resident investors and Non-Residents investing on a repatriable and non-repatriable basis.
7. The form should be filled in English in BLOCK LETTERS. Please tick (✓) in the appropriate box, where boxes have been provided.
8. Please fill the form in legible handwriting 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.
9. The Signature(s) should be in English or in any of the Indian languages specified in the Eighth Schedule of the Constitution of India. Thumb Impressions must be attested by a Magistrate or a Notary Public or a Special Executive Magistrate under his/her official seal. Applications by minors should be signed by their guardians. In case of HUF, the Karta should sign on behalf of the HUF. Similarly, for the Association of Persons (AOP) the application must be signed by the Authorised Signatory.
10. The cheque/demand draft should be drawn in favour of the appropriate scheme name as the case may be and crossed "Account Payee Only". The cheque/demand draft should be payable locally at the centre where the Application is deposited. The cheque/demand draft should be drawn on any bank which is a member/submember of the Bankers Clearing House of that City.
11. Investors are requested to choose an Option, in the application form. In case of such a choice not being indicated by the investor, it will be deemed that the investor has opted for the Growth Option.
12. Investors are requested to chose a Dividend Distribution Method in the application form for all schemes where dividend option is selected. In case such a choice is not indicated by the investor who has opted for a Dividend Option, it will be deemed that the investor has opted for the Reinvestment Option.
13. NRIs/Persons of Indian origin seeking to apply for Units on a non-repatriation basis may make payments by cheques/drafts drawn out of Non-Resident Ordinary (NRO) accounts payable at the centre where the application form is accepted.
14. Payments by Cash, Stockinvests, Post-dated cheques and out-station cheques will not be accepted.
15. The Investor's Name, Scheme-Plan & Investment Amount should be mentioned on the reverse of the instruments that accompanies the application.
16. Applicants are encouraged to provide their e-mail addresses in the application form to enable the Fund to send them various investor communications more efficiently.
17. As per SEBI, it is mandatory for the first applicant to provide the name of the bank, branch address, account type and account number.
18. In case of an application under Power of Attorney or by a limited company, body corporate, registered society, trust or partnership, etc. the relevant Power of Attorney or the relevant resolution or authority to make the application as the case may be, or duly certified copy thereof, along with Memorandum and Articles of Association/bye-laws must be lodged along with the application form.
19. Applicants should specify the mode of holding. In case of joint holders, the first named holder will receive all the Account Statements, income/redemption/refund warrants and any other correspondence sent from time to time.
20. Applications complete in all respects, may be submitted at the Collection Centres at locations mentioned in the Application Form and those appointed by the Mutual Fund from time to time.
21. No receipt will be issued for the application money. The Investor Service Centre will stamp and return the acknowledgement slip in the application form, to acknowledge receipt of the application.
22. Applications incomplete in any respect or not accompanied by a cheque/demand draft for the amount payable are liable to be rejected and the money paid will be refunded without interest within six weeks from date of allotment.
23. If you wish to nominate in respect of this investment, kindly fill up the nomination details in the application form.
24. The nomination can be made only by individuals applying for/holding units on their own behalf signed singly or jointly. Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate. If the units are held jointly, all joint holders will sign the nomination form. Space is provided as a specimen, if there are joint holders more sheets can be added for signatures of holders of units and witnesses.
25. A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the guardian. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
26. The Nominee shall not be a trust other than religious or charitable trust, society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force, from time to time.
27. Nomination in respect of the units stand rescinded upon the transfer of units.
28. Transfer of Units in favour of Nominee shall be valid discharge by the Asset Management Company against the legal heir.
29. The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination.
30. On Cancellation of the nomination, the nomination shall stand rescinded and the asset management company, shall not be under any obligation to transfer the units in favour of the Nominee.
31. Applications from NRI's residing in US / Canada will not be accepted by ING Vysya Mutual Fund.
32. **IMPORTANT NOTE ON ANTI MONEY LAUNDERING, KNOW-YOUR-CUSTOMER AND INVESTOR PROTECTION:**

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

Under these policies, the AMC may seek any information from the investor to establish identity and the source of money. The AMC shall have absolute discretion to reject any application, or prevent further transactions by a Unit Holder, if after due diligence, the investor /Unit Holder / a person making the payment on behalf of the investor does not fulfill the requirements of the "Know Your Customer " norms or the AMC believes that the transaction is suspicious in nature. For further details please refer to the Offer Document of the schemes of ING Vysya Mutual Fund. If the payment for purchase of units are made by a third party (eg. A Power of Attorney holder, a financing agency, a relative, etc.), the unitholder may be required to give such details of such transactions so as to satisfy the AMC of the source and / or consideration underlying the transaction.

Contact us at:

Ahmedabad	UL10-11, Antrix Complex, Panjrapole Cross Road, Opp/Ahmedabad Stock Exchange, Ambewadi, Ahmedabad-380009. Tel: 079-32900680/32949006/32938065/32902008/32949333
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Aurangabad	C/o. ING Vysya Bank Ltd., 25 to 30, 1st Floor, Nirala Bazaar, P.B. No. 9, Aurangabad - 431 001. Tel:0240-2339313/1976
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Chennai	Mount Chambers, UGF 2, Old No.758, Anna Salai, Chennai 600 002. Tel:044-32946718/32944209/32946607/32946928, Fax: 044-26517071 Coimbatore Door No.316, D B Road, R S Puram, Coimbatore - 641 002. Tel: 0422-3295021/28, Fax: 0422-5368500
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Nariman Point	607, Raheja Chambers, Nariman Point, Mumbai-400 021. Tel: 022-22871291, Fax: 022-22870561
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Rajkot	C/o. ING Vysya Bank Ltd., Ground Floor, Vivekanand Apartment, Ramakrishna Nagar, OPP Dr Yagnik Road, Rajkot 360 001. Tel: 0281-2474673/699 0281 - 3296087 (IVMF)
Solapur	C/o. ING Vysya Bank Ltd., 182, East Mangalwarpet, P.B. No. 187, Solapur - 413 002. Tel: 0217-2323377/2325656
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Tiruppur	No.38, Ennaar Towers, Ground Floor, 37 Binny Compound, 2nd Street, Kumaran Road, Tiruppur 641 601. Tel: 0421-3292782, Fax:0421 5320055
Vadodra	Ground Floor, Haribhakti House, Khala Ghoda Circle, Sayajigunj Vbhagh, Vadodra 390 005. Tel: 0265-3258090/6110, Fax:5524300
Vijaywada	Room No. 103, Godavari Motors Complex, Door No. 38-8-65, M G Road, Opp P W D Grounds Vijaywada 520 002. Tel: 0866-3259295/96, Fax:0866 5598500
Warangal	C/o. ING Vysya Bank Ltd., 8-11-20, RNT Road, Warangal 506002. Tel:0870-2562937 / 2562194

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or

Call us at our customer care number: 1800 4255 433



Statutory Details: ING Vysya Mutual Fund has been constituted as a Trust by the ING Group, and the Board of Trustees has appointed ING Investment Management (India) Private Limited as the Investment Manager of the mutual fund.

Risk Factors: Mutual Funds and securities investment are subject to the market risks, and there is no assurance or guarantee that the objects of the Schemes will be achieved. As with any investment in securities, the NAV of the units issued under the scheme can go up or down depending on the factors and the forces affecting the capital markets. Past performance of the Sponsors/ Mutual Fund or their affiliates does not indicate the future performance of the Scheme. The Sponsors and associates are not responsible or liable for any loss resulting from the operation of the Scheme beyond the initial contribution of Rs. 1 lakh made by them towards setting of the mutual fund. ING Vysya Bank a shareholder of ING Investment Management (I) Pvt Ltd is not liable or responsible for any loss or short fall resulting from the operation of the scheme. ING Vysya Select Stocks Fund (Investment objective: to provide long-term capital appreciation from a portfolio that is invested predominantly in equity and equity-related securities), ING Vysya Balanced Fund (Investment Objective: generate long term growth of capital and current income from a portfolio of equity and fixed-income securities), ING Vysya Equity Fund (Investment objective: seek to provide long-term capital appreciation from a portfolio that is invested predominantly in high quality equity and equity-related securities), ING Vysya MIP Fund is an open ended fund. Monthly income is not assured and is subject to the availability of distributable surplus. (Investment objective: The primary investment objective of the scheme is to generate regular income by investing in a diversified portfolio of debt and money-market instruments of varying maturities, and at the same time provide continuous liquidity along with adequate safety. Under Plan B., the scheme will also seek to generate capital appreciation by investing a smaller portion of its corpus in equity and equity related securities. However, there can be no assurance that the investment objective of the scheme will be achieved.), ING Vysya Nifty Plus Fund (Investment objective: to invest in companies whose securities are included in the S & P CNX Nifty Index), ING Vysya Tax Savings Fund (Investment objective: to provide medium to long term growth of capital along with income tax rebate), ING Vysya Domestic Opportunities Fund (Investment objective: to seek to provide long-term capital appreciation from a portfolio that is primarily invested in companies which derive a significant proportion of their revenues from the domestic Indian market place / economy), ING Vysya Mid Cap Fund (Investment objective: seeks 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), ING Vysya Income Fund (Investment objective: 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), ING Vysya Liquid Fund (Investment objective: seek to provide reasonable returns while providing a high level of liquidity and low risk by investing primarily in money market and debt securities.), ING Vysya Gilt Fund (Investment objective: to generate a relatively risk free return by investing in sovereign instruments issued by the Central / State Governments), ING Vysya Select Debt Fund (Investment objective: to generate income by investing in higher yielding fixed income securities by maintaining a higher exposure in AA rated securities and money market instruments of varying maturity dates with a view to maximize income while maintaining the optimum balance of yield, safety and liquidity), ING Vysya Floating Rate Fund (Investment objective: to provide income consistent with the prudent risk from a portfolio comprising substantially of floating rate instruments, fixed rate instruments swapped for floating rate returns, and also fixed rate instruments, short term bonds and money market instruments), ING Vysya Dividend Yield Fund - an open ended equity scheme, (Investment objective: 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) are the name of the schemes, and do not in any manner indicate either the quality of the Schemes or their future prospects or returns. ING Vysya Dividend Yield Fund Asset Allocation: The scheme shall invest 85-100% of its net assets in High dividend yield Equity and Equity related instruments, 0-35% in Other Equity and Equity related instruments & 0-25% in Cash, Deposits & Money Market Instruments. The maximum limit up to which the scheme may participate in Stock Lending, invest in foreign equity and equity related securities and derivative shall be 75%, 35% and 50% of the net assets respectively. Terms of Issue & Load Structure: During the continuous offer the AMC calculates and publishes NAVs and offers for sale and redemption of units of the Scheme on all Business Days. During NFO: There is no entry load during the New Fund offer. However a CDSC of 2.25% will be charged for investments below Rs 1 crore, If redemption request is made up to and including 180 days from the date of allotment and nil if redemption request is made after 180 days; 1% for investments of Rs 1 crore and above and below Rs 5 crores, If redemption request is made up to and including 90 days from the date of allotment and nil if redemption request is made after 90 days and Nil for investments of Rs 5 crore and above. For on going sales: the entry load is 2.25% for applications below Rs 1 crore. There is no entry load for applications of Rs 1 crore and above. Systematic Investment Plans (SIP) are available during initial offer periods well as on going sales. Entry load is waived for SIP Investors. But a CDSC of 2.25% would be charged for any amount redeemed on or before 365 days from the date of investment / allotment (whichever is later), as the case may be. For the reckoning of the 365-day period, FIFO method will be followed. A copy of the Offer Documents / Key Information Memorandum along with the application form can be obtained from the ISCs. Please read the Offer Document carefully for schemes-specific risk factors before investing. This document is issued by ING Vysya Mutual Fund (IVMF). This is for information purposes only. This does not constitute any offer, recommendation or solicitation to any person to enter into any transaction, nor does it constitute any prediction of likely future movements in rates or prices or any representation that any such future movements will not exceed those shown in any illustration. You are advised to make your own independent judgment with respect to any matter contained herein.