

# Deutsche Mutual Fund

## COMBINED KEY INFORMATION MEMORANDUM AND APPLICATION FORMS

Offer for Units of Rs. 10 per Unit at NAV based prices plus Applicable Load, if any.

### DWS Alpha Equity Fund

(An open ended equity scheme with the objective to generate long-term capital growth by investing in a diversified portfolio of equity and equity related securities)

### DWS Investment Opportunity Fund

(An open ended dynamic allocation scheme with the primary objective to generate capital appreciation on the portfolio over a long term by actively investing in different asset classes as per market conditions)

### DWS Global Thematic Offshore Fund

(An open ended overseas Fund of Funds scheme with the objective to generate long-term capital growth from a diversified portfolio of units of overseas mutual funds)

### DWS Tax Saving Fund

(An open ended equity linked saving scheme with the objective to generate long term capital appreciation from a portfolio that is invested predominantly in equity and equity related instruments)

### DWS Twin Advantage Fund

(Formerly known as DWS MIP Fund)

(An open ended income scheme with the objective to generate regular income in order to make regular dividend payments to unit holders and the secondary objective is growth of capital)

### DWS Premier Bond Fund

(An open ended debt scheme with the objective to provide regular income by investing in debt securities including bonds and money market instruments)

### DWS Short Maturity Fund

(An open ended Debt scheme with the objective to generate steady returns with low volatility by investing in short-medium term debt and money market securities)

### DWS Money Plus Fund

(An open ended debt scheme with the objective to generate steady return by investing in debt and money market securities across the credit spectrum)

### DWS Cash Opportunities Fund

(Formerly known as DWS Credit Opportunities Cash Fund)

(An open ended debt fund with the objective to generate regular income by investing primarily in investment grade fixed income securities / money market instruments)

### DWS Ultra Short-Term Fund

(Formerly known as DWS Liquid Plus Fund)

(An open ended debt scheme with the objective to provide Liquidity and generate stable returns by investing in a mix of short term debt and money market instruments)

### DWS Money Plus Advantage Fund

(An open ended debt scheme with the objective to generate regular income by investing primarily in investment grade fixed income securities / money market instruments, and to attain capital appreciation by investing a small portion in equity / equity related instruments)

### DWS Insta Cash Plus Fund

(An open ended liquid Income scheme with the objective to generate steady returns along with high liquidity by investing in a portfolio of short-term, high quality money market and debt instruments)

### DWS Gilt Fund

(An open ended Gilt fund with the objective to generate reasonable returns by investing in Central / State Government securities of various maturities)

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This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the Scheme(s)/Mutual Fund, Due Diligence Certificate by the AMC, Key Personnel, Investors Rights & Services, Risk Factors, Penalties & Pending Litigations, etc. investors should, before investment, refer to the Offer Document(s) / Scheme Information Document(s) / Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website [www.dws-india.com](http://www.dws-india.com).

The Scheme(s) 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.

Date : August 25, 2009



Particulars	DWS Alpha Equity Fund (DAEF)	DWS Investment Opportunity Fund (DIOF)
<b>Date of Inception</b>	<b>Regular Plan:</b> January 21, 2003; <b>Wealth Plan*:</b> April 27, 2009	<b>Regular Plan:</b> January 29, 2004; <b>Wealth Plan*:</b> April 27, 2009
<b>Type of the Scheme</b>	An open-ended Equity Scheme	An open-ended dynamic allocation scheme
<b>Investment Objective</b>	To generate long-term capital growth from investment in a diversified portfolio of equity and equity related securities.	To generate capital appreciation on the portfolio over a long term by actively investing in different asset classes as per market conditions. The investment manager will have the discretion to invest upto 100% of the assets in the portfolio in equity market/equity related instruments at a given point of time. The equity exposure may fall to as low as 5% under certain circumstances, in which case, the fund shall be invested in debt and money market instruments at its discretion.
<b>Benchmark Index</b>	NSE Nifty	BSE 200 Index
<b>Asset Allocation Pattern</b>	Please refer page no. 8 of the Combined KIM for Asset Allocation Patterns of all the Schemes.	
<b>Risk Profile of the Scheme</b>	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Combined Scheme Information Document carefully for details on risk factors before investment. Please refer Page no. 9 of the Combined KIM for Scheme specific Risk Factors.	
<b>Plans</b>	Regular and Wealth Plan*	
<b>Options for Investment</b>	'Dividend' (Payout & Reinvestment) and 'Growth'	
<b>Growth Option</b>	All income earned and realised profit in respect of a unit issued under the growth option will continue to remain invested until repurchase and shall be deemed to have remained invested in the option itself which will be reflected in the NAV.	
<b>Dividend Option</b>	The trustees reserve the right to declare dividend under the scheme depending on the net distributable surplus available under the option. It should however be noted that the actual distribution of dividends and the frequency of dividend distribution will depend, inter alia, on the availability of the distributable surplus and will be entirely at the discretion of the trustees or any committee authorised by them.	
<b>Applicable NAV</b>	<p><b>Purchase &amp; Switch in:</b> Applications received on any business day at the official points of acceptance of transactions along with a local cheque or a demand draft payable at par at the place of submission of the application.</p> <p>(i) Upto 3.00 PM : Closing NAV of day of the receipt of the Application.</p> <p>(ii) After 3.00 PM : Closing NAV of the next business day.</p> <p><b>Redemption &amp; Switch Out:</b> Applications received on any business day at the official points of acceptance of transactions :</p> <p>(i) Upto 3.00 PM : Closing NAV of day of the receipt of the Application</p> <p>(ii) After 3.00 PM : Closing NAV of the next Business Day after the day of receipt of application</p>	
<b>Minimum Application Amount</b>	<b>Regular Plan:</b> Rs. 5,000/- and in multiples of Re. 1/- thereafter. <b>Wealth Plan*:</b> Rs. 25,000/- and in multiples of Re. 1/- thereafter.	
<b>Minimum Amount for Additional Purchase</b>	<b>Regular and Wealth Plan*:</b> Rs. 1,000/- and in multiples of Re. 1/- thereafter.	
<b>Minimum Repurchase/Redemption Amount</b>	<b>Regular and Wealth Plan*:</b> Rs. 1,000/- and in multiples of Re. 1/- thereafter.	
<b>Systematic Investment Plan (SIP)</b>	Available	
<b>Systematic Transfer Plan (STP)</b>	Available	
<b>Minimum Application Amount for SIP/STP</b>	<b>SIP and STP:</b> Minimum amount of Rs. 12,000/- divided into 12 installments of Rs. 1,000/- each for 12 months or 6 installments of Rs. 2,000/- each for 6 months or 4 installments of Rs. 3,000/- each for 3 months. SIP's upto Rs. 50,000/- per year per investor i.e. aggregate of installments in a rolling 12 months period or in a FY. (to be referred as "Micro SIP") shall be exempt from the requirement of PAN as a proof of identification.	
<b>Systematic Withdrawal Plan (SWP)</b>	Available	
<b>Minimum Application Amount for SWP</b>	Minimum amount of Rs. 12,000/- divided into 12 installments of Rs. 1,000/- each for 12 months or 6 installments of Rs. 2,000/- each for 6 months or 4 installments of Rs. 3,000/- each for 3 months.	
<b>Frequency for SIP, STP and SWP</b>	<b>SIP and STP:</b> 7th, 15th, 21st and 28th of the month/quarter/week or on the next business day if the chosen date happens to be a holiday. <b>SWP:</b> 7th, 15th and 21st of the month or on the next business day if the chosen date happens to be a holiday.	
<b>Switching</b>	Investors may opt to switch units between different schemes of Deutsche Mutual Fund and also between different options (Growth/Dividend) and plans of the same scheme at NAV based prices.	
<b>Despatch of Repurchase (Redemption) Proceeds</b>	Within 10 working days of the receipt of the redemption request at the Official Points for Accepting transactions of Deutsche Mutual Fund.	
<b>Fund Manager(s)</b>	Aniket Inamdar	
<b>Trustee Company</b>	Deutsche Trustee Services (India) Private Limited	
<b>Performance of the Scheme</b>	Please refer Page No. 11 of the Combined KIM for performance of the Schemes	
<b>Entry Load on lumpsum Investment</b>	Nil. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009.	
<b>Exit Load on Lumpsum Investment</b>	<b>Regular and Wealth Plan*:</b> 1.00 % if redeemed /switched out within 12 months of allotment.	
<b>Entry and Exit Load on SIP</b>	Loads shall be as applicable to regular/lumpsum investments in the respective scheme.	
<b>Entry and Exit Load on STP</b>	The loads shall be as per the applicable prevailing structure for regular investments in the respective scheme. However, no exit load will be charged where the STP is into an equity fund from a non equity fund.	
<b>No Load Charge</b>	<p>Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.</p> <p>No exit load will be charged for switches between options of the same scheme or switches between DAEF, DIOF and DTSF.</p> <p>Differential load will be charged on switch in to DGTOF from equity schemes of Deutsche Mutual Fund.</p> <p>In case of additional purchases &amp; Switch in to a scheme from other scheme, no load shall be charged if such additional purchase or switch in is done directly by the investor under the same folio without any distributor / agent / broker code.</p> <p>Investors intending to make direct application may contact any of the AMC's branches for the form or download the same from its website. Any investor in position of an application form containing a broker code, but intending to invest direct, shall countersign if such code is being replaced with the word 'Direct' for considering the application as Direct.</p> <p>The investor must mention the Broker code or mark it as direct as the case may be, on the application form. In case the earmarked field on the application form is left blank, the application shall be considered as direct.</p> <p>No Exit Load shall be charged to the DGTOF investing in equity schemes.</p> <p>No exit load shall be charged to the Fund of Funds Schemes investing in DAEF, DIOF, DTSF and DGTOF.</p> <p>Exit load shall not be charged on bonus units allotted and on reinvested units allotted under the Dividend-Reinvestment Option of any of the schemes of Deutsche Mutual Fund.</p>	
<b>Exit Load on SWP</b>	The load on SWP shall be the same as of exit load for the respective scheme.	
<b>Recurring Expenses (Actual Expenses)</b>	FY. 2008-09: Rs. 31,608,133	FY. 2008-09: Rs. 27,943,936
<b>Tax treatment for the Investor (Unitholders)</b>	Investors are advised to refer to the details in the Combined Scheme Information Document / Statement of Additional Information (SAI) and also independently refer to their tax advisor.	

\* w.e.f. August 04, 2009; the name of NL Plan under DWS Alpha Equity Fund and DWS Investment Opportunity Fund stands changed to Wealth Plan.

Particulars	DWS Global Thematic Offshore Fund (DGTOF)	DWS Tax Saving Fund (DTSF)*
<b>Date of Inception</b>	September 11, 2007	March 20, 2006
<b>Type of the Scheme</b>	An open ended overseas Fund of Funds Scheme.	An open-ended equity linked savings scheme
<b>Investment Objective</b>	To generate long-term capital growth from a diversified portfolio of units of overseas mutual funds.	To generate long term capital appreciation from a portfolio that is invested predominantly in equity and equity related instruments.
<b>Benchmark Index</b>	MSCI World Index	S&P CNX 500
<b>Asset Allocation Pattern</b>	Please refer page no. 8 of the Combined KIM for Asset Allocation Patterns of all the Schemes.	
<b>Risk Profile of the Scheme</b>	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Combined Scheme Information Document carefully for details on risk factors before investment. Please refer Page no. 9 of the Combined KIM for Scheme specific Risk Factors.	
<b>Plans</b>	Regular Plan	
<b>Options for Investment</b>	'Dividend' (Payout & Reinvestment) and 'Growth'	
<b>Growth Option</b>	All income earned and realised profit in respect of a unit issued under the growth option will continue to remain invested until repurchase and shall be deemed to have remained invested in the option itself which will be reflected in the NAV.	
<b>Dividend Option</b>	The trustees reserve the right to declare dividend under the scheme depending on the net distributable surplus available under the option. It should however be noted that the actual distribution of dividends and the frequency of dividend distribution will depend, inter alia, on the availability of the distributable surplus and will be entirely at the discretion of the trustees or any committee authorised by them.	
<b>Applicable NAV</b>	<p><b>Purchase &amp; Switch in:</b> Applications received on any business day at the official points of acceptance of transactions along with a local cheque or a demand draft payable at par at the place of submission of the application.</p> <p>(i) Upto 3.00 PM : Closing NAV of day of the receipt of the Application.</p> <p>(ii) After 3.00 PM : Closing NAV of the next business day.</p> <p><b>Redemption &amp; Switch Out:</b> Applications received on any business day at the official points of acceptance of transactions :</p> <p>(i) Upto 3.00 PM : Closing NAV of day of the receipt of the Application</p> <p>(ii) After 3.00 PM : Closing NAV of the next Business Day after the day of receipt of application</p>	
<b>Minimum Application Amount</b>	Rs. 5,000/- and in multiples of Re. 1/- thereafter.	Rs. 500/- and in multiples of Rs. 500/- thereafter.
<b>Minimum Amount for Additional Purchase</b>	Rs. 1,000/- and in multiples of Re. 1/- thereafter.	Rs. 500/- and in multiples of Rs. 500/- thereafter.
<b>Minimum Repurchase/ Redemption Amount</b>	Rs. 1,000/- and in multiples of Re. 1/- thereafter.	Subject to lock-in period Rs. 500/- and in multiples of Rs. 500/- thereafter.
<b>Systematic Investment Plan (SIP)</b>	Available	
<b>Systematic Transfer Plan (STP)</b>	Available	
<b>Minimum Application Amount for SIP/STP</b>	<p><b>SIP and STP:</b> Minimum amount of Rs. 12,000/- divided into 12 installments of Rs. 1,000/- each for 12 months or 6 installments of Rs. 2,000/- each for 6 months or 4 installments of Rs. 3,000/- each for 3 months.</p> <p>SIP's upto Rs. 50,000/- per year per investor i.e. aggregate of installments in a rolling 12 months period or in a FY. (to be referred as "Micro SIP") shall be exempt from the requirement of PAN as a proof of identification.</p>	<p><b>SIP:</b> Minimum amount of Rs. 500/- and in multiples of Rs. 500/-</p> <p><b>STP:</b> Minimum amount Rs. 6,000/- divided into 6 installments of Rs. 1,000/- each or 4 installments of Rs. 1,500/- each.</p>
<b>Systematic Withdrawal Plan (SWP)</b>	Available	Not Applicable
<b>Minimum Application Amount for SWP</b>	Minimum amount of Rs. 12,000/- divided into 12 installments of Rs. 1,000/- each for 12 months or 6 installments of Rs. 2,000/- each for 6 months or 4 installments of Rs. 3,000/- each for 3 months.	Not Applicable
<b>Frequency for SIP, STP and SWP</b>	7th, 15th and 21st of the month/quarter or on the next business day if the chosen date happens to be a holiday.	<b>SIP and STP:</b> 7th, 15th, 21st and 28th of the month/quarter/week or on the next business day if the chosen date happens to be a holiday.
<b>Switching</b>	Investors may opt to switch units between different schemes of Deutsche Mutual Fund and also between different options (Growth/Dividend) and plans of the same scheme at NAV based prices.	
<b>Despatch of Repurchase (Redemption) Proceeds</b>	Within 10 working days of the receipt of the redemption request at the Official Points for Accepting transactions of Deutsche Mutual Fund.	
<b>Fund Manager(s)</b>	Aniket Inamdar (Indian Market) and Kumaresh Ramakrishnan (Foreign Securities)	Aniket Inamdar
<b>Trustee Company</b>	Deutsche Trustee Services (India) Private Limited	
<b>Performance of the Scheme</b>	Please refer Page No. 11 of the Combined KIM for performance of the Schemes	
<b>Entry Load on lumpsum Investment</b>	Nil. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009.	
<b>Exit Load on Lumpsum Investment</b>	1.00 % if redeemed /switched out within 12 months of allotment.	Nil
<b>Entry and Exit Load on SIP</b>	Loads shall be as applicable to regular/lumpsum investments in the respective scheme.	
<b>Entry and Exit Load on STP</b>	The loads shall be as per the applicable prevailing structure for regular investments in the respective scheme. However, no exit load will be charged where the STP is into an equity fund from a non equity fund.	
<b>No Load Charge</b>	<p>Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.</p> <p>No exit load will be charged for switches between options of the same scheme or switches between DAEF, DIOF and DTSF.</p> <p>Differential load will be charged on switch in to DGTOF from equity schemes of Deutsche Mutual Fund.</p> <p>In case of additional purchases &amp; Switch in to a scheme from other scheme, no load shall be charged if such additional purchase or switch in is done directly by the investor under the same folio without any distributor / agent / broker code.</p> <p>Investors intending to make direct application may contact any of the AMC's branches for the form or download the same from its website. Any investor in position of an application form containing a broker code, but intending to invest direct, shall countersign if such code is being replaced with the word 'Direct' for considering the application as Direct.</p> <p>The investor must mention the Broker code or mark it as direct as the case may be, on the application form. In case the earmarked field on the application form is left blank, the application shall be considered as direct.</p> <p>No Exit Load shall be charged to the DGTOF investing in equity schemes.</p> <p>No exit load shall be charged to the Fund of Funds Schemes investing in DAEF, DIOF, DTSF and DGTOF.</p> <p>Exit load shall not be charged on bonus units allotted and on reinvested units allotted under the Dividend-Reinvestment Option of any of the schemes of Deutsche Mutual Fund.</p>	
<b>Exit Load on SWP</b>	The load on SWP shall be the same as of exit load for the respective scheme.	Not Applicable
<b>Recurring Expenses (Actual Expenses)</b>	FY. 2008-09: Rs. 3,628,238	FY. 2008-09: Rs. 18,717,165.24
<b>Tax treatment for the Investor (Unit holders)</b>	Investors are advised to refer to the details in the Combined Scheme Information Document / Statement of Additional Information (SAI) and also independently refer to their tax advisor.	

\* Investments in DTSF will have to be kept for a minimum period of 3 years from the date of allotment of Units and after the said period of 3 years, the Unit holders shall have the option to tender the Units to the Mutual Fund for Redemption / Switch. It may however be noted that in the event of death of Unit holder, the nominee or legal heir, (subject to production of requisite documentary evidence to the satisfaction of AMC) as the case may be, shall be able to redeem the investment only after the completion of 1 year or any time thereafter, from the date of allotment of the respective Unit/(s) of the deceased Unit holder. Please refer page No. 12 of KIM for Insurance Benefits provided for investments in DWS Tax Saving Fund.

Particulars	DWS Twin Advantage Fund (DTAF)**	DWS Premier Bond Fund (DPBF)
Date of Inception	January 29, 2004	<b>Regular Plan:</b> January 21, 2003; <b>Institutional Plan:</b> December 12, 2008; <b>Auto Sweep Plan:</b> February 09, 2009
Type of the Scheme	An open ended income scheme	An open-ended debt scheme
Investment Objective	To generate regular income in order to make regular dividend payments to unitholders and the secondary objective is growth of capital. The scheme seeks to generate regular income by investing primarily in fixed income securities/money market instruments so as to facilitate periodic distributions to investors with the secondary objective being generation of long-term capital appreciation by investing a small portion in equity/equity related instruments.	To provide regular income by investing in debt securities including bonds and money market instruments.
Benchmark Index	CRISIL MIP Blended Index	CRISIL Composite Bond Fund Index
Asset Allocation Pattern	Please refer page no. 8 of the Combined KIM for Asset Allocation Patterns of all the Schemes.	
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Combined Scheme Information Document carefully for details on risk factors before investment. Please refer Page no. 9 of the Combined KIM for Scheme specific Risk Factors.	
Plans	Regular Plan	Regular, Institutional and Auto Sweep Plan
Options for Investment	'Dividend' (Monthly, Quarterly & Annual) Payout & Reinvestment and 'Growth'	<b>Regular and Institutional Plan:</b> 'Dividend' (Monthly, Quarterly & Annual) Payout & Reinvestment and 'Growth'; <b>Auto Sweep Plan:</b> Regular Auto Sweep Plan
Growth Option	All income earned and realised profit in respect of a unit issued under the growth option will continue to remain invested until repurchase and shall be deemed to have remained invested in the option itself which will be reflected in the NAV.	
Dividend Option	The trustees reserve the right to declare dividend under the scheme depending on the net distributable surplus available under the option. It should however be noted that the actual distribution of dividends and the frequency of dividend distribution will depend, inter alia, on the availability of the distributable surplus and will be entirely at the discretion of the trustees or any committee authorised by them.	
Applicable NAV	<p><b>Purchase &amp; Switch in:</b> Applications received on any business day at the official points of acceptance of transactions along with a local cheque or a demand draft payable at par at the place of submission of the application. For Application amount less than Rs. 1 Crore: (i) Up to 3.00 PM : Closing NAV of day of the receipt of the Application. (ii) After 3.00 PM : Closing NAV of the next business day. For Applications amount equal to or more than Rs. 1 Crore, irrespective of the time of receipt of application: The closing NAV of the day on which the funds are available for utilisation shall be applicable.</p> <p><b>Redemption &amp; Switch Out:</b> Applications received on any business day at the official points of acceptance of transactions : (i) Up to 3.00 PM : Closing NAV of day of the receipt of the Application (ii) After 3.00 PM : Closing NAV of the next Business Day after the day of receipt of application</p>	
Minimum Application Amount	<b>Monthly and Quarterly Dividend:</b> Rs. 25,000/- and in multiples of Re. 1/- thereafter. <b>Growth and Annual Dividend:</b> Rs. 5,000/- and in multiples of Re. 1/- thereafter.	<b>Regular Plan:</b> Rs. 5,000/- and in multiples of Re. 1/- thereafter. <b>Institutional Plan:</b> Rs. 50 Lakhs and in multiples of Re. 1/- thereafter. <b>Auto Sweep Plan:</b> Rs. 1 Lakh and in multiples of Re. 1/- thereafter.
Minimum Amount for Additional Purchase	Rs. 1,000/- and in multiples of Re. 1/- thereafter.	<b>Regular, Institutional and Auto Sweep Plan:</b> Rs. 1,000/- and in multiples of Re. 1/- thereafter.
Minimum Repurchase/Redemption Amount	Rs. 1,000/- and in multiples of Re. 1/- thereafter.	<b>Regular, Institutional and Auto Sweep Plan:</b> Rs. 1,000/- and in multiples of Re. 1/- thereafter.
Systematic Investment Plan (SIP)	Available	Available only for Regular Plan
Systematic Transfer Plan (STP)	Available	<b>Regular Plan:</b> STP In and STP Out - Available; <b>Institutional Plan:</b> STP In - Not Available and STP Out - Available; <b>Auto Sweep Plan:</b> STP In and STP Out - Not Available
Minimum Application Amount for SIP/STP	<b>Monthly/Quarterly Dividend:</b> Initial investment of Rs. 25,000/- and subsequent investment of Rs. 5,000/- each. <b>Growth Option:</b> Minimum amount Rs. 6,000/- divided into 6 installments of Rs. 1,000/- each or 12 installments of Rs. 500/- each or 4 installments of Rs. 1,500/- each. SIP's upto Rs. 50,000/- per year per investor i.e. aggregate of installments in a rolling 12 months period or in a FY. (to be referred as "Micro SIP") shall be exempt from the requirement of PAN as a proof of identification.	Minimum amount of Rs. 12,000/- divided into 12 installments of Rs. 1,000/- each for 12 months or 6 installments of Rs. 2,000/- each for 6 months or 4 installments of Rs. 3,000/- each for 3 months.
Systematic Withdrawal Plan (SWP)	Available	
Minimum Application Amount for SWP	Minimum amount for SWP shall be the same as minimum redemption amount for scheme.	Minimum amount of Rs. 12,000/- divided into 12 installments of Rs. 1,000/- each for 12 months or 6 installments of Rs. 2,000/- each for 6 months or 4 installments of Rs. 3,000/- each for 3 months.
Frequency for SIP, STP and SWP	7th, 15th and 21st of the month or on the next business day if the chosen date happens to be a holiday.	
Switching	Investors may opt to switch units between different schemes of Deutsche Mutual Fund and also between different options (Growth/Dividend) and plans of the same scheme at NAV based prices.	
Despatch of Repurchase (Redemption) Proceeds	Within 10 working days of the receipt of the redemption request at the Official Points for Accepting transactions of Deutsche Mutual Fund.	
Fund Manager(s)	Jignesh Barasara & Nitish Gupta	Nitish Gupta
Trustee Company	Deutsche Trustee Services (India) Private Limited	
Performance of the Scheme	Please refer Page No. 11 of the Combined KIM for performance of the Schemes	
Entry Load on Lumpsum Investment	Nil. In terms of SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009.	
Exit Load on Lumpsum Investment	1.25% if redeemed/exited within 12 months of investment and Nil if redeemed/exited after 12 months of investment. <b>w.e.f. Sep. 01,2009:</b> 1.00 % if redeemed / switched out within 12 months of allotment.	<b>Regular, Institutional and Auto Sweep Plan:</b> 0.5% if the investor redeemed/switched out within 90 days.
Entry and Exit Load on SIP	Loads shall be as applicable to regular/lumpsum investments in the respective scheme.	
Entry and Exit Load on STP	The loads shall be as per the applicable prevailing structure for regular investments in the respective scheme. However, no exit load will be charged where the STP is into an equity fund from a non equity fund.	
No Load Charge	<p>Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.</p> <p>No exit load will be charged for switches between options of the same scheme.</p> <p>Differential load will be charged on switch in to DGTOF from equity schemes of Deutsche Mutual Fund.</p> <p>No exit load shall be charged to the Fund of Funds Scheme investing in any of the schemes except DMPAF.</p> <p>In case of additional purchases &amp; Switch in to a scheme from other scheme, no load shall be charged if such additional purchase or switch in is done directly by the investor under the same folio without any distributor / agent / broker code.</p> <p>Investors intending to make direct application may contact any of the AMC's branches for the form or download the same from its website. Any investor in position of an application form containing a broker code, but intending to invest direct, shall countersign if such code is being replaced with the word 'Direct' for considering the application as Direct. The investor must mention the Broker code or mark it as direct as the case may be, on the application form. In case the earmarked field on the application form is left blank, the application shall be considered as direct.</p> <p>No exit load shall be charged to the DGTOF investing in equity schemes.</p> <p>No exit load shall be charged to the Fund of Funds Schemes investing in DAEF, DIOF, DTSF and DGTOF.</p> <p>Exit load shall not be charged on bonus units allotted and on reinvested units allotted under the Dividend-Reinvestment Option of any of the schemes of Deutsche Mutual Fund.</p>	
Exit Load on SWP	The load on SWP shall be the same as of exit load for the respective scheme.	
Recurring Expenses (Actual Expenses)	FY. 2008-09: Rs. 1,533,983	FY. 2008-09: Rs. 16,862,114
Tax treatment for the Investor (Unitholders)	Investors are advised to refer to the details in the Combined Scheme Information Document / Statement of Additional Information (SAI) and also independently refer to their tax advisor.	

\*\* w.e.f. September 22nd, 2008; DWS MIP Fund Plan B has been merged into Plan A. After merger DWS MIP Fund runs as a single plan scheme. w.e.f. June 22nd, 2009 DWS MIP Fund has been renamed to DWS Twin Advantage Fund.

Particulars	DWS Short Maturity Fund (DSMF)	DWS Money Plus Advantage Fund (DMPAF)
<b>Date of Inception</b>	<b>Regular Plan:</b> January 21, 2003; <b>Institutional Plan:</b> December 19, 2008; <b>Auto Sweep Plan:</b> March 30, 2009	<b>Regular Plan and Institutional Plan:</b> November 2, 2007
<b>Type of the Scheme</b>	Open-ended debt schemes	
<b>Investment Objective</b>	To generate steady returns with low volatility by investing in short-medium term debt and money market securities.	To generate regular income by investing primarily in investment grade fixed income securities/money market instruments, and to attain capital appreciation by investing a small portion in equity/equity related instruments.
<b>Benchmark Index</b>	CRISIL Short Term Bond Index	CRISIL MIP Blended Fund Index
<b>Asset Allocation Pattern</b>	Please refer page no. 8 of the Combined KIM for Asset Allocation Patterns of all the Schemes.	
<b>Risk Profile of the Scheme</b>	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Combined Scheme Information Document carefully for details on risk factors before investment. Please refer Page no. 9 of the Combined KIM for Scheme specific Risk Factors.	
<b>Plans</b>	Regular Plan, Institutional Plan and Auto Sweep Plan	Regular Plan and Institutional Plan
<b>Options for Investment</b>	<b>Regular Plan &amp; Institutional Plan:</b> Dividend/Weekly Reinvestment and Monthly Payout & Reinvestment) and 'Growth' Options. <b>Auto Sweep Plan:</b> Dividend (Daily & Weekly Reinvestment).	<b>Regular &amp; Institutional Plan:</b> Dividend (Payout and Reinvestment) and Growth
<b>Growth Option</b>	All income earned and realised profit in respect of a unit issued under the growth option will continue to remain invested until repurchase and shall be deemed to have remained invested in the option itself which will be reflected in the NAV.	
<b>Dividend Option</b>	The trustees reserve the right to declare dividend under the scheme depending on the net distributable surplus available under the option. It should however be noted that the actual distribution of dividends and the frequency of dividend distribution will depend, inter alia, on the availability of the distributable surplus and will be entirely at the discretion of the trustees or any committee authorised by them.	
<b>Applicable NAV</b>	<p><b>Purchase &amp; Switch in:</b> Applications received on any business day at the official points of acceptance of transactions along with a local cheque or a demand draft payable at par at the place of submission of the application. For Application amount less than Rs. 1 Crore: (i) Upto 3.00 PM : Closing NAV of day of the receipt of the Application. (ii) After 3.00 PM : Closing NAV of the next business day. For Applications amount equal to or more than Rs. 1 Crore, irrespective of the time of receipt of application: The closing NAV of the day on which the funds are available for utilisation shall be applicable.</p> <p><b>Redemption &amp; Switch Out:</b> Applications received on any business day at the official points of acceptance of transactions : (i) Upto 3.00 PM : Closing NAV of day of the receipt of the Application (ii) After 3.00 PM : Closing NAV of the next Business Day after the day of receipt of application</p>	
<b>Minimum Application Amount</b>	<b>Regular Plan:</b> Rs. 5,000/- and in multiples of Re. 1/- thereafter. <b>Institutional Plan:</b> Rs. 50 Lakhs and in multiples of Re. 1/- thereafter. <b>Auto Sweep Plan:</b> Rs. 50,000/- and in multiples of Re. 1/- thereafter.	<b>Regular Plan:</b> Rs. 5,000/- and in multiples of Re. 1/- thereafter. <b>Institutional Plan:</b> Rs. 5 crores and in multiples of Re. 1/- thereafter.
<b>Minimum Amount for Additional Purchase</b>	<b>Regular, Institutional and Auto Sweep Plan:</b> Rs. 1,000/- and in multiples of Re. 1/- thereafter.	<b>Regular and Institutional Plan:</b> Rs. 1,000/- and in multiples of Re. 1/- thereafter.
<b>Minimum Repurchase/Redemption Amount</b>	<b>Regular, Institutional and Auto Sweep Plan:</b> Rs. 1,000/- and in multiples of Re. 1/- thereafter.	<b>Regular Plan:</b> Rs. 1,000/- and in multiples of Re. 1/- thereafter. <b>Institutional Plan:</b> Rs. 1 lakh and in multiples of Re. 1/- thereafter.
<b>Systematic Investment Plan (SIP)</b>	Available only for Regular Plan	Available only for Regular Plan
<b>Systematic Transfer Plan (STP)</b>	<b>Regular Plan:</b> STP In and STP Out - Available; <b>Institutional Plan:</b> STP In - Not Available and STP Out - Available; <b>Auto Sweep Plan:</b> STP In and STP Out - Not Available	<b>Regular Plan:</b> STP In and STP Out - Available; <b>Institutional Plan:</b> STP In - Not Available and STP Out - Available
<b>Minimum Application Amount for SIP/STP</b>	Minimum amount of Rs. 12,000/- divided into 12 installments of Rs. 1,000/- each for 12 months or 6 installments of Rs. 2,000/- each for 6 months or 4 installments of Rs. 3,000/- each for 3 months. SIP's upto Rs. 50,000/- per year per investor i.e. aggregate of installments in a rolling 12 months period or in a FY. (to be referred as "Micro SIP") shall be exempt from the requirement of PAN as a proof of identification.	
<b>Systematic Withdrawal Plan (SWP)</b>	Available	
<b>Minimum Application Amount for SWP</b>	Minimum amount of Rs. 12,000/- divided into 12 installments of Rs. 1,000/- each for 12 months or 6 installments of Rs. 2,000/- each for 6 months or 4 installments of Rs. 3,000/- each for 3 months.	
<b>Frequency for SIP, STP and SWP</b>	7th, 15th and 21st of the month or on the next business day if the chosen date happens to be a holiday.	
<b>Switching</b>	Investors may opt to switch units between different schemes of Deutsche Mutual Fund and also between different options (Growth/Dividend) and plans of the same scheme at NAV based prices.	
<b>Despatch of Repurchase (Redemption) Proceeds</b>	Within 10 working days of the receipt of the redemption request at the Official Points for Accepting transactions of Deutsche Mutual Fund.	
<b>Fund Manager(s)</b>	Nitish Gupta	Dwijendra Sivastava and Jignesh Barasara
<b>Trustee Company</b>	Deutsche Trustee Services (India) Private Limited	
<b>Performance of the Scheme</b>	Please refer Page No. 11 of the Combined KIM for performance of the Schemes	
<b>Entry Load on lumpsum Investment</b>	Nil. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009.	
<b>Exit Load on Lumpsum Investment</b>	<b>Regular, Institutional and Auto Sweep Plan:</b> 0.25% if the investor redeemed/switched out within 30 days.	<b>Regular and Institutional Plan:</b> 1% if the investor redeemed/switched out within 12 months.
<b>Entry and Exit Load on SIP</b>	Loads shall be as applicable to regular/lumpsum investments in the respective scheme.	
<b>Entry and Exit Load on STP</b>	The loads shall be as per the applicable prevailing structure for regular investments in the respective scheme. However, no exit load will be charged where the STP is into an equity fund from a non equity fund.	
<b>No Load Charge</b>	<p>Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.</p> <p>No exit load will be charged for switches between options of the same scheme or switches between DAEF, DIOF and DTSF.</p> <p>Differential load will be charged on switch in to DGTOF from equity schemes of Deutsche Mutual Fund.</p> <p>In case of additional purchases &amp; Switch in to a scheme from other scheme, no load shall be charged if such additional purchase or switch in is done directly by the investor under the same folio without any distributor / agent / broker code.</p> <p>Investors intending to make direct application may contact any of the AMC's branches for the form or download the same from its website. Any investor in position of an application form containing a broker code, but intending to invest direct, shall countersign if such code is being replaced with the word 'Direct' for considering the application as Direct. The investor must mention the Broker code or mark it as direct as the case may be, on the application form. In case the earmarked field on the application form is left blank, the application shall be considered as direct.</p> <p>No Exit Load shall be charged to the DGTOF investing in equity schemes.</p> <p>No exit load shall be charged to the Fund of Funds Schemes investing in DAEF, DIOF, DTSF and DGTOF.</p> <p>Exit load shall not be charged on bonus units allotted and on reinvested units allotted under the Dividend-Reinvestment Option of any of the schemes of Deutsche Mutual Fund.</p>	
<b>Exit Load on SWP</b>	The load on SWP shall be the same as of exit load for the respective scheme.	
<b>Recurring Expenses (Actual Expenses)</b>	FY. 2008-09: Rs. 11,509,561	FY. 2008-09: Rs. 8,668,705
<b>Tax treatment for the Investor (Unitholders)</b>	Investors are advised to refer to the details in the Combined Scheme Information Document / Statement of Additional Information (SAI) and also independently refer to their tax advisor.	

Particulars	DWS Cash Opportunities Fund (DCOF)#	DWS Ultra Short-Term Fund (DUSTF) (Formerly known as DWS Liquid Plus Fund)
Date of Inception	Regular Plan: June 22, 2007*; Institutional Plan: January 10, 2008*	Regular Plan: October 21, 2003; Institutional Plan: July 7, 2008; Auto Sweep Plan: March 30, 2009
Type of the Scheme	Open-ended debt schemes	
Investment Objective	To generate regular income by investing primarily in investment graded fixed income securities / money market instruments.	To provide liquidity and generate stable returns by investing in a mix of short term debt and money market instruments.
Benchmark Index	CRISIL Liquid Fund Index	
Asset Allocation Pattern	Please refer page no. 8 of the Combined KIM for Asset Allocation Patterns of all the Schemes.	
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Combined Scheme Information Document carefully for details on risk factors before investment. Please refer Page no. 9 of the Combined KIM for Scheme specific Risk Factors.	
Plans	Regular Plan and Institutional Plan	Regular, Institutional and Auto Sweep Plan
Options for Investment	Regular Plan: Dividend (Daily and Weekly Reinvestment, Fortnightly and Monthly Reinvestment & Payout) and Growth. Institutional Plan: Dividend (Daily and Weekly Reinvestment, Fortnightly and Monthly Reinvestment & Payout), Growth and Bonus. Auto Sweep Plan: Dividend (Daily & Weekly Reinvestment).	Dividend (Daily Reinvestment, Monthly & Weekly Reinvestment/Payout), Growth and Bonus. Auto Sweep Plan: Dividend (Daily & Weekly Reinvestment).
Growth Option	All income earned and realised profit in respect of a unit issued under the growth option will continue to remain invested until repurchase and shall be deemed to have remained invested in the option itself which will be reflected in the NAV.	
Dividend Option	The trustees reserve the right to declare dividend under the scheme depending on the net distributable surplus available under the option. It should however be noted that the actual distribution of dividends and the frequency of dividend distribution will depend, inter alia, on the availability of the distributable surplus and will be entirely at the discretion of the trustees or any committee authorised by them.	
Bonus Option	Under the Bonus Option the fund may issue by way of bonus units the earned and realised profit to unitholders if such surplus is available and adequate for distribution in the opinion of the trustee.	
Applicable NAV	<b>Purchase &amp; Switch in:</b> Applications received on any business day at the official points of acceptance of transactions along with a local cheque or a demand draft payable at par at the place of submission of the application. For Application amount less than Rs. 1 Crore: (i) Upto 3.00 PM : Closing NAV of day of the receipt of the Application. (ii) After 3.00 PM : Closing NAV of the next business day. For Applications amount equal to or more than Rs. 1 Crore, irrespective of the time of receipt of application: The closing NAV of the day on which the funds are available for utilisation shall be applicable. <b>Redemption &amp; Switch Out:</b> Applications received on any business day at the official points of acceptance of transactions : (i) Upto 3.00 PM : Closing NAV of day of the receipt of the Application (ii) After 3.00 PM : Closing NAV of the next Business Day after the day of receipt of application	
Minimum Application Amount	Regular Plan: Rs. 5,000/- and in multiples of Re. 1/- thereafter. Institutional Plan: Rs. 1 crore and in multiples of Re. 1/- thereafter.	Regular Plan: Rs. 5,000/- and in multiples of Re. 1/- thereafter. Institutional Plan: Rs. 10 crores and in multiples of Re. 1/- thereafter. Auto Sweep Plan: Rs. 50,000/- and in multiples of Re. 1/- thereafter.
Minimum Amount for Additional Purchase	Regular and Institutional Plan: Rs. 1,000/- and in multiples of Re. 1/- thereafter.	Regular and Auto Sweep Plan: Rs. 1,000/- and in multiples of Re. 1/- thereafter. Institutional Plan: Rs. 1 lakh and in multiples of Re. 1/- thereafter.
Minimum Repurchase/Redemption Amount	Regular and Institutional Plan: Rs. 1,000/- and in multiples of Re. 1/- thereafter.	Regular and Auto Sweep Plan: Rs. 1,000/- and in multiples of Re. 1/- thereafter. Institutional Plan: Rs. 1 lakh and in multiples of Re. 1/- thereafter.
Systematic Investment Plan (SIP)	Not Available	Not Available
Systematic Transfer Plan (STP)	Available	Regular Plan: STP In and STP Out - Available; Institutional Plan: STP In - Not Available and STP Out - Available; Auto Sweep Plan: STP In and STP Out - Not Available.
Minimum Application Amount for SIP/STP	SIP: Not Applicable. STP: Minimum amount of Rs. 12,000/- divided into 12 installments of Rs. 1,000/- each for 12 months or 6 installments of Rs. 2,000/- each for 6 months or 4 installments of Rs. 3,000/- each for 3 months.	
Systematic Withdrawal Plan (SWP)	Available	
Minimum Application Amount for SWP	Minimum amount of Rs. 12,000/- divided into 12 installments of Rs. 1,000/- each for 12 months or 6 installments of Rs. 2,000/- each for 6 months or 4 installments of Rs. 3,000/- each for 3 months.	
Frequency for SIP, STP and SWP	7th, 15th and 21st of the month or on the next business day if the chosen date happens to be a holiday.	
Switching	Investors may opt to switch units between different schemes of Deutsche Mutual Fund and also between different options (Growth/Dividend) and plans of the same scheme at NAV based prices.	
Despatch of Repurchase (Redemption) Proceeds	Within 10 working days of the receipt of the redemption request at the Official Points for Accepting transactions of Deutsche Mutual Fund.	
Fund Manager(s)	Dwijendra Srivastava and Kumaresh Ramakrishnan	Dwijendra Srivastava
Trustee Company	Deutsche Trustee Services (India) Private Limited	
Performance of the Scheme	Please refer Page No. 11 of the Combined KIM for performance of the Schemes	
Entry Load on lumpsum Investment	Nil. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009.	
Exit Load on Lumpsum Investment	Regular and Institutional Plan: 0.25% if redeemed/exited within 30 days of allotment.	Regular, Institutional and Auto Sweep Plan: Nil.
Entry and Exit Load on SIP	Not Applicable	
Entry and Exit Load on STP	The loads shall be as per the applicable prevailing structure for regular investments in the respective scheme. However, no exit load will be charged where the STP is into an equity fund from a non equity fund.	
No Load Charge	Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor. No exit load will be charged for switches between options of the same scheme. Differential load will be charged on switch in to DGTOF from equity schemes of Deutsche Mutual Fund. No exit load shall be charged to the Fund of Funds Scheme investing in any of the schemes except DMPAF. In case of additional purchases & Switch in to a scheme from other scheme, no load shall be charged if such additional purchase or switch in is done directly by the investor under the same folio without any distributor / agent / broker code. Investors intending to make direct application may contact any of the AMC's branches for the form or download the same from its website. Any investor in position of an application form containing a broker code, but intending to invest direct, shall countersign if such code is being replaced with the word 'Direct' for considering the application as Direct. The investor must mention the Broker code or mark it as direct as the case may be, on the application form. In case the earmarked field on the application form is left blank, the application shall be considered as direct. No exit load shall be charged to the DGTOF investing in equity schemes. No exit load shall be charged to the Fund of Funds Schemes investing in DAEF, DIOF, DTSF and DGTOF. Exit load shall not be charged on bonus units allotted and on reinvested units allotted under the Dividend-Reinvestment Option of any of the schemes of Deutsche Mutual Fund.	
Exit Load on SWP	The load on SWP shall be the same as of exit load for the respective scheme.	
Recurring Expenses (Actual Expenses)	FY. 2008-09: Rs. 75,797,064	FY. 2008-09: Rs. 90,326,482
Tax treatment for the Investor (Unitholders)	Investors are advised to refer to the details in the Combined Scheme Information Document / Statement of Additional Information (SAI) and also independently refer to their tax advisor.	

\*Name of the Plans were change from 15 Days Plan to Regular Plan and 30 Days Plan to Institutional Plan w.e.f. August 21, 2009.

# w.e.f. April 13, 2009, DWS Credit Opportunities Cash Fund has been renamed to DWS Cash Opportunities Fund.

Particulars	DWS Money Plus Fund (DMPF)	DWS Insta Cash Plus Fund (DICPF)
<b>Date of Inception</b>	<b>Regular Plan:</b> March 14, 2006; <b>Institutional Plan:</b> November 6, 2006	<b>Regular Plan:</b> January 21, 2003; <b>Institutional Plan:</b> June 25, 2004; <b>Super Institutional Plan:</b> September 5, 2007
<b>Type of the Scheme</b>	Open-ended debt schemes	An open ended Liquid Income Fund
<b>Investment Objective</b>	To generate steady return by investing in debt and money market securities across the credit spectrum.	To generate steady returns along with high liquidity by investing in a portfolio of short-term, high quality money market and debt instruments.
<b>Benchmark Index</b>	CRISIL Liquid Fund Index	
<b>Asset Allocation Pattern</b>	Please refer page no. 8 of the Combined KIM for Asset Allocation Patterns of all the Schemes.	
<b>Risk Profile of the Scheme</b>	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Combined Scheme Information Document carefully for details on risk factors before investment. Please refer Page no. 9 of the Combined KIM for Scheme specific Risk Factors.	
<b>Plans</b>	Regular Plan and Institutional Plan	Regular, Institutional and Super Institutional Plan
<b>Options for Investment</b>	<b>Regular Plan &amp; Institutional Plan:</b> Dividend (Daily and Weekly Reinvestment, Monthly Reinvestment & Payout), Growth and Bonus.	<b>Regular, Institutional and Super Institutional Plan:</b> Dividend (Daily and Weekly Reinvestment, Monthly Payout/Reinvestment), Growth and Bonus (Weekly and Monthly)
<b>Growth Option</b>	All income earned and realised profit in respect of a unit issued under the growth option will continue to remain invested until repurchase and shall be deemed to have remained invested in the option itself which will be reflected in the NAV.	
<b>Dividend Option</b>	The trustees reserve the right to declare dividend under the scheme depending on the net distributable surplus available under the option. It should however be noted that the actual distribution of dividends and the frequency of dividend distribution will depend, inter alia, on the availability of the distributable surplus and will be entirely at the discretion of the trustees or any committee authorised by them.	
<b>Bonus Option</b>	Under the Bonus Option the fund may issue by way of bonus units the earned and realised profit to unitholders if such surplus is available and adequate for distribution in the opinion of the trustee.	
<b>Applicable NAV</b>	<p><b>Purchase &amp; Switch in:</b> Applications received on any business day at the official points of acceptance of transactions along with a local cheque or a demand draft payable at par at the place of submission of the application. For Application amount less than Rs. 1 Crore: (i) Up to 3.00 PM : Closing NAV of day of the receipt of the Application. (ii) After 3.00 PM : Closing NAV of the next business day. For Applications amount equal to or more than Rs. 1 Crore, irrespective of the time of receipt of application: The closing NAV of the day on which the funds are available for utilisation shall be applicable.</p> <p><b>Redemption &amp; Switch Out:</b> Applications received on any business day at the official points of acceptance of transactions : (i) Up to 3.00 PM : Closing NAV of day of the receipt of the Application (ii) After 3.00 PM : Closing NAV of the next Business Day after the day of receipt of application</p>	<p><b>Purchase and Switch-in:</b> (i) Applications received on any Business Day at the official points of acceptance of transactions upto 12.00 noon and funds are available for utilization on the same day : Closing NAV of the day immediately preceding the day of receipt of application; (ii) Applications received on any Business Day at the official points of acceptance of transactions after 12.00 noon and funds are available for utilization on the same day : Closing NAV of the day immediately preceding the next Business Day. (iii) irrespective of the time of receipt of application, where the funds are not available for utilization on the day of the application - the closing NAV of the day immediately preceding the day on which the funds are available for utilization.</p> <p><b>Redemption and Switch-out:</b> For Applications received on any Business Day at the official points of acceptance of transactions: (i) upto 3.00 p.m. - Closing NAV of the day immediately preceding the next Business Day. (ii) after 3.00 p.m. - Closing NAV of the next Business Day.</p>
<b>Minimum Application Amount</b>	<b>Regular Plan:</b> Rs. 5,000/- and in multiples of Re. 1/- thereafter. <b>Institutional Plan:</b> Rs. 1 crore and in multiples of Re. 1/- thereafter.	<b>Regular Plan:</b> Rs. 1 lakh and in multiples of Re. 1/- thereafter. <b>Institutional Plan:</b> Rs. 1 Crore and in multiples of Re. 1/- thereafter. <b>Super Institutional Plan:</b> Rs. 10 Crores and in multiples of Re. 1/- thereafter.
<b>Minimum Amount for Additional Purchase</b>	<b>Regular Plan:</b> Rs. 1,000/- and in multiples of Re. 1/- thereafter. <b>Institutional Plan:</b> Rs. 1 Lakh and in multiples of Re. 1/- thereafter.	<b>Regular Plan:</b> Rs. 1,000/- and in multiples of Re. 1/- thereafter. <b>Institutional and Super Institutional Plan:</b> Rs. 1 lakh and in multiples of Re. 1/- thereafter.
<b>Minimum Repurchase/Redemption Amount</b>	<b>Regular Plan:</b> Rs. 1,000/- and in multiples of Re. 1/- thereafter. <b>Institutional Plan:</b> Rs. 1 lakh and in multiples of Re. 1/- thereafter.	<b>Regular Plan:</b> Rs. 1,000/- and in multiples of Re. 1/- thereafter. <b>Institutional and Super Institutional Plan:</b> Rs. 1 lakh and in multiples of Re. 1/- thereafter.
<b>Systematic Investment Plan (SIP)</b>	Not Available	
<b>Systematic Transfer Plan (STP)</b>	<b>Regular Plan:</b> STP In and STP Out - Available; <b>Institutional Plan:</b> STP In - Not Available and STP Out - Available	<b>Regular Plan:</b> STP In - Not Available and STP Out - Available; <b>Institutional and Super Institutional Plan:</b> STP In - Not Available and STP Out - Available
<b>Minimum Application Amount for SIP/STP</b>	<b>SIP:</b> Not Applicable. <b>STP:</b> Minimum amount of Rs. 12,000/- divided into 12 installments of Rs. 1,000/- each for 12 months or 6 installments of Rs. 2,000/- each for 6 months or 4 installments of Rs. 3,000/- each for 3 months.	
<b>Systematic Withdrawal Plan (SWP)</b>	Available	
<b>Minimum Application Amount for SWP</b>	Minimum amount of Rs. 12,000/- divided into 12 installments of Rs. 1,000/- each for 12 months or 6 installments of Rs. 2,000/- each for 6 months or 4 installments of Rs. 3,000/- each for 3 months.	
<b>Frequency for SIP, STP and SWP Switching</b>	<b>STP and SWP:</b> 7th, 15th and 21st of the month/quarter/week or on the next business day if the chosen date happens to be a holiday.	
<b>Despatch of Repurchase (Redemption) Proceeds</b>	Within 10 working days of the receipt of the redemption request at the Official Points for Accepting transactions of Deutsche Mutual Fund.	
<b>Fund Manager(s)</b>	Dwijendra Srivastava	
<b>Trustee Company</b>	Deutsche Trustee Services (India) Private Limited	
<b>Performance of the Scheme</b>	Please refer Page No. 11 of the Combined KIM for performance of the Schemes	
<b>Entry Load on lumpsum Investment</b>	Nil. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009.	
<b>Exit Load on Lumpsum Investment</b>	<b>Regular and Institutional Plan:</b> For each purchase/switchin of any amount if redeemed/exited within 7 days of allotment : 0.10%	Nil
<b>Entry and Exit Load on SIP</b>	Not Applicable	
<b>Entry and Exit Load on STP</b>	The loads shall be as per the applicable prevailing structure for regular investments in the respective scheme. However, no exit load will be charged where the STP is into an equity fund from a non equity fund.	
<b>No Load Charge</b>	<p>Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.</p> <p>No exit load will be charged for switches between options of the same scheme or switches between DAEF, DIOF and DTSF.</p> <p>Differential load will be charged on switch in to DGTOF from equity schemes of Deutsche Mutual Fund.</p> <p>In case of additional purchases &amp; Switch in to a scheme from other scheme, no load shall be charged if such additional purchase or switch in is done directly by the investor under the same folio without any distributor / agent / broker code.</p> <p>Investors intending to make direct application may contact any of the AMC's branches for the form or download the same from its website. Any investor in position of an application form containing a broker code, but intending to invest direct, shall countersign if such code is being replaced with the word 'Direct' for considering the application as Direct. The investor must mention the Broker code or mark it as direct as the case may be, on the application form. In case the earmarked field on the application form is left blank, the application shall be considered as direct.</p> <p>No exit load shall be charged to the Fund of Funds Schemes investing in DAEF, DIOF, DTSF and DGTOF.</p> <p>No exit load shall be charged to the Fund of Funds Schemes investing in DAEF, DIOF, DTSF and DGTOF.</p> <p>Exit load shall not be charged on bonus units allotted and on reinvested units allotted under the Dividend-Reinvestment Option of any of the schemes of Deutsche Mutual Fund.</p>	
<b>Exit Load on SWP</b>	The load on SWP shall be the same as of exit load for the respective scheme.	
<b>Recurring Expenses (Actual Expenses)</b>	FY. 2008-09: Rs. 124,883,838	FY. 2008-09: Rs. 203,201,629
<b>Tax treatment for the Investor (Unitholders)</b>	Investors are advised to refer to the details in the Combined Scheme Information Document / Statement of Additional Information (SAI) and also independently refer to their tax advisor.	

<b>Particulars</b>	<b>DWS Gilt Fund (DGF)</b>
<b>Date of Inception</b>	<b>Regular and Institutional Plan:</b> 22nd October, 2008
<b>Type of the Scheme</b>	Open-ended debt scheme
<b>Investment Objective</b>	To generate reasonable returns by investing in Central/State Government securities of various maturities.
<b>Benchmark Index</b>	I-Sec Sovereign Bond Index
<b>Asset Allocation Pattern</b>	Please refer page no. 8 of the Combined KIM for Asset Allocation Patterns of the Scheme.
<b>Risk Profile of the Scheme</b>	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the Combined Scheme Information Document carefully for details on risk factors before investment. Please refer Page no. 9 of the Combined KIM for Scheme specific Risk Factors.
<b>Plans</b>	Regular and Institutional Plan
<b>Options for Investment</b>	Dividend (Payout/Reinvestment) and Growth
<b>Growth Option</b>	All income earned and realised profit in respect of a unit issued under the growth option will continue to remain invested until repurchase and shall be deemed to have remained invested in the option itself which will be reflected in the NAV.
<b>Dividend Option</b>	The trustees reserve the right to declare dividend under the scheme depending on the net distributable surplus available under the option. It should however be noted that the actual distribution of dividends and the frequency of dividend distribution will depend, inter alia, on the availability of the distributable surplus and will be entirely at the discretion of the trustees or any committee authorised by them.
<b>Applicable NAV</b>	<b>Purchase &amp; Switch in:</b> Applications received on any business day at the official points of acceptance of transactions along with a local cheque or a demand draft payable at par at the place of submission of the application. For Application amount less than Rs. 1 Crore: (i) Upto 3.00 PM : Closing NAV of day of the receipt of the Application. (ii) After 3.00 PM : Closing NAV of the next business day. For Applications amount equal to or more than Rs. 1 Crore, irrespective of the time of receipt of application: The closing NAV of the day on which the funds are available for utilisation shall be applicable. <b>Redemption &amp; Switch Out:</b> Applications received on any business day at the official points of acceptance of transactions : (i) Upto 3.00 PM : Closing NAV of day of the receipt of the Application (ii) After 3.00 PM : Closing NAV of the next Business Day after the day of receipt of application
<b>Minimum Application Amount</b>	<b>Regular Plan:</b> Rs. 5,000/- and in multiples of Re. 1/- thereafter. <b>Institutional Plan:</b> Rs. 50 Lakhs and in Multiples of Re. 1/- thereafter.
<b>Minimum Amount for Additional Purchase</b>	<b>Regular and Institutional Plan:</b> Rs. 1,000/- and in multiples of Re. 1/- thereafter.
<b>Minimum Repurchase/Redemption Amount</b>	<b>Regular Plan:</b> Rs. 1,000/- and in multiples of Re. 1/- thereafter. <b>Institutional Plan:</b> Rs. 1 Lakh and in Multiples of Re. 1/- thereafter.
<b>Systematic Investment Plan (SIP)</b>	Available only for Regular Plan
<b>Systematic Transfer Plan (STP)</b>	Available
<b>Minimum Application Amount for SIP/STP</b>	Minimum amount of Rs. 12,000/- divided into 12 installments of Rs. 1,000/- each for 12 months or 6 installments of Rs. 2,000/- each for 6 months or 4 installments of Rs. 3,000/- each for 3 months. SIP's upto Rs. 50,000/- per year per investor i.e. aggregate of installments in a rolling 12 months period or in a FY. (to be referred as "Micro SIP") shall be exempt from the requirement of PAN as a proof of identification.
<b>Systematic Withdrawal Plan (SWP)</b>	Available
<b>Minimum Application Amount for SWP</b>	Minimum amount of Rs. 12,000/- divided into 12 installments of Rs. 1,000/- each for 12 months or 6 installments of Rs. 2,000/- each for 6 months or 4 installments of Rs. 3,000/- each for 3 months.
<b>Frequency for SIP, STP and SWP</b>	7th, 15th and 21st of the month or on the next business day if the chosen date happens to be a holiday.
<b>Switching</b>	Investors may opt to switch units between different schemes of Deutsche Mutual Fund and also between different options (Growth/Dividend) and plans of the same scheme at NAV based prices.
<b>Despatch of Repurchase (Redemption) Proceeds</b>	Within 10 working days of the receipt of the redemption request at the Official Points for Accepting transactions of Deutsche Mutual Fund.
<b>Fund Manager(s)</b>	Avnish Jain
<b>Trustee Company</b>	Deutsche Trustee Services (India) Private Limited
<b>Performance of the Scheme</b>	Please refer Page No. 11 of the Combined KIM for performance of the Schemes
<b>Entry Load on lumpsum Investment</b>	Nil. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009.
<b>Exit Load on Lumpsum Investment</b>	<b>Regular and Institutional Plan:</b> 1% if exited within 6 months from allotment date.
<b>Entry and Exit Load on SIP</b>	Loads shall be as applicable to regular/lumpsum investments in the respective scheme.
<b>Entry and Exit Load on STP</b>	The loads shall be as per the applicable prevailing structure for regular investments in the respective scheme. However, no exit load will be charged where the STP is into an equity fund from a non equity fund.
<b>No Load Charge</b>	Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor. No exit load will be charged for switches between Options of the same Scheme. No exit load shall be charged to the Fund of Funds Schemes investing in any of the Schemes except DMPAF. Exit load shall not be charged on Bonus Units allotted and on reinvested units allotted under the Dividend - Reinvestment Option of any of the Schemes of Deutsche Mutual Fund. In case of additional purchases & Switch in to a scheme from other scheme, no load shall be charged if such additional purchase or switch in is done directly by the investor under the same folio without any distributor / agent / broker code. Investors intending to make direct application may contact any of the AMC's branches for the form or download the same from its website. Any investor in position of an application form containing a broker code, but intending to invest direct, shall countersign if such code is being replaced with the word "Direct" for considering the application as Direct. The investor must mention the Broker code or mark it as direct as the case may be, on the application form. In case the earmarked field on the application form is left blank, the application shall be considered as direct.
<b>Exit Load on SWP</b>	The load on SWP shall be the same as of exit load for the respective scheme.
<b>Recurring Expenses (Actual Expenses)</b>	FY. 2008-09: Rs. 7,415,550
<b>Tax treatment for the Investor (Unitholders)</b>	Investors are advised to refer to the details in the Combined Scheme Information Document / Statement of Additional Information (SAI) and also independently refer to their tax advisor.

## Asset Allocation Pattern of the Schemes

### DWS Alpha Equity Fund (DAEF)

Asset Class	Normal Allocation (% of Net Asset)	Risk Profile**
Equities & Equity related securities	80-100%	Medium to High
Debt Securities* & Money Market Instruments (including cash and money at call)	0-20%	Low to Medium

\* Investment in Securitised Debt would be upto 10% of the corpus of the Scheme. Investments in foreign debt securities will normally not exceed 10% of the corpus of the Scheme. The Scheme will not invest in foreign securitized Debt. The Scheme may participate in securities lending as permitted under the Regulations.

The Scheme will invest in derivatives only for the purpose of hedging and portfolio balancing and the exposure to derivatives shall be restricted to 50% of the net assets of the scheme.

\*\* Risk profile refers to the price risk of the respective asset class. Please refer risk factors for more details.

### DWS Investment Opportunity Fund (DIOF)

Asset Class	Normal Allocation (% of Net Asset)	Risk Profile**
Equities & Equity related securities	5-100%	Medium to High
Debt Securities* & Money Market Instruments (including cash and money at call)	0-95%	Low to Medium

\* Debt securities may include Securitised Debt upto 25% of the net assets of the Scheme.

The Scheme will invest in derivatives only for the purpose of hedging and portfolio balancing and the exposure to derivatives shall be restricted to 50% of the net assets of the scheme.

\*\* Risk profile refers to the price risk of the respective asset class. Please refer risk factors for more details.

### DWS Global Thematic Offshore Fund (DGTOF)

Asset Class	Normal Allocation (% of Net Asset)	Risk Profile**
The Scheme shall invest in units/securities issued by overseas mutual funds or unit trusts @	80-100%	Medium to High
Debt Instruments including Government Securities, Corporate Debt, Money Market Instruments (incl. Cash equivalents), Securitised Debt * and units of domestic money market mutual funds	0-20%	Low to Medium

@ The Scheme shall initially invest predominantly in the units of DWS Invest Global Thematic Fund, domiciled in Luxembourg or similar mutual funds at the discretion of the Investment Manager.

\* Investments in securitized debt would be up to a maximum of 70% of non-equity allocation of the Scheme. The Scheme will not invest in foreign securitized debt. The Scheme will not engage in Scrip lending.

The Scheme will invest in derivatives only for the purpose of hedging and portfolio balancing and the exposure to derivatives shall be restricted to 50% of the net assets of the scheme.

\*\* Risk profile refers to the price risk of the respective asset class. Please refer risk factors for more details.

### DWS Tax Saving Fund (DTSF)

Asset Class	Normal Allocation (% of Net Asset)	Risk Profile**
Equities & Equity related securities	80-100%	High
Debt Instruments* including Government securities and cash and money at call, Money Market Instruments and Securitised Debt Instruments	0-20%	Low to Medium

\* Investment in Securitised Debt would be upto 10% of the net assets of the Scheme. Investments in foreign debt securities will normally not exceed 10% of the corpus of the Scheme. The Scheme will not invest in foreign securitized debt. The Scheme may participate in securities lending as permitted under the Regulations.

The Scheme will invest in derivatives only for the purpose of hedging and portfolio balancing and the exposure to derivatives shall be restricted to 50% of the net assets of the scheme.

\*\* Risk profile refers to the price risk of the respective asset class. Please refer risk factors for more details.

### DWS Twin Advantage Fund # (DTAF)

Asset Class	Normal Allocation (% of Net Asset)	Risk Profile**
Debt Instruments* including Government Securities and Corporate Debt and Money Market instruments	80-100%	Low to Medium
Equity & Equity related securities	0-20%	Medium to High

# w.e.f. September 22nd, 2008; DWS MIP Fund Plan B has been merged into Plan A. After merger DWS MIP Fund runs as a single plan scheme. w.e.f. June 22nd, 2009 DWS MIP Fund has been renamed to DWS Twin Advantage Fund.

\* Debt securities may include securitized debt upto 70% of the net assets. The Scheme may participate in securities lending as permitted under the Regulations. The Scheme will invest in derivatives only for the purpose of hedging and portfolio balancing and the exposure to derivatives shall be restricted to 50% of the net assets of the scheme.

\*\* Risk profile refers to the price risk of the respective asset class. Please refer risk factors for more details.

**DWS Premier Bond Fund (DPBF)**

Asset Class	Normal Allocation (% of Net Asset)	Risk Profile**
Debt* Instruments including Government Securities and Corporate Debt	60 - 100%	Medium
Money Market Instruments	0 - 40%	Low

\* Debt securities may include Securitised Debt up to 50% of the net assets. The Scheme may invest in foreign debt securities upto 25% of the corpus of the Scheme.

The Scheme will invest in derivatives only for the purpose of hedging and portfolio balancing and the exposure to derivatives shall be restricted to 50% of the net assets of the scheme.

\*\* Risk profile refers to the price risk of the respective asset class. Please refer risk factors for more details.

**DWS Short Maturity Fund (DSMF)**

Asset Class	Normal Allocation (% of Net Asset)	Risk Profile**
Debt* and Money Market Instruments with average maturity upto eighteen months #	65 - 100%	Low to Medium
Debt and Money Market Instruments with average maturity greater than eighteen months	Up to 35%	Medium

\* Debt securities may include Securitised Debt up to 50% of the net assets. The Scheme may invest in foreign debt securities upto 25% of the corpus of the Scheme. The Scheme will not engage in scrip lending.

# including floating rate instruments which may have a maturity of more than 1 year but where the coupon reset happens at least once a year (including fixed rate securities swapped for floating rate in the above manner).

The Scheme will invest in derivatives only for the purpose of hedging and portfolio balancing and the exposure to derivatives shall be restricted to 50% of the net assets of the scheme.

\*\* Risk profile refers to the price risk of the respective asset class. Please refer risk factors for more details.

**DWS Money Plus Fund (DMPF)**

Asset Class	Normal Allocation (% of Net Asset)	Risk Profile**
Debt* Instruments including Government Securities, Corporate Debt and Money Market Instruments with average maturity less than or equal to 12 months#	0-100%	Low to Medium
Debt* Instruments including Government Securities, Corporate Debt and Money Market Instruments with average maturity greater than 12 months	0-30%	Medium

\* includes Securitised Debt up to 70% of the net assets. The Scheme will not invest in foreign securitized debt.

# including instruments (fixed / floating) which may have a maturity of more than 1 year but where the coupon reset happens at least once a year (including fixed rate securities swapped for floating rate in the above manner).

The Scheme will invest in derivatives only for the purpose of hedging and portfolio balancing and the exposure to derivatives shall be restricted to 50% of the net assets of the scheme.

\*\* Risk profile refers to the price risk of the respective asset class. Please refer risk factors for more details.

**DWS Cash Opportunities Fund## (DCOF)**

Asset Class	Normal Allocation (% of Net Asset)	Risk Profile**
Domestic Debt Instruments including Government Securities, Money Market Instruments and Securitised Debt* with average maturity less than 1 year #	80-100%	Low to Medium
Domestic Debt Instruments including Government Securities, Money Market Instruments and Securitised Debt* with average maturity greater than 1 year	0-20%	Low to Medium

\* Investments in securitized debt would be up to a maximum of 70% of the net assets of the Scheme. The Scheme will not engage in scrip lending.

# including instruments (fixed / floating) which may have a maturity of more than 1 year but where the coupon reset happens at least once a year (including fixed rate securities swapped for floating rate in the above manner).

The Scheme will invest in derivatives only for the purpose of hedging and portfolio balancing and the exposure to derivatives shall be restricted to 50% of the net assets of the scheme.

## w.e.f. April 13, 2009; DWS Credit Opportunities Cash Fund has been renamed to DWS Cash Opportunities Fund.

\*\* Risk profile refers to the price risk of the respective asset class. Please refer risk factors for more details.

**DWS Ultra Short-Term Fund (DUSTF)**

Asset Class	Normal Allocation (% of Net Asset)	Risk Profile**
Debt Securities and Money Market Instruments with duration not greater than 1 year	70 - 100%	Low
Debt Securities with duration greater than 1 year	0-30%	Low to Medium

\* The Scheme may invest up to 100% of assets in securitized instruments. The Scheme will not engage in scrip lending.

The Scheme will invest in derivatives only for the purpose of hedging and portfolio balancing and the exposure to derivatives shall be restricted to 50% of the net assets of the scheme.

\*\* Risk profile refers to the price risk of the respective asset class. Please refer risk factors for more details.

**DWS Money Plus Advantage Fund (DMPAF)**

Asset Class	Normal Allocation (% of Net Asset)	Risk Profile**
Domestic Debt Instruments including Government Securities, Money Market Instruments and Securitised Debt*	90-100%	Low to Medium
Equity & Equity related instruments	0-10%	Medium to high

\* Investments in securitized debt would be up to a maximum of 70% of the net assets of the Scheme. The Scheme will not invest in foreign securities or foreign securitized debt. The Scheme will not engage in scrip lending.

The Scheme will invest in derivatives only for the purpose of hedging and portfolio balancing and the exposure to derivatives shall be restricted to 50% of the net assets of the scheme.

\*\* Risk profile refers to the price risk of the respective asset class. Please refer risk factors for more details.

**DWS Insta Cash Plus Fund (DICPF)**

Asset Class	Normal Allocation (% of Net Asset)	Risk Profile**
Debt* and Money Market Instruments where the repricing tenor# is not more than 1 year	0 - 100%	Low to Medium

\* Debt securities may include Securitised Debt up to 50% of the net assets. Investment in foreign debt securities shall not exceed 25% of the assets of the Scheme.

# The repricing tenor is reckoned as under:-

- for a fixed rate asset, the remaining tenor is 1 year or less;
- for a floating rate asset, the interest reset frequency is 1 year or less;
- or a fixed rate or floating rate asset where the principal is paid in a staggered and/or on amortizing basis (e.g. securitized papers), the average maturity of such an asset is 1 year or less;
- for a portfolio using interest rate swaps,
  - the composite floating rate asset (underlying fixed rate asset and interest rate swap, paying fixed and receiving floating) has interest reset frequency upto 1 year;
  - if interest rate swaps (receiving fixed and paying floating), have been used to convert a floating rate asset into a fixed rate asset, the fixed leg of the interest rate swap having remaining tenor upto 1 year;
- for a portfolio using forward rate agreements, the summation of the beginning and end dates of the period covered is 1 year or less; and
 

if there are positions in interest rate futures and bond futures, the repricing risk is 1 year or less

The Scheme will invest in derivatives only for the purpose of hedging and portfolio balancing and the exposure to derivatives shall be restricted to 50% of the net assets of the scheme.

\*\* Risk profile refers to the price risk of the respective asset class. Please refer risk factors for more details.

In accordance with the SEBI Circular No. SEBI/IMD/CIR No.13/150975/09 dated January 19, 2009, the investment pattern indicating the characteristics of portfolio of DICPF has been revised as follows:

- With effect from February 01, 2009, DICPF shall make investment in /purchase debt and money market securities with maturity of upto 182 days only.
- With effect from May 01, 2009, DICPF shall make investment in /purchase debt and money market securities with maturity of upto 91 days only.
- Inter-scheme transfers of securities having maturity upto 365 days and held in other schemes as on February 01, 2009 shall be permitted in DICPF till October 31, 2009. With effect from November 01, 2009 such inter scheme transfer of securities held in other schemes having maturity of upto 91 days only shall be permitted in DICPF.

**DWS Gilt Fund (DGF)**

Asset Class	Normal Allocation (% of Net Asset)	Risk Profile**
Government Securities and Money Market Instruments	0 - 100%	Low

The scheme will not engage in scrip lending. The Scheme will not invest in foreign securities and securitized debt.

The scheme will invest in derivatives only for the purpose of hedging and portfolio balancing and the exposure to derivatives shall be restricted to 50% of the net assets of the scheme.

\*\* Risk Profile refers to the price risk of the respective asset class. Please refer risk factors for more details.

**A. RISK FACTORS****Standard Risk Factors**

- Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, price risk, default risk including the possible loss of principal.
- As the price / value / interest rates of the securities in which the Scheme invests fluctuate, the value of your investment in the Schemes may go up or down.
- Past performance of the Sponsor/AMC/Mutual Fund does not guarantee future performance of the Schemes.
- The names of the Schemes do not in any manner indicate either the quality of the Schemes or its future prospects and returns.
- The Sponsors are not responsible or liable for any loss resulting from the operation of the Schemes beyond the initial contribution of Rs 1 lakh made by it towards setting up the Fund.
- The present Schemes are not guaranteed or assured return Schemes.

**Scheme(s) Specific Risk Factors:****Risk Factors Associated with investment in equity and equity related Instruments:**

- Subject to the stated investment objectives, the Scheme(s) proposes to invest in equity and equity related securities and in debt and debt related securities as the case may be. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of these investments. Different segments of Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. The inability of the Scheme(s) to make intended securities' purchases due to settlement problems could cause the Scheme(s) to miss certain investment opportunities. Delays or other problems in settlement of transactions could result in temporary periods when the assets of the Scheme(s) are not invested and no return is earned thereon. By the same token, the inability to sell securities held in the Scheme's portfolio, due to the absence of a liquid secondary market, would result at times, in potential losses to the Scheme(s), should there be a subsequent decline in the value of securities held in the Scheme's portfolio.
- Equity securities and equity related securities are volatile and prone to price fluctuations on a daily basis.
- The performance and the value of the Scheme's investments may be affected by factors affecting the securities markets such as price and volume volatility in the capital markets, currency exchange rates, changes in law / policies of the Government, taxation laws and political, economic or other developments which may have an adverse bearing on individual securities, a specific sector or all sectors. Consequently, the NAV of the Units may be affected.
- The liquidity and valuation of the Scheme's investments due to its holdings of unlisted securities may be affected if they have to be sold prior to their target date of divestment.
- The Schemes may invest in securities which are not quoted on a stock exchange ("unlisted securities") which in general are subject to greater price fluctuations, less liquidity and greater risk than those which are traded in the open market. Unlisted securities may lack a liquid secondary market and there can be no assurance that the Schemes will realise its investments in unlisted securities at a fair value.
- The Scheme(s) may also use various derivative and hedging products from time to time, as would be available and permitted by SEBI, in an attempt to protect the value of the portfolio and enhance Unitholders' interest. The Risk associated with dealing in Derivatives trading are given below under "Risk factor associated with trading in derivatives".

#### Risk Factors Associated with Fixed Income and Money Market Instruments:

- Debt securities are subject to the risk of an issuer's inability to meet principal and interest payments on the obligations (credit risk). Debt securities may also be subject to price volatility due to such factors as interest sensitivity, market perception or the creditworthiness of the issuer and general market liquidity (market risk). While it is the intent of the Investment Manager to invest primarily in highly rated debt securities, the Schemes may from time to time invest in higher yielding, lower rated securities. This would enhance the degree of risk.
- The corporate debt market is relatively illiquid vis-à-vis the government securities market. Even though the government securities market is more liquid compared to that of other debt instruments, on occasions, there could be difficulties in transacting in the market due to extreme volatility or unusual constriction in market volumes or on occasions when an unusually large transaction has to be put through. Liquidity of the Scheme may suffer if the guidelines issued by RBI for dedicated Gilts Fund / Scheme undergo adverse changes.
- Schemes investing in Government Securities may involve some risks, such as market risk/ liquidity risk which can have adverse effect on portfolio returns and holdings. Other risks may include local tax laws considerations, international and regional political and economic developments, possible imposition of exchange controls or other local governmental laws or restriction and the possibility of limited legal recourse for the fund.
- Lower rated or unrated securities are more likely to react to developments affecting the market and the credit risk than the highly rated securities which react primarily to movements in the general level of interest rates. Lower rated securities also tend to be more sensitive to economic conditions than higher rated securities. The Investment Manager will consider both credit risk and market risk in making investment decisions.
- Zero coupon or deep discount bonds are debt obligations that do not entitle the holder to any periodic payment of interest prior to maturity or a specified date when the securities begin paying current interest and therefore, are generally issued and traded at a discount to their face values. The discount depends on the time remaining until maturity or the date when securities begin paying current interest. It also varies depending on the prevailing interest rates, liquidity of the security and the perceived credit risk of the Issuer. The market prices of zero coupon securities are generally more volatile than the market prices of securities that pay interest periodically and are likely to respond to changes in interest rates to a greater degree than other coupon bearing securities having similar maturities and credit quality.
- The credit risk factors pertaining to lower rated securities also apply to lower rated, zero coupons or deferred interest bonds. Such bonds carry an additional risk, unlike bonds that pay interest throughout the period to maturity, the Schemes would not realise any cash until interest payment on the bonds commence. If the issuer defaults, the Schemes may not obtain any return on its investment.
- The Schemes may invest in securities which are not quoted on a stock exchange ("unlisted securities") which in general are subject to greater price fluctuations, less liquidity and greater risk than those which are traded in the open market. Unlisted securities may lack a liquid secondary market, and there can be no assurance that the Schemes will realise its investments in unlisted securities at a fair market value, if sold in the secondary market.
- Different types of secondary market securities in which the scheme would invest as given in the Scheme Information Document (SID) carry different levels and types of risk. Accordingly, the scheme's risk may increase or decrease depending upon its investment pattern. e.g. corporate bonds carry a higher amount of risk than Government securities. Further, even among corporate bonds, bonds which are AAA rated are comparatively less risky than bonds which are AA rated.
- The Scheme may invest in debt and debt related instruments, as may be permitted by SEBI, from time to time. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of these investments. Different segments of Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. The inability of the Scheme(s) to make intended securities' purchases due to settlement problems could cause the Scheme(s) to miss certain investment opportunities. The length of time for settlement may affect the Scheme in the event the Scheme has to meet an exceptionally large number of redemption requests. The Scheme will retain certain investments in cash or cash equivalents for its day-to-day liquidity requirements.
- There have been times in the past, when settlements have been unable to keep pace with the volume of securities transactions, making it difficult to conduct further transactions. Delays or other problems in settlement of transactions could result in temporary periods when the assets of the Scheme are not invested and no return is earned thereon.
- The liquidity and valuation of the Scheme's investments due to its holdings of unlisted securities may be affected if they have to be sold prior to their target date of divestment.
- **Credit Risk:** A fundamental risk relating to all fixed income securities, is a chance that an issuer will fail to make a principal and interest payment when due. Issuers with higher credit risks typically offer higher yields for this added risk. Conversely, issuers with lower credit risk offer lower credit yields. Generally government securities are considered to be the safest in terms of the credit risk. Changes in financial conditions of an issuer, changes in economic and political conditions in general, or changes in economic or and political conditions specific to an issuer, all of which are factors that may have an adverse impact on a firm's credit quality and security values.
- **Prepayment Risk:** Certain fixed income securities give an issuer the right to call back its securities before their maturity date, in periods of declining interest rates. The possibility of such prepayment may force the fund to reinvest the proceeds of such investments in securities offering lower yields, resulting in lower interest income for the fund.
- **Interest Rate Risk:** As with all debt securities, changes in interest rates may affect the Net Asset Value as the prices of securities generally increase as interest rates decline and generally decrease as interest rates rise. Prices of long-term securities generally fluctuate more in response to interest rate changes than the short-term securities. The Debt markets can be volatile leading to the possibility of price movements up or down in fixed income securities and thus the possible movements in the NAV.
- **Reinvestment Risk:** This risk refers to the interest rate levels at which cash flows received from the securities in the Plans are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.
- **Settlement Risk:** The inability of the Plan to make intended securities purchases due to settlement problems could cause the Plan to miss certain investment opportunities. By the same rationale, the inability to sell securities held in the Plan's portfolio due to the extraneous factors that may impact liquidity would result at times, in potential losses to the Plan, in case of a subsequent decline in the value of securities held in the Plan's portfolio.
- **Regulatory Risk:** Changes in government policy in general and changes in tax benefits applicable to Mutual Funds may impact the returns to investors in the Scheme.
- The value of the Scheme's investments may be affected generally by factors affecting capital markets, such as interest rates, currency exchange rates, foreign investment, changes in government policy, taxation and political, economic or other developments. Consequently, the net asset value of the Scheme may fluctuate and the value of the Scheme's Units may go down or up. Past performance of the sponsors is not necessarily indicative of future performance of the Scheme.
- Debt securities are subject to price volatility due to factors such as changes in interest rates, general level of market liquidity and market perception of the creditworthiness of the issuer, among others (market risk). The Investment Manager will endeavour to manage credit risk through in-house credit

analysis. The Scheme(s) may also use various hedging products from time to time, as are available and permitted by SEBI, to attempt to reduce the impact of undue market volatility on the Scheme's portfolio.

- Money Market instruments are instruments that are generally have maturity of less than one year. The NAV of the Scheme's Units, to the extent that the Scheme(s) is invested in money market instruments, will be affected by the changes in the level of interest rates.
- Investments in money market instruments involve credit risk commensurate with short term rating of the issuers.

#### Risk Factors associated with Trading in Derivatives:

Derivatives are high risk, high return instruments as they may be highly leveraged. A small price movement in the underlying security could have a large impact on their value and may also result in a loss.

Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies.

The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

In case of buying options either call / put, the maximum loss would be the premium paid in case of options expiring out of the money.

In case of writing options, the risk of an option writer i.e. the seller of the option is unlimited while his gains are limited to the premiums earned.

The Fund may use derivative instruments like Stock Index Futures, Interest Rate Swaps, Forward Rate Agreements or other derivative.

**Credit Risk:** The credit risk is the risk that the counter party will default on its obligations and is generally negligible, as there is no exchange of principal amounts in a derivative transaction.

**Market Risk:** Derivatives carry the risk of adverse changes in the market price.

**Illiquidity Risk:** The risk that a derivative cannot be sold or purchased quickly enough at a fair price, due to lack of liquidity in the market.

**Floating Leg Risk:** The fund pays the daily compounded rate. In practice however there can be a difference in the actual rate at which money is lent in the call market and the benchmark, which appears and is used.

The risk is to the extent that returns are limited for the investors in case of extreme movement in call rates. It may be mentioned here that the guidelines issued by Reserve Bank of India from time to time for forward rate agreements and interest rate swaps and other derivative products would be adhered to.

#### Risk Factors associated with Overseas Investment:

- Subject to necessary approvals and within the investment objectives of the Scheme(s), the Scheme(s) may invest in overseas markets which carry a risk on account of fluctuations in the foreign exchange rates, nature of securities market of the country, repatriation of capital due to exchange controls and political circumstances.
- It is the AMC's belief that investment in ADRs / GDRs / Permitted Foreign Securities offers new investment and portfolio diversification opportunities into multi-market and multi-currency products. However, such investments also entail additional risks. Such investment opportunities may be pursued by the AMC provided they are considered appropriate in terms of the overall investment objectives of the Schemes. Since the Schemes would invest in ADRs / GDRs / Permitted Foreign Securities including but not limited to units / securities issued by overseas mutual fund or unit trusts which are registered with the overseas regulator, there may not be readily available and widely accepted benchmarks to measure performance of the Scheme(s). To manage risks associated with foreign currency and interest rate exposure, the Fund may use derivatives in accordance with conditions as may be stipulated by SEBI / RBI from time to time.
- Offshore investments will be made subject to any / all approvals, conditions thereof as may be stipulated by SEBI / RBI and provided such investments do not result in expenses to the Fund in excess of the ceiling on expenses prescribed by and consistent with costs and expenses attendant to international investing.
- To the extent that the assets of the Schemes will be invested in securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by changes in the value of certain foreign currencies relative to the Indian Rupee. The repatriation of capital to India may also be hampered by changes in regulations concerning exchange controls or political circumstances as well as the application to it of other restrictions on investment.
- Due to time zone differences, NAV of investee scheme in such cases may not be available for the same day.

#### Risks associated with investment in Securitised Instruments:

##### Generally available Asset Classes for Securitisation in India are:

- Commercial Vehicles
- Auto and Two wheeler pools
- Mortgage pools (residential housing loans)
- Personal Loan, credit card and other retail loans
- Corporate loans / receivables

**Underlying Risk:** Each asset class has a different underlying risk, however, residential mortgages are supposed to be having lower default rates. On the other hand, repossession and subsequent recovery of commercial vehicles and other auto assets is fairly easier and better compared to mortgages. Some of the asset classes such as personal loans, credit card receivables etc., being unsecured credits in nature, may witness higher default rates. As regards corporate loans/receivables, depending upon the nature of the underlying security for the loan or the nature of the receivable the risks would correspondingly fluctuate. However, the credit enhancement stipulated by rating agencies for such asset class pools is typically much higher and hence their overall risks are comparable to other AAA rated asset classes.

The rating agencies have an elaborate system of stipulating margins, over collateralisation and guarantee to bring risk limits in line with the other AAA rated securities. Please note that the scheme(s) intends to invest predominantly in AAA rated securitised debt.

##### Investment exposure of the Fund with reference to Securitised Debt:

The Fund will predominantly invest only in those securitization issuances which have AAA rating indicating the highest level of safety from credit risk point of view at the time of making an investment. The Fund will not invest in foreign securitised debt.

The Fund may invest in various type of securitisation issuances, including but not limited to Asset Backed Securitisation, Mortgage Backed Securitisation, Personal Loan Backed Securitisation, Collateralized Loan Obligation / Collateralized Bond Obligation and so on.

The Fund does not propose to limit its exposure to only one asset class or to have asset class based sub-limits as it will primarily look towards the AAA rating of the offering.

##### Risk Factors specific to investments in Securitised and Structured Instruments:

###### Limited Liquidity & Price Risk:

Presently, secondary market for securitised papers is not very liquid. There is no assurance that a deep secondary market will develop for such securities. This could limit the ability of the investor to resell

them. Even if a secondary market develops and sales were to take place, these secondary transactions may be at a discount to the initial issue price due to changes in the interest rate structure.

#### Limited Recourse, Delinquency and Credit Risk:

Securitized transactions are normally backed by pool of receivables and credit enhancement as stipulated by the rating agency, which differ from issue to issue. The Credit Enhancement stipulated represents a limited loss cover to the Investors. These Certificates represent an undivided beneficial interest in the underlying receivables and there is no obligation of either the Issuer or the Seller or the originator, or the parent or any affiliate of the Seller, Issuer and Originator. No financial recourse is available to the Certificate Holders against the Investors' Representative. Delinquencies and credit losses may cause depletion of the amount available under the Credit Enhancement and thereby the Investor Payouts may get affected if the amount available in the Credit Enhancement facility is not enough to cover the shortfall. On persistent default of an Obligor to repay his obligation, the Servicer may repossess and sell the underlying Asset.

However many factors may affect, delay or prevent the repossession of such Asset or the length of time required to realize the sale proceeds on such sales. In addition, the price at which such Asset may be sold may be lower than the amount due from that Obligor.

#### Risks due to possible prepayments:

Asset securitisation is a process whereby commercial or consumer credits are packaged and sold in the form of financial instruments. Full prepayment of underlying loan contract may arise under any of the following circumstances:

- Obligor pays the Receivable due from him at any time prior to the scheduled maturity date of that Receivable; or
- Receivable is required to be repurchased by the Seller consequent to its inability to rectify a material misrepresentation with respect to that Receivable; or
- The Servicer recognizing a contract as a defaulted contract and hence repossessing the underlying Asset and selling the same.

In the event of prepayments, investors may be exposed to changes in tenor and yield.

#### Bankruptcy of the Originator or Seller

If originator becomes subject to bankruptcy proceedings and the court in the bankruptcy proceedings concludes that the sale from originator to Trust was not a sale then an Investor could experience losses or delays in the payments due. All possible care is generally taken in structuring the transaction so as to minimize the risk of the sale to Trust not being construed as a "True Sale". Legal opinion is normally obtained to the effect that the assignment of Receivables to Trust in trust for and for the benefit of the Investors, as envisaged herein, would constitute a true sale.

#### Bankruptcy of the Investor's Agent

If Investor's agent, becomes subject to bankruptcy proceedings and the court in the bankruptcy proceedings concludes that the recourse of Investor's Agent to the assets / receivables is not in its capacity as agent / Trustee but in its personal capacity, then an Investor could experience losses or delays in the payments due under the swap agreement. All possible care is normally taken in structuring the transaction and drafting the underlying documents so as to provide that the assets / receivables if and when held by Investor's Agent is held as agent and in Trust for the Investors and shall not form part of the personal assets of Investor's Agent. Legal opinion is normally obtained to the effect that the Investors Agent's recourse to assets / receivables is restricted in its capacity as agent and trustee and not in its personal capacity.

#### Credit Rating of the Transaction / Certificate

The credit rating is not a recommendation to purchase, hold or sell the Certificate in as much as the ratings do not comment on the market price of the Certificate or its suitability to a particular investor. There is no assurance by the rating agency either that the rating will remain at the same level for any given period of time or that the rating will not be lowered or withdrawn entirely by the rating agency.

#### Risk of Co-mingling

The Servicers normally deposit all payments received from the Obligors into the Collection Account. However, there could be a time gap between collection by a Servicer and depositing the same into the Collection account especially considering that some of the collections may be in the form of cash. In this interim period, collections from the Loan Agreements may not be segregated from other funds of the Servicer. If the Servicer fails to remit such funds due to Investors, the Investors may be exposed to a potential loss. Due care is normally taken to ensure that the Servicer enjoys highest credit rating on stand alone basis to minimize Co-mingling risk.

#### B. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME / PLAN

The Schemes/Plans shall have a minimum of 20 investors each and no single investor shall account for more than 25% of the corpus of the Scheme(s)/Plan(s). These conditions shall be complied with, in each calendar quarter on an average basis, as specified by SEBI. In case of non-fulfillment of the condition of 20 investors in a calendar quarter, the provisions of Regulation 39(2)(c) of the SEBI (MF) Regulations shall become applicable automatically without any reference from SEBI, and accordingly the Scheme(s) / Plan(s) shall be wound up and the units redeemed at the relevant applicable NAV.

If there is a breach of the 25% limit by any investor over the quarter, a rebalancing period of one month would be allowed and thereafter the investor who is in breach of the rule shall be given 15 days notice to redeem his exposure over the 25 % limit. Failure on the part of the said investor to redeem his exposure over the 25 % limit within the aforesaid 15 days would lead to automatic redemption by the Mutual Fund on the applicable Net Asset Value on the 15th day of the notice period. The Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.

#### C. SPECIAL CONSIDERATIONS

- Mutual funds being vehicles of securities investments are subject to market and other risks and there can be no guarantee against loss resulting from investing in the Scheme(s). The various factors

which impact the value of the Schemes' investments include, but are not limited to, fluctuations in the equity and bond markets, fluctuations in interest rates, prevailing political and economic environment, changes in government policy, factors specific to the issuer of the securities, tax laws, liquidity of the underlying instruments, settlement periods, trading volumes, etc.

- The past performance of the mutual funds managed by the Sponsors and their affiliates / associates is not indicative of the future performance of the Scheme(s).
- Investment decisions made by the AMC / Investment Manager may not always be profitable.
- From time to time, the affiliates / associates of the Sponsors may invest either directly or indirectly in the Scheme(s). These affiliates/associates may acquire a substantial portion of the Scheme's Units and collectively constitute a majority investor in the Scheme(s). Accordingly, redemption of Units held by such funds may have an adverse impact on the value of the Units of the Scheme because of the timing of any such redemption's and may impact the ability of other Unit Holders to redeem their respective Units.
- Lower rated or unrated securities are more likely to react to developments affecting the market and the credit risk than the highly rated securities which react primarily to movements in the general level of interest rates. Lower rated securities also tend to be more sensitive to economic conditions than higher rated securities. The Investment Manager will consider both credit risk and market risk in making investment decisions.
- Zero coupon or deep discount bonds are debt obligations that do not entitle the holder to any periodic payment of interest prior to maturity or a specified date when the securities begin paying current interest and therefore, are generally issued and traded at a discount to their face values. The discount depends on the time remaining until maturity or the date when securities begin paying current interest. It also varies depending on the prevailing interest rates, liquidity of the security and the perceived credit risk of the Issuer. The market prices of zero coupon securities are generally more volatile than the market prices of securities that pay interest periodically and are likely to respond to changes in interest rates to a greater degree than other coupon bearing securities having similar maturities and credit quality.
- The Scheme(s) in accordance with the Regulations can invest in securities which are not quoted on a stock exchange ("unlisted securities") which in general are subject to greater price fluctuations, less liquidity and greater risk than those which are traded in the open market. Unlisted securities may lack a liquid secondary market and there can be no assurance that the Schemes will realise its investments in unlisted securities at a fair value.
- In case the Scheme(s) undertake stock lending under the SEBI Regulations, the Schemes may, at times, be exposed to counter party risk.
- Different types of securities in which the Scheme(s) would invest as given in the Scheme Information Document carry different levels and types of risk. Accordingly the Scheme's risk may increase or decrease depending upon its investment pattern.
- As liquidity of the Schemes' investments could, at times, be restricted by trading volumes and settlement periods, the time taken by the Mutual Fund for redemption of Units may be significant in the event of an inordinately large number of redemption requests or of a restructuring of the Schemes' portfolio. In view of this, the Trustee has the right, in its sole discretion to limit redemptions (including suspending redemption) under certain circumstances, as described under the section titled "Right to Limit Redemptions".
- In case the Schemes utilize any derivatives, under the SEBI Regulations, the Schemes may, in certain situations, be exposed to price risks.
- It is compulsory for mutual funds to dematerialise their holdings in certain notified securities / companies.
- Certain focus areas are already enjoying favourable tax treatment by Government of India. Other focus areas the Schemes may also receive favourable tax treatment. If these tax benefits are removed or amended, it is possible that the changes may have a material adverse impact on the companies' revenue and earnings.
- As the liquidity of the Scheme's investments may sometimes be restricted by trading volumes and settlement periods, the time taken by the Fund for redemption of Units may be significant in the event of an inordinately large number of redemption requests or of a restructuring of the Scheme's portfolio. In view of this, the Trustee has the right, in its sole discretion, to limit redemptions under certain circumstances.
- The Fund may, where necessary, appoint other intermediaries of repute as advisors, custodian / sub-custodians etc. for managing and administering such investments. The appointment of such intermediaries shall be in accordance with the applicable requirements of SEBI and within the permissible ceilings of expenses. The fees and expenses would illustratively include, besides the investment management fees, custody fees and costs, fees of appointed advisors and sub-managers, transaction costs and overseas regulatory costs.
- Neither this SID nor the units have been registered in any jurisdiction. The distribution of this SID in certain jurisdictions may be restricted or subject to registration requirements and, accordingly, persons who come into possession of this SID in such jurisdictions are required to inform themselves about, and to observe, any such restrictions. No person receiving a copy of this SID or any accompanying application form in such jurisdiction may treat this SID or such application form as constituting an invitation to them to subscribe for Units, nor should they in any event use any such application form, unless in the relevant jurisdiction such an invitation could lawfully be made to them and such application form could lawfully be used without compliance with any registration or other legal requirements.
- Investment decisions made by the Investment Manager may not always be profitable.
- The Schemes may be narrowly focused among sectors and therefore, changes in a particular industry can have substantial impact on the Schemes NAV.

#### Performance of the Schemes as of July 31, 2009

##### DWS Alpha Equity Fund

Compounded Annualised Returns <sup>^</sup>	Regular Plan (%) <sup>^</sup>	Wealth Plan (%) <sup>^</sup>	Benchmark Returns (%)
Last 1 year	4.87	-	7.00
Last 3 years	15.64	-	13.82
Last 5 years	26.31	-	23.19
Since Inception	32.89	33.47 <sup>#</sup>	Regular Plan: 25.04 Wealth Plan: 37.89 <sup>#</sup>

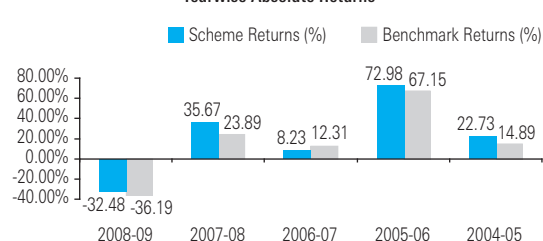
Past performance may or may not be sustained in future & should not be used as a basis of comparison with other investments.

<sup>#</sup> Absolute Returns. <sup>^</sup> Returns are calculated on Growth Option NAV.

<sup>^^</sup> Returns are calculated on Compounded Annualised basis for a period of more than a year and on an absolute basis for a period of less than or equal to a year.

Inception Date: **Regular Plan:** January 21, 2003; **Wealth Plan\*:** April 27, 2009. \* w.e.f. August 04, 2009; the name of NL Plan has changed to Wealth Plan.

##### Yearwise Absolute Returns



Performance of the Schemes as of July 31, 2009 (Cont...)

**DWS Investment Opportunity Fund**

Compounded Annualised Returns^^	Regular Plan (%)^	Wealth Plan (%)^	Benchmark Returns (%)
Last 1 year	1.90	-	9.18
Last 3 years	20.36	-	14.39
Last 5 years	26.87	-	23.12
Since Inception	22.61	39.38*	<b>Regular Plan: 18.53</b> <b>Wealth Plan: 47.09*</b>

Past performance may or may not be sustained in future & should not be used as a basis of comparison with other investments.

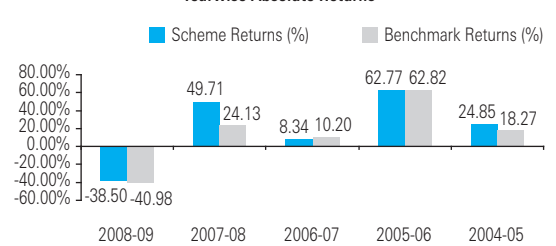
# Absolute Returns. ^ Returns are calculated on Growth Option NAV.

^^ Returns are calculated on Compounded Annualised basis for a period of more than a year and on an absolute basis for a period of less than or equal to a year.

Inception Date: **Regular Plan:** January 29, 2004; **Wealth Plan\*:** April 27, 2009

\* w.e.f. August 04, 2009; the name of NL Plan has changed to Wealth Plan.

**Yearwise Absolute Returns**



**DWS Global Thematic Offshore Fund**

Compounded Annualised Returns^^	Scheme Returns (%)^	Benchmark Returns (%)
Last 1 year	-16.72	-11.33
Since Inception	-13.86	-9.31

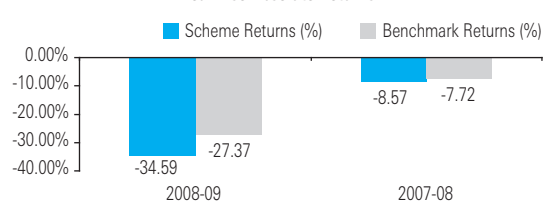
Past performance may or may not be sustained in future & should not be used as a basis of comparison with other investments.

^ Returns are calculated on Growth Option NAV.

^^ Returns are calculated on Compounded Annualised basis for a period of more than a year and on an absolute basis for a period of less than or equal to a year.

Inception Date : September 11, 2007

**Yearwise Absolute Returns**



**DWS Tax Saving Fund**

Compounded Annualised Returns^^	Scheme Returns (%)^	Benchmark Returns (%)
Last 1 year	-3.68	8.89
Last 3 years	8.96	13.66
Since Inception	3.60	9.04

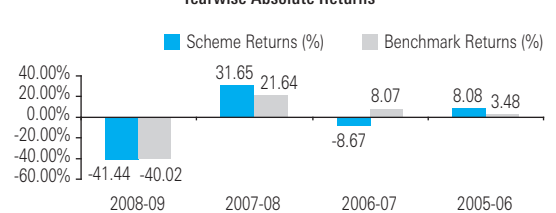
Past performance may or may not be sustained in future & should not be used as a basis of comparison with other investments.

^ Returns are calculated on Growth Option NAV.

^^ Returns are calculated on Compounded Annualised basis for a period of more than a year and on an absolute basis for a period of less than or equal to a year.

Inception Date : March 20, 2006

**Yearwise Absolute Returns**



**DWS Twin Advantage Fund\***

Compounded Annualised Returns^^	Scheme Returns (%)^	Benchmark Returns (%)
Last 1 year	10.45	12.44
Last 3 years	8.28	8.67
Last 5 years	8.55	8.57
Since Inception	7.82	7.39

Past performance may or may not be sustained in future & should not be used as a basis of comparison with other investments.

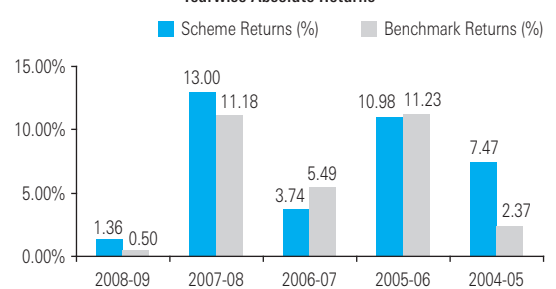
\* w.e.f September 22, 2008, DWS MIP Fund Plan B has been merged into Plan A. After merger DWS MIP Fund runs as a single Plan Scheme. w.e.f. June 22nd, 2009 DWS MIP Fund has been renamed to DWS Twin Advantage Fund.

^ Returns are calculated on Growth Option NAV.

^^ Returns are calculated on Compounded Annualised basis for a period of more than a year and on an absolute basis for a period of less than or equal to a year.

Inception Date : January 29, 2004

**Yearwise Absolute Returns**



**DWS Premier Bond Fund**

Compounded Annualised Returns^^	Regular Plan (%)^	Institutional Plan (%)^	Auto Sweep Plan (%)^	Benchmark Returns (%)^
Last 1 year	21.28	-	-	11.59
Last 3 years	8.71	-	-	6.77
Last 5 years	6.51	-	-	5.50
Since Inception	6.45	3.97*	3.72*	<b>Regular Plan: 5.09</b> <b>Institutional Plan: 4.37*</b> <b>Auto Sweep Plan: 2.61*</b>

Past performance may or may not be sustained in future & should not be used as a basis of comparison with other investments.

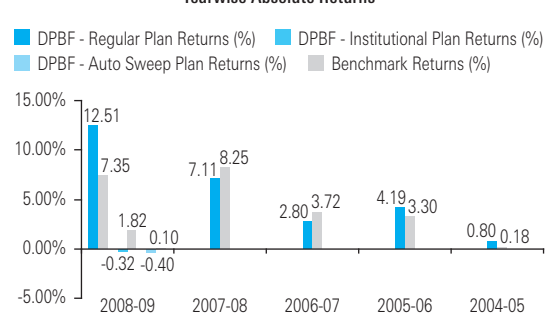
^ Returns are calculated on Growth Option NAV.

# Absolute Returns

^^ Returns are calculated on Compounded Annualised basis for a period of more than a year and on an absolute basis for a period of less than or equal to a year.

Inception Date: **Regular Plan:** January 21, 2003; **Institutional Plan:** December 12, 2008; **Auto Sweep Plan:** February 09, 2009

**Yearwise Absolute Returns**



**DWS Short Maturity Fund**

Compounded Annualised Returns^^	Regular Plan (%)^	Institutional Plan (%)^	Benchmark Returns (%)
Last 1 year	16.18	-	11.46
Last 3 years	9.96	-	8.19
Last 5 years	7.99	-	6.73
Since Inception	7.49	6.69*	<b>Regular Plan: 6.15</b> <b>Institutional Plan: 5.41*</b>

Past performance may or may not be sustained in future & should not be used as a basis of comparison with other investments.

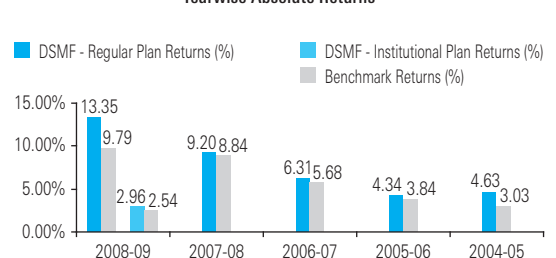
^ Returns are calculated on Growth Option NAV.

# Absolute Returns

^^ Returns are calculated on Compounded Annualised basis for a period of more than a year and on an absolute basis for a period of less than or equal to a year.

Inception Date: **Regular Plan:** January 21, 2003; **Institutional Plan:** December 19, 2008; **Auto Sweep Plan:** April 27, 2009

**Yearwise Absolute Returns**



Performance of the Schemes as of July 31, 2009 (Cont...)

**DWS Money Plus Fund**

Compounded Annualised Returns^^	Regular Plan (%)^	Institutional Plan (%)^	Benchmark Returns (%)
Last 1 year	7.71	-	7.88
Last 3 years	8.14	-	7.38
Since Inception	8.08	1.75*	<b>Regular Plan: 7.28</b> <b>Institutional Plan: 1.13*</b>

Past performance may or may not be sustained in future & should not be used as a basis of comparison with other investments.

^ Returns are calculated on Growth Option NAV. # Absolute Returns.

^^ Returns are calculated on Compounded Annualised basis for a period of more than a year and on an absolute basis for a period of less than or equal to a year.

Inception Date: **Regular Plan:** March 14, 2006; **Institutional Plan:** November 6, 2006. **Date of Recommencement of Institutional Plan:** April 13, 2009. In case of Institutional Plan Date of Recommencement has been considered as Date of Inception.

**DWS Cash Opportunities Fund** (Formerly known as DWS Credit Opportunities Cash Fund)

Compounded Annualised Returns^^	Regular Plan (%)^	Institutional Plan (%)^	Benchmark Returns (%)
Last 1 year	8.44	8.62	7.88
Since Inception	8.85	8.91	<b>Regular Plan: 7.33</b> <b>Institutional Plan: 7.70</b>

Past performance may or may not be sustained in future & should not be used as a basis of comparison with other investments.

^ Returns are calculated on Growth Option NAV.

^^ Returns are calculated on Compounded Annualised basis for a period of more than a year and on an absolute basis for a period of less than or equal to a year.

Name of the Plans were change from 15 Days Plan to Regular Plan and 30 Days Plan to Institutional Plan w.e.f. August 24, 2009. Inception Date: **Regular Plan:** June 22, 2007; **Institutional Plan:** January 10, 2008

**DWS Ultra Short-Term Fund** (Formerly known as DWS Liquid Plus Fund)

From March 6, 2008, the name of DWS Floating Rate Fund has been changed to DWS Liquid Plus Fund including the investment pattern.

With effect from February 09, 2009, the name of DWS Liquid Plus Fund has been changed to DWS Ultra Short-Term Fund.

Compounded Annualised Returns^^	Regular Plan (%)^	Institutional Plan (%)^	Benchmark Returns (%)
Last 1 year	7.75	-	7.88
Last 3 years	7.99	-	7.38
Last 5 years	7.04	-	6.39
Since Inception	6.71	5.02*	<b>Regular Plan: 6.07</b> <b>Institutional Plan: 4.91*</b>

Past performance may or may not be sustained in future & should not be used as a basis of comparison with other investments.

^ Returns are calculated on Growth Option NAV. # Absolute Returns.

^^ Returns are calculated on Compounded Annualised basis for a period of more than a year and on an absolute basis for a period of less than or equal to a year.

Inception Date: **Regular Plan:** October 21, 2003; **Institutional Plan:** July 7, 2008. **Date of Recommencement of Institutional Plan:** November 8, 2008. In case of Institutional Plan, Date of Recommencement has been considered as Date of Inception.

**DWS Money Plus Advantage Fund**

Compounded Annualised Returns^^	Regular Plan (%)^	Institutional Plan (%)^	Benchmark Returns (%)
Last 1 year	11.41	-	12.44
Since Inception	10.38	1.68*	<b>Regular Plan: 5.00</b> <b>Institutional Plan: 3.70*</b>

Past performance may or may not be sustained in future & should not be used as a basis of comparison with other investments.

^ Returns are calculated on Growth Option NAV.

# Absolute Returns.

^^ Returns are calculated on Compounded Annualised basis for a period of more than a year and on an absolute basis for a period of less than or equal to a year.

Inception Date: **Regular Plan:** November 2, 2007; **Institutional Plan:** November 2, 2007. **Date of Recommencement of Institutional Plan:** May 8, 2009. In case of Institutional Plan, Date of Recommencement has been considered as Date of Inception.

**DWS Insta Cash Plus Fund**

Compounded Annualised Returns^^	Regular Plan (%)^	Institutional Plan (%)^	Super Institutional Plan (%)^	Benchmark Returns (%)^
Last 1 year	7.59	7.75	7.86	7.88
Last 3 years	7.79	7.95	-	7.38
Last 5 years	6.86	7.02	-	6.39
Since Inception	6.44	6.98	8.22	<b>Regular Plan: 5.90</b> <b>Institutional Plan: 6.34</b> <b>Super Institutional Plan: 7.55</b>

Past performance may or may not be sustained in future & should not be used as a basis of comparison with other investments.

^ Returns are calculated on Growth Option NAV.

^^ Returns are calculated on Compounded Annualised basis for a period of more than a year and on an absolute basis for a period of less than or equal to a year.

Inception Date: **Regular Plan:** January 21, 2003; **Institutional Plan:** June 25, 2004; **Super Institutional Plan:** September 5, 2007

**DWS Gilt Fund**

Absolute Returns	Regular Plan (%)^	Institutional Plan (%)^	Benchmark Returns (%)
Last 6 months	-3.05	-2.78	-0.27
Since Inception	5.86	6.32	9.43

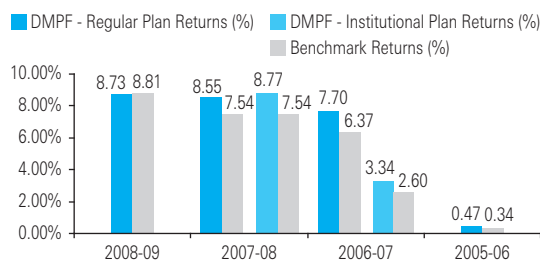
Past performance may or may not be sustained in future & should not be used as a basis of comparison with other investments.

^ Returns are calculated on Growth Option NAV.

All the above returns are absolute.

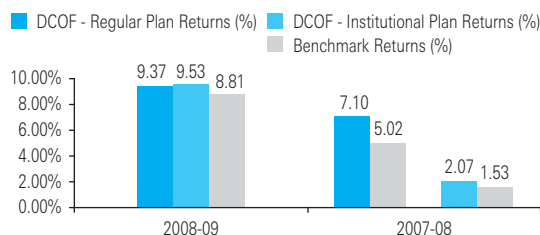
Inception Date: **Regular Plan:** October 27, 2008; **Institutional Plan:** October 27, 2008

**Yearwise Absolute Returns**

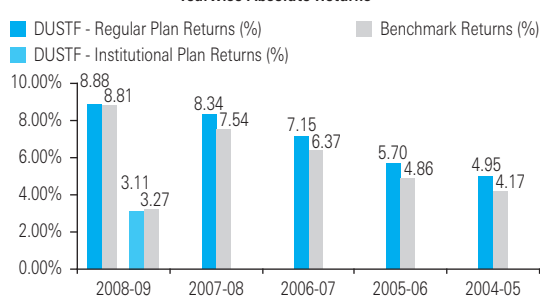


# As of 31st March '09 all units of Institutional Plan were redeemed.

**Yearwise Absolute Returns**

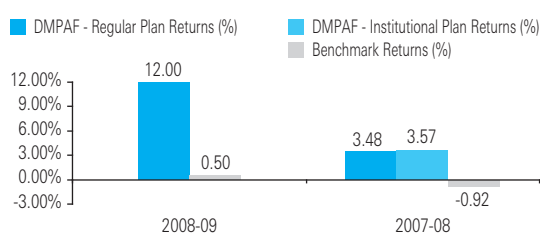


**Yearwise Absolute Returns**



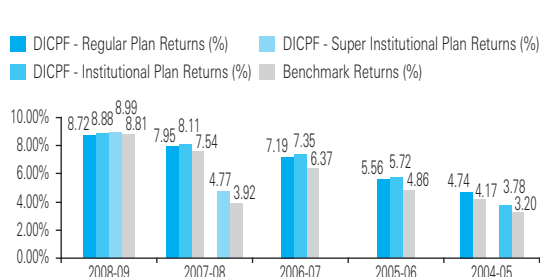
Date of Inception for yearwise absolute returns has been considered as 21st October, 2003.

**Yearwise Absolute Returns**

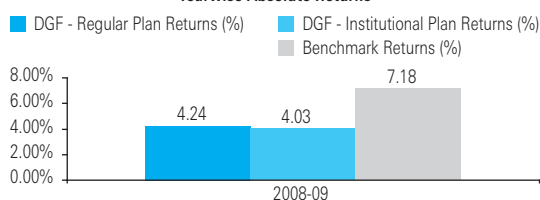


# As of 31st March '09 all units of Institutional Plan were redeemed.

**Yearwise Absolute Returns**



**Yearwise Absolute Returns**



## 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.dws-india.com](http://www.dws-india.com) and [www.amfiindia.com](http://www.amfiindia.com). You can also telephone us at +91 22 6658 4300 to enquire about the NAV.

## Unitholders' Information

**Account Statements:** Account Statements shall be sent on each transaction.

**Annual Accounts:** The Annual Financial Results of the Schemes or an abridged summary of the Annual Financial Results shall be mailed to all Unit Holders not later than four months from the date of the closure of the relevant financial year.

**Half Yearly Unaudited Financial Results & Portfolios:** The Fund shall before the expiry of one month from the close of each half year, that is as on March 31 and September 30, publish its unaudited financial results in one national English daily newspaper circulating in the whole of India and in a newspaper published in the language of the region where the Head Office of the Fund is situated. These shall also be displayed on the website of the Mutual Fund. Soft copies of Account Statements and Annual Financial Results shall be sent on email ids of the investors if mandated so by the investor.

## For Investor Grievances please contact:

- Karvy Computershare Private Limited  
Karvy Plaza, 8-2-596, Street No. 1, Banjara Hills, Hyderabad - 500 034.  
Telephone: 040 - 2339 2452 / 2331 2454 Extn. 124, E-mail: [service\\_dmf@karvy.com](mailto:service_dmf@karvy.com)
- Mr. Murali Ramasubramanian  
Deutsche Asset Management (India) Private Limited  
2nd Floor, 222, Kodak House, Dr. D. N. Road, Fort, Mumbai 400 001  
Telephone: 022 - 6658 4300; Fax: 022 22074411. E-mail: [dws.mutual@dmf.com](mailto:dws.mutual@dmf.com)

## Group Life Insurance Cover (Insurance) under DWS Tax Saving Fund

The AMC provides a Group Life Insurance Cover to all Resident Individual applicants who are allotted units under the DWS Tax Saving Fund, who have completed 18 years of age and are not over 45 years of age, as on the date of allotment of units.

### Terms & Conditions:

- At all times, AMC will pay the insurance premium to the Insurance Company providing the Group Insurance cover to the Unitholders of the Scheme.
- The Insurance Cover will become operative from the date of realization of the amount invested in the Scheme.
- The Insurance cover will be valid till the Unitholder attains the age of 60 years or redeems the investment from the Scheme, whichever is earlier.

- Only the First/Sole Unitholder will be covered under the insurance scheme. No insurance cover will be provided for the second/third unitholder.
- Allottees who are non individuals as well as Non-resident Indians/Persons of Indian Origin/HUF will not be covered under the insurance cover.
- Each investor will be required to sign a health declaration at the time of making the application for subscribing to the units of the Scheme. The investor will mandatorily be required to furnish his/her date of birth and details of the beneficiary on the application form, in absence of which, no insurance cover can be availed by the investor. Where the investor does not fill in the health declaration for any reason whatsoever, he/she will not be entitled to an Insurance Cover under the insurance scheme.
- The Insurance Cover will be governed by the terms and conditions of the insurance policy with the relevant Insurance Company as determined by the AMC.
- The basis for computing the Insurance cover would be the amount invested in the Scheme only. The minimum Sum Assured shall be Rs. 10,000 and the maximum Sum Assured per life irrespective of the amount invested and the number of folios shall be Rs. 500,000/-. The said limit for the insurance cover may be changed by the AMC by giving advance notice to all the Unitholders under the Scheme.
- In case of death of the First Unitholder, his/her legal representatives may file a claim directly with the designated branch of the Insurance Company supported by all relevant documents as required by the Insurance Company. Payment of the claim amount shall be made to the beneficiary by the Insurance Company directly.
- All insurance claims will be settled in India and shall be payable in Indian Rupees only. The Insurance Cover, inter alia, will be subject to the following exclusions and such other terms and conditions as may be prescribed by the Insurance Company issuing the policy governing the cover
- The Group Insurance cover shall not extend to cover instances of death due to suicide in the first year of cover. A waiting period of 45 days will be applicable from the date of allotment of units during which only the claims due to accidental deaths will be admissible.
- Where a unit holder invests in the Scheme more than once, the exclusions stated above will be applicable on all such additional investment also.

Notwithstanding anything contained above, the Mutual Fund, Trustees, AMC, or their Directors, officers or employees shall not be liable for any claims (including but not limited to rejection of any claim, non settlement, delays etc.) arising out of the insurance cover provided to the unit holder.

Subject to what has been stated above, the AMC reserves a right to modify / annul the said Insurance Cover on a prospective basis. The AMC also reserves the right to change the insurance company from time to time.

## Instructions for filling the Application Form

### 1. General Information

- The Application Form should be completed in ENGLISH in BLOCK LETTERS only. Please Tick (✓) in the appropriate box (☐), where boxes have been provided.
- Please refer to the respective Offer Document and the Key Information Memorandum carefully before filling the Application Form.
- All applicants are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering the payment.
- Applications under Power of Attorney/ Body Corporate/ Registered Society/ Trust/ Partnership in case of an application under a Power of Attorney or by a limited company, body corporate, eligible institution, registered society, trust or partnership, etc., the original Power of Attorney or a certified true copy duly notarised or the relevant resolution or authority to make the applications as the case may be, along with a certified copy of the Memorandum and Articles of Association and/or bye-laws and/or Trust Deed and/or Partnership Deed and Certificate of Registration must be lodged at the ISCs redesignated collection centres along with the Application Form. The officials should sign the application under their official designation and furnish the list of authorised signatories. In case of a trust/fund, it shall submit a certified true copy of the resolution from the Trustee(s) authorising such purchases. All communication and payments shall be made to the First Applicant or the Karta in case of HUF.

### 2. Applicant Information

Applicants must provide all the details under **New Applicant Information** in the Application Form.

- Name and address must be given in full (P.O. Box Address alone is not sufficient). In case of NRIs/Flis/Overseas Address' should also be provided.

#### b) Know Your Customer (KYC) :

In accordance with SEBI circular dated 27 April 2007, Permanent Account Number (PAN) issued by the Income Tax Authorities is the sole identification number for all participants transacting in the securities market including mutual funds, irrespective of the amount of transaction.

With effect from January 1, 2008, PAN has been made mandatory for all the applications received in the Scheme, irrespective of the amount of transaction. Form 49 will not be accepted as a substitute to PAN.

Every application in the Scheme shall have PAN mentioned in the form and a copy of PAN card shall be attached with the form.

In addition to the above, every application of Rs 50,000/- and above should be compulsorily Know Your Customer (KYC) compliant. This would also apply to new Systematic Investment Plan (SIP) registrations on or after 01 February 2008, if each SIP installment is of value greater than or equal to Rs. 50,000.

The Association of Mutual Funds of India (AMFI) has facilitated a centralized platform CVL, a wholly owned subsidiary of Central Depository Services (India) Limited, to carry out the KYC procedure on behalf of all Mutual Funds. CVL through its Points of Service (POS) will accept KYC Application Forms (available on the website of mutual funds), verify documents and provide the KYC Acknowledgement (across the counter on a best effort basis). The list of POS is displayed on the websites of Mutual Funds, CVL and AMFI.

Once the KYC is duly completed in all regards, the investor needs to attach their KYC Acknowledgement along with the Investment Application Form(s) / Transaction Slip(s) while investing for the first time in any mutual fund. If KYC is recorded in the Folio No., No further proof needs to be submitted. As per the guidelines of SEBI/AMFI, first investments not accompanied by KYC Acknowledgement are liable to be rejected by the Mutual Fund.

A KYC Application Form has been designed for Individual and Non-Individual Investors separately. These forms are available on the website of mutual funds, AMFI and Central Depository Services (India) Limited (CDSL). Please read the instructions printed on the KYC Application Form before filling up the form.

**Joint Holders:** Joint holders (including first, second and third, if any), are required to be individually KYC compliant before they invest with any Mutual Fund. This means copies of each holder's KYC Acknowledgement must be attached to the investment application form with any Mutual Fund.

**Non Resident Indians (NRIs):** NRIs are also required to be KYC compliant. In addition to the certified true copy of the passport, certified true copy of the overseas address and permanent address is also required. If any of the documents (including attestations/certifications) towards proof of identity or address are in a foreign language, the same need to be translated to English for submission. The documents can be attested, by the Consulate office or overseas branches of scheduled commercial banks registered in India.

**Person of India Origin (PIOs):** The requirements applicable to NRIs will also apply to PIOs. However, additionally, PIOs need to submit a certified true copy of the PIO Card.

**Minors:** In case of investments in respect of a Minor, the Guardian should be KYC compliant and attach his/her KYC Acknowledgement while investing in the name of the minor. The Minor, upon attaining majority, should immediately apply for KYC compliance in his/her own capacity and intimate the concerned Mutual Fund(s), in order to be able to transact further in his/her individual capacity.

**Power of Attorney (PoA) Holder:** Investors desirous of investing through a PoA must note that the KYC compliance requirements are mandatory for both the PoA issuer (i.e. investor) and the Attorney (i.e. the holder of PoA), both need to be KYC compliant in their independent capacity and attach their respective KYC Acknowledgements while investing.

**Transmission (in case of death of the unit holder):** If the deceased is the sole applicant, the claimant should submit his/her KYC Acknowledgement in the request along with the other relevant documents to effect the transmission in his/her favour.

In the event of any KYC Application Form being found deficient for lack of information/insufficiency of mandatory documentation, further investments of Rs 50,000 or more will not be permitted.

All document copies are required to be self certified by the investor and certified by any one of the following:

- AMFI certified distributor (with ARN affixed) procuring the investment.
- The offices of Deutsche Asset Management (India) Private Limited or Investor Service Centers of Karvy Computershare Private Limited, Registrar and Transfer Agents.
- Bank Manager's Attestation
- Notary

The investors are requested to note that the above-mentioned process may be subject to some changes. The same will be intimated to the investors by way of an Addendum.

- Please provide the name of the Guardian in case of investments on behalf of minor or the name of the Contact Person in case of investments by a Company/Body Corporate/Partnership Firm/Trust/Society/Flis/Association of Persons/Body of Individuals.

- Investor has an option to receive Account Statement (on each Transaction)/Quarterly Newsletter and Annual Report by e-mail.

### 3. Subscriptions

- The application amount can be tendered by cheque/demand drafts payable locally at any of the ISCs and designated collection centres. Application Forms accompanied with outstation cheques/stock investments/postal orders/money orders/cash will not be accepted. All cheques and bank drafts must be drawn in the name of the Scheme, as applicable and crossed "Account Payee only". A separate cheque or bank draft must accompany each Application.

#### b) NRIs, Persons of Indian Origin, Flis

Payment by Flis/NRIs/Persons of Indian Origin must be made either by cheque or demand draft by means of: (i) inward remittance through national banking channels; or (ii) out of funds held in the NRE/FCNR account, in the case of purchases on a repatriation basis or out of funds held in the NRE/FCNR/NRO account, in the case of purchases on a non-repatriation basis.

### 4. Investment Details

- Applicants are required to indicate the Plan, Option, Dividend Frequency & Dividend Mode for which the application is made by indicating the choice in the appropriate box provided for this purpose in the Application Form.
- The applications without indication of Scheme name are liable to be rejected. In case of no indication of Plan, Option, Dividend Frequency or Dividend Mode, the application will be processed as per the Default Options mentioned on the following page.
- In case the applicants wish to opt for more than one Plan/Option/Dividend Frequency/Dividend Mode, separate form for each such combination is required to be filled.

### 5. Bank Account Details

Applicants should provide the name of the bank, branch address, account type and account number of the Sole/First Applicant. Please note that as per SEBI guidelines, it is mandatory for investors to mention their bank account details in the Application Form. **Applications without this information will be deemed to be incomplete and are liable to be rejected.**

### 6. Nomination Details

Applicants applying for Units singly/jointly can make the nominations at the time of initial investment or during subsequent investments.

- The investor has an option to provide nomination details of maximum upto 3 nominees.
- Please indicate the percentage of allocation/share for each of the nominees in whole numbers only without any decimals making a total of 100 percent. In case of any percentage allocation being in decimals, the same shall be rounded off by the AMC to nearest integer in such a way to make a total of 100 percent.
- In the event of the Unitholders not indicating the percentage of allocation/share for each of the nominees, the AMC, by invoking default option shall settle the claim equally amongst all the nominees.
- The nomination can be made only by individuals applying for/holding units on their own behalf 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.**
- A minor can be nominated and in that event, the name, address and PAN of the Guardian of the minor nominee shall be provided by the Unit holder.
- The Nominee shall not be a 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. Nomination can also be made in favour of the Central Government, State Government, Local Authority, any person designated by virtue of his office or a religious or charitable trust.
- Nomination in respect of the Units stands rescinded upon the transmission of Units.
- Transmission of Units in favour of a Nominee shall be valid discharge by the AMC/Fund/Trustees against the legal heir. However, the Mutual Fund/Trustee/AMC may request the nominee to execute suitable indemnities in favour of the Fund and/or the Trustee and/or the AMC, and to submit necessary documentation to the satisfaction of the Fund before transmitting Units to his/her favour. Nominations received in the form prescribed by the AMC alone shall be valid.
- 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.
- On cancellation of the nomination, the nomination shall stand rescinded and the AMC/Fund/Trustees shall not be under any obligation to transmit the Units in favour of the Nominee.

### 7. Redemptions

Redemption(s) can be made through Direct Credit, RTGS, or NEFT with select bank and branches which may change from time to time.

**Direct Credit (DC):** Select banks like ICICI Bank, HDFC Bank, AXIS Bank, Standard Chartered Bank, IDBI Bank, Deutsche Bank, Citibank, Indusind Bank, HSB Bank, ABN AMRO Bank.

**RTGS:** The minimum amount is Rs. 1,00,000/-.

**NEFT:** Any amount can be transferred under this facility

**Note:** RTGS/NEFT will be extended from time to time subject to (i) availability of facility to bank/branch (ii) Participation of bank & branch in electronic transfer (iii) availability of complete details in the investor application form.

### 8. Declaration and Signatures

Signatures can be in English or in any Indian language. Thumb impressions must be attested by a Magistrate/Notary Public under his/her official seal. In case of HUF, the Karta will sign on behalf of the HUF.

**SNAPSHOT**

Scheme Name	Plans	Options for Investment	Dividend Frequency	Dividend Mode	Minimum Initial Purchase*	Minimum Additional Investment	Minimum Repurchase	Cheque / DD to be drawn in favour of
DWS Alpha Equity Fund (DAEF)	Regular	Dividend and Growth	NA	Payout & Reinvestment	Rs. 5,000/- & in multiples of Re. 1/- thereafter Rs. 25,000/- & in multiples of Re. 1/- thereafter	Rs. 1,000/- and in multiples of Re. 1/- thereafter	Rs. 1,000/- and in multiples of Re. 1/- thereafter	DWS Alpha Equity Fund
	Wealth							
DWS Investment Opportunity Fund (DIOF)	Regular	Dividend and Growth	NA	Payout & Reinvestment	Rs. 5,000/- & in multiples of Re. 1/- thereafter Rs. 25,000/- & in multiples of Re. 1/- thereafter	Rs. 1,000/- and in multiples of Re. 1/- thereafter	Rs. 1,000/- and in multiples of Re. 1/- thereafter	DWS Investment Opportunity Fund
	Wealth							
DWS Tax Saving Fund (DTSF)	-	Dividend and Growth	NA	Payout & Reinvestment	Rs. 500/- and in multiples of Rs. 500/- thereafter	Rs. 500/- and in multiples of Rs. 500/- thereafter	Minimum Rs. 500/- and in multiples of Rs. 500/- thereafter (subject to lock-in period)	DWS Tax Saving Fund
DWS Global Thematic Offshore Fund (DGTOF)	-	Dividend and Growth	NA	Payout & Reinvestment	Rs. 5,000/- & in multiples of Re. 1/- thereafter	Rs. 1,000/- and in multiples of Re. 1/- thereafter	Rs. 1,000/- and in multiples of Re. 1/- thereafter	DWS Global Thematic Offshore Fund
DWS Premier Bond Fund (DPBF)	Regular	Dividend and Growth	Monthly Quarterly Annual	Payout & Reinvestment Payout & Reinvestment Payout & Reinvestment	Rs. 5,000/- & in multiples of Re. 1/- thereafter	Rs. 1,000/- and in multiples of Re. 1/- thereafter	Rs. 1,000/- and in multiples of Re. 1/- thereafter	DWS Premier Bond Fund
	Institutional	Dividend and Growth	Monthly Quarterly Annual	Payout & Reinvestment Payout & Reinvestment Payout & Reinvestment	Rs. 50 Lakhs & in multiples of Re. 1/- thereafter	Rs. 1,000/- and in multiples of Re. 1/- thereafter	Rs. 1,000/- and in multiples of Re. 1/- thereafter	
	Auto Sweep	-	-	-	Rs. 1 Lakh & in multiples of Re. 1/- thereafter	Rs. 1,000/- and in multiples of Re. 1/- thereafter	Rs. 1,000/- and in multiples of Re. 1/- thereafter	
DWS Twin Advantage Fund (DTAF)	-	Dividend and Growth	Monthly Quarterly Annual	Payout & Reinvestment Payout & Reinvestment Payout & Reinvestment	Rs. 25,000/- (Monthly & Quarterly Dividend Option) and in Multiples of Re. 1/- thereafter. Rs. 5,000/- (Annual Dividend & Growth Option) and in multiples of Re. 1/- thereafter	Rs. 1,000/- and in multiples of Re. 1/- thereafter	Rs. 1,000/- and in multiples of Re. 1/- thereafter	DWS Twin Advantage Fund
DWS Short Maturity Fund (DSMF)	Regular	Dividend and Growth	Weekly Monthly	Compulsory Reinvestment Payout & Reinvestment	Rs. 5,000/- & in multiples of Re. 1/- thereafter	Rs. 1,000/- and in multiples of Re. 1/- thereafter	Rs. 1,000/- and in multiples of Re. 1/- thereafter	DWS Short Maturity Fund
	Institutional	Dividend and Growth	Weekly Monthly	Compulsory Reinvestment Payout & Reinvestment	Rs. 50 Lakhs & in multiples of Re. 1/- thereafter	Rs. 1,000/- and in multiples of Re. 1/- thereafter	Rs. 1,000/- and in multiples of Re. 1/- thereafter	
	Auto Sweep	Dividend	Weekly Daily	Compulsory Reinvestment Compulsory Reinvestment	Rs. 50,000 & in multiples of Re. 1/- thereafter	Rs. 1,000/- and in multiples of Re. 1/- thereafter	Rs. 1,000/- and in multiples of Re. 1/- thereafter	
DWS Money Plus Fund (DMPF)	Regular	Dividend, Growth and Bonus	Monthly Weekly Daily	Payout & Reinvestment Compulsory Reinvestment Compulsory Reinvestment	Rs. 5,000/- & in multiples of Re. 1/- thereafter	Rs. 1,000/- and in multiples of Re. 1/- thereafter	Rs. 1,000/- and in multiples of Re. 1/- thereafter	DWS Money Plus Fund
	Institutional	Dividend, Growth and Bonus	Monthly Weekly Daily	Payout & Reinvestment Compulsory Reinvestment Compulsory Reinvestment	Rs. 1 crore & in multiples of Re. 1/- thereafter	Rs. 1 lakh and in multiples of Re. 1/- thereafter	Rs. 1 lakh and in multiples of Re. 1/- thereafter	
DWS Cash Opportunities Fund (DCOF)	Regular	Dividend and Growth	Monthly Fortnightly Weekly Daily	Payout & Reinvestment Payout & Reinvestment Compulsory Reinvestment Compulsory Reinvestment	Rs. 5,000/- & in multiples of Re. 1/- thereafter	Rs. 1,000/- and in multiples of Re. 1/- thereafter	Rs. 1,000/- and in multiples of Re. 1/- thereafter	DWS Cash Opportunities Fund
	Institutional	Dividend, Growth and Bonus	Monthly Fortnightly Weekly Daily	Payout & Reinvestment Payout & Reinvestment Compulsory Reinvestment Compulsory Reinvestment	Rs. 1 crore & in multiples of Re. 1/- thereafter	Rs. 1,000/- and in multiples of Re. 1/- thereafter	Rs. 1,000/- and in multiples of Re. 1/- thereafter	
DWS Ultra Short-Term Fund (DUSTF)	Regular	Dividend, Growth and Bonus	Monthly Weekly Daily	Payout & Reinvestment Compulsory Reinvestment Compulsory Reinvestment	Rs. 5,000/- & in multiples of Re. 1/- thereafter	Rs. 1,000/- and in multiples of Re. 1/- thereafter	Rs. 1,000/- and in multiples of Re. 1/- thereafter	DWS Ultra Short Term Fund
	Institutional	Dividend, Growth and Bonus	Monthly Weekly Daily	Payout & Reinvestment Compulsory Reinvestment Compulsory Reinvestment	Rs. 10 crore & in multiples of Re. 1/- thereafter	Rs. 1 lakh and in multiples of Re. 1/- thereafter	Rs. 1 lakh and in multiples of Re. 1/- thereafter	
	Auto Sweep	Dividend	Weekly Daily	Compulsory Reinvestment Compulsory Reinvestment	Rs. 50,000 & in multiples of Re. 1/- thereafter	Rs. 1,000/- and in multiples of Re. 1/- thereafter	Rs. 1,000/- and in multiples of Re. 1/- thereafter	
DWS Insta Cash Plus Fund (DICPF)	Regular	Growth, Dividend and Bonus	Daily Weekly Regular	Compulsory Reinvestment Compulsory Reinvestment Payout & Reinvestment	Rs. 1 lakh and in multiples of Re. 1/- thereafter	Rs. 1,000/- and in multiples of Re. 1 thereafter	Rs. 1,000/- and in multiples of Re. 1/- thereafter	DWS Insta Cash Plus Fund
	Institutional	(Weekly & Monthly)			Rs. 1 crore & in multiples of Re. 1/- thereafter	Rs. 1 lakh and in multiples of Re. 1/- thereafter	Rs. 1 lakh and in multiples of Re. 1/- thereafter	
	Super Institutional				Rs. 10 crores & in multiples of Re. 1/- thereafter	Rs. 1 lakh and in multiples of Re. 1/- thereafter	Rs. 1 lakh and in multiples of Re. 1/- thereafter	
DWS Money Plus Advantage Fund (DMPAF)	Regular	Dividend and Growth	NA	Payout & Reinvestment	Rs. 5,000/- & in multiples of Re. 1/- thereafter	Rs. 1,000/- and in multiples of Re. 1/- thereafter	Rs. 1,000/- and in multiples of Re. 1/- thereafter	DWS Money Plus Advantage Fund
	Institutional	Dividend and Growth	NA	Payout & Reinvestment	Rs. 5 crores & in multiples of Re. 1/- thereafter	Rs. 1,000/- and in multiples of Re. 1/- thereafter	Rs. 1 lakh and in multiples of Re. 1/- thereafter	
DWS Gilt Fund (DGF)	Regular	Dividend and Growth	NA	Payout & Reinvestment	Rs. 5,000/- & in multiples of Re. 1/- thereafter	Rs. 1,000/- and in multiples of Re. 1/- thereafter	Rs. 1,000/- and in multiples of Re. 1/- thereafter	DWS Gilt Fund
	Institutional	Dividend and Growth	NA	Payout & Reinvestment	Rs. 50 lakhs & in multiples of Re. 1/- thereafter	Rs. 1,000/- and in multiples of Re. 1/- thereafter	Rs. 1 lakh and in multiples of Re. 1/- thereafter	

\* Minimum Transaction Amount in SIP / STP, may differ from the amounts mentioned herein. Please see Snapshot for SIP on the reverse of the SIP Form. \* Investments are subject to lock-in provision. The dividend frequency mentioned is indicative & declaration of dividend will inter-alia depend upon availability of distributable surplus & at the discretion of trustee.

**DEFAULT OPTIONS**

Scheme Name	If the Plan is not ticked (Regular/Wealth)	If the option is not ticked (Dividend / Growth)	If the Dividend mode is not ticked (Payout/Reinvestment)	If the Dividend frequency is not ticked (Daily/Weekly/Monthly/Yearly)
DWS Alpha Equity Fund	Regular Plan	Growth	Reinvestment	NA
DWS Investment Opportunity Fund	Regular Plan	Growth	Reinvestment	NA
DWS Tax Saving Fund	-	Growth	Reinvestment	NA
DWS Global Thematic Offshore Fund	-	Growth	Reinvestment	NA
DWS Twin Advantage Fund	-	Growth	Reinvestment	Monthly Dividend

DWS Money Plus Fund, DWS Money Plus Advantage Fund, DWS Credit Opportunities Cash Fund, DWS Ultra Short-Term Fund and DWS Gilt Fund

Scheme Name	If the Plan is not ticked (Regular/Institutional/Auto Sweep)	If the option is not ticked (Dividend / Growth)	If the Dividend mode is not ticked (Payout/Reinvestment)	If the Dividend frequency is not ticked (Daily/Weekly/Monthly/Yearly)
If the investor is Individual, Proprietary, HUF, AOP, NRI, On behalf of Minor, Society, Partnership, BOI irrespective of the investment amount				
DWS Money Plus Fund	Regular Plan	Growth	Reinvestment	Daily Dividend
DWS Money Plus Advantage Fund	Regular Plan	Growth	Reinvestment	NA
DWS Cash Opportunities Fund	Regular Plan	Growth	Reinvestment	Daily Dividend
DWS Ultra Short-Term Fund	Regular Plan	Growth	Reinvestment	Daily Dividend
DWS Gilt Fund	Regular Plan	Growth	Reinvestment	NA
DWS Premier Bond Fund	Regular Plan	Growth	Reinvestment	Monthly
DWS Short Maturity Fund	Regular Plan	Growth	Reinvestment	Weekly

If the investor is Insurance Company / FIs / Company

For DWS Alpha Plus Fund, DWS Cash Opportunities Fund and DWS Money Plus Advantage Fund investment amount greater than or equal to Rs. 1 crore. For DWS Gilt Fund, DWS Premier Bond Fund and DWS Short Maturity Fund investment amount greater than or equal to Rs. 50 Lakhs. For DWS Ultra Short-Term Fund investment amount greater than or equal to Rs. 10 crores.

DWS Money Plus Fund	Institutional Plan	Growth	Reinvestment	Daily Dividend
DWS Money Plus Advantage Fund	Institutional Plan	Growth	Reinvestment	NA
DWS Cash Opportunities Fund	Institutional Plan	Growth	Reinvestment	Daily Dividend
DWS Ultra Short-Term Fund	Institutional Plan	Growth	Reinvestment	Daily Dividend
DWS Gilt Fund	Institutional Plan	Growth	Reinvestment	NA
DWS Premier Bond Fund	Institutional Plan	Growth	Reinvestment	Monthly
DWS Short Maturity Fund	Institutional Plan	Growth	Reinvestment	Weekly

For DWS Ultra Short-Term Fund investment amount less than Rs. 10 crores. For DWS Gilt Fund, DWS Premier Bond Fund and DWS Short Maturity Fund investment amount less than Rs. 50 Lakhs.

DWS Money Plus Fund	Regular Plan	Growth	Reinvestment	Daily Dividend
DWS Money Plus Advantage Fund	Regular Plan	Growth	Reinvestment	NA
DWS Cash Opportunities Fund	Regular Plan	Growth	Reinvestment	Daily Dividend
DWS Ultra Short-Term Fund	Regular Plan	Growth	Reinvestment	Daily Dividend
DWS Gilt Fund	Regular Plan	Growth	Reinvestment	NA
DWS Premier Bond Fund	Regular Plan	Growth	Reinvestment	Monthly
DWS Short Maturity Fund	Regular Plan	Growth	Reinvestment	Weekly

DWS Insta Cash Plus Fund

	If the Plan is not ticked	If the option is not ticked (Dividend/Bonus/Growth)	If the Dividend mode is not ticked (Payout/Reinvestment)	If the Dividend frequency is not ticked
If the investor is Individual, Proprietary, HUF, AOP, NRI, On behalf of Minor, Society, Partnership, BOI irrespective of the investment amount				
	Regular Plan	Growth	Reinvestment	Daily Dividend
If the investor is Insurance Company / FIs / Company				
For investment amount equal to or greater than Rs. 10 crores	Institutional Plan	Growth	Reinvestment	Daily Dividend
For investment amount equal to or greater than Rs. 10 crores	Super Institutional Plan	Growth	Reinvestment	Daily Dividend
For investment amount less than Rs. 1 crore	Regular Plan	Growth	Reinvestment	Daily Dividend

## INSTRUCTIONS – SYSTEMATIC INVESTMENT PLAN (SIP)

- New Investors who wish to enroll for SIP are required to fill the SIP enrolment Form in addition to the Application Form.
- Existing Unit Holders are required to provide their Folio No. and submit only STP Enrolment Form.  
Applicant also need to fill in the SIP Auto Debit Facility Form for applying for SIP through Auto Debit. Existing unit holders need to fill in both the SIP form and the SIP Auto Debit Form. Existing unit holders need to maintain the Folio Number in the SIP Form and the New Applicants need to indicate the Common Application No. in the SIP Form.
- Investors can invest on a Monthly / Quarterly / Weekly interval by providing post cheques (minimum six / twelve cheques for Monthly SIP and four cheques for Quarterly SIP). All cheques shall be for the same amount and dated either 7th / 15th / 21st / 28th of the month/quarter.
- Investors are advised to read the Offer Document of the respective Scheme carefully before investing. Investors should appraise themselves of the prevailing Load structure during the period of SIP.
- The aggregate of your Systematic Investment cheques should not be less than the minimum investment requirement for the Scheme/Plan.  
**Please refer the Scheme Snapshot table alongside for minimum application amount etc.**
- The cheques should be drawn in favour of "the specific Scheme" as applicable (please refer the Scheme Snapshot table alongside for details) and crossed "A/c. Payee Only". A separate SIP enrolment form must be filled for each Scheme/Plans. Unit holders must write the Folio Number on the reverse of the Cheques accompanying the Application Form.
- Payment may be made by cheques drawn on any bank branch which is a member of the Bankers' Clearing house and is located at the place (ISC) where the SIP application is submitted. Outstation cheques will not be accepted and applications accompanied by such Cheques are liable to be rejected. No cash, money orders or postal orders will be accepted.
- Returned cheque(s) are liable not to be presented again for collection. In case the returned Cheques are presented again, the necessary charges are liable to be debited to the investor. The Trustees / AMC also reserve the right to discontinue the SIP in case a cheque is returned and debit the charges for the cheque return to the investors' account.
- Unit holder may discontinue the SIP by sending a written request to the nearest Investor Service Centre. The request of discontinuance should reach to the AMC/Fund at least 7 business days prior to the due date of the next Cheque. On receipt of such request the SIP would be discontinued and balance post dated Cheques will be returned to the unit holder. In the event of discontinuation / termination of SIP for any reason, before the minimum number of Cheques are cleared, the units allotted pursuant to the SIP shall be liable to an Exit Load equivalent to the waived Entry Load at the time of redemption / switch / transfer / withdrawal of such units.
- The Trustees / AMC reserve the right to discontinue / modify the conditions reintroduce the loads for the SIP at any time in future. Also the Trustees / AMC reserve the right to close an investor's account if the balance falls below the minimum prescribed limit.
- An investor cannot simultaneously participate in SIP and SWP/STP in the same scheme.
- The rejected ECS instruction will not be presented again under any circumstances.
- The initial purchase and subsequent installments should be the same.
- All corrections are to be countersigned.
- The registered date by the SIP investor cannot be modified later.
- SIP is not available in DWS Insta Cash Plus Fund, DWS Ultra Short-Term Fund, DWS Money Plus Fund and DWS Cash Opportunities Fund**

### SCHEMES SNAPSHOT FOR SIP

Scheme Name	Minimum Amount for SIP	Cheque(s) to be drawn in favour of
DWS Tax Saving Fund	Minimum of Rs. 500/- and in multiples of Rs. 500/-	DWS Tax Saving Fund
DWS Alpha Equity Fund	Minimum amount Rs. 12,000/- divided as follows:	DWS Alpha Equity Fund
DWS Investment Opportunity Fund	• Minimum of 12 Installments of Rs. 1,000/- each for 12 months	DWS Investment Opportunity Fund
DWS Global Thematic Offshore Fund	• Minimum of 6 Installments of Rs. 2,000/- each for 6 months	DWS Global Thematic Offshore Fund
DWS Twin Advantage Fund (Growth and Annual Dividend Option)	• Minimum of 4 Installments of Rs. 3,000/- each for 3 months	DWS Twin Advantage Fund
DWS Money Plus Advantage Fund		DWS Money Plus Advantage Fund
DWS Premier Bond Fund		DWS Premier Bond Fund
DWS Gilt Fund		DWS Gilt Fund
DWS Short Maturity Fund		DWS Short Maturity Fund

Please submit the following documents at least 21 days before the first SIP date for ECS (Debit Clearing)

New Investors	Existing Investors
Application Form for the respective Scheme(s)	SIP Enrolment Form
SIP Enrolment Form	SIP Auto Debit Facility Form
SIP Auto Debit Facility Form	First SIP Cheque
First SIP Cheque	

## SIP AUTO DEBIT FACILITY - TERMS & CONDITIONS

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

- This facility is offered to the investors having bank accounts in **select cities mentioned below**.
- SIP Auto-Debit Facility is offered to you using RBI's Electronic Clearing Service (ECS) for effecting SIP payments. By opting for this facility, you agree to abide by the terms and conditions of ECS Facility of Reserve Bank of India.
- Completed Application Form, SIP Auto Debit Form and the first cheque should be submitted at least 21 days before the first transaction date.
- Your Bank Branch through which you want your SIP Auto-Debits to take place should participate in local MICR Clearing.
- In case your bank decides to cross-verify the ECS auto-debit mandate with you as the Bank's customer, you would need to promptly do the same. Deutsche Mutual Fund, its Investment Manager, Registrar and other service providers will not be liable for any transaction failures due to rejection of the transaction by your bank / branch or its refusal to register the SIP mandate.
- Investors should mandatorily give a cheque for the first transaction drawn on the same bank account for auto debit. The cheques should be drawn in favour of "the Scheme" as applicable (for details please refer the Scheme Snapshot above) and crossed "A/c. Payee Only".**
- A separate SIP enrolment form must be filled for each Scheme / Plans, Unit holders must write the Folio Number on the reverse of the Cheque accompanying the Application Form.
- You will not hold Deutsche Mutual Fund, its Investment Manager, Registrar and other service providers responsible if the transaction is delayed or not effected or your bank account is debited in advance or after the specific SIP date due to various clearing cycles of ECS.
- Deutsche Mutual Fund, its Investment Manager, Registrar and other service providers shall not be responsible and liable for any damages / compensation for any loss, damage, etc. incurred by you as a result of use of this facility by you.
- Deutsche Mutual Fund / AMC, reserves the right to reject any application inter alia in the absence of fulfillment of regulatory requirements, fulfillment of requirements of the Offer Document / Addendums) and furnishing necessary information to the satisfaction of the Mutual Fund / AMC.
- Deutsche Asset Management (India) Pvt. Ltd. and its service providers reserve the right to disclose the details of the Investors and their transactions using the SIP Auto Debit Facility to third parties for the purposes of verification and execution of the Auto Debit Facility as also for the purpose of law enforcement, fraud prevention, audit and inspection requirement etc.
- The Investor undertakes and agrees that the SIP Auto Debit Facility requested for via this Form is subject to acceptance of the terms and conditions mentioned in Offer Document of the respective Scheme.
- The rejected ECS instruction will not be presented again under any circumstances.
- The initial purchase and subsequent installments should be the same.
- All corrections are to be countersigned.
- Investor cannot have multiple ECS bank for debit under same folio, plan, scheme & installment date.

## SIP AUTO DEBIT - CHECKLIST (Please ensure that)

- Both the Application Form / SIP Form and SIP Auto Debit Facility Form are filled in completely and signed.
- If you are an existing investor, you have quoted your Folio No. in the SIP Auto Debit Facility Form.
- If you are a new investor, your Application Form Number is quoted in the SIP Auto Debit Facility Form.
- Investment Plan / Option in which you wish to do systematic investments is clearly indicated in the SIP Auto Debit Facility Form.
- The SIP Amount, the SIP Frequency, your preferred SIP Date and Period are clearly indicated in the SIP Auto Debit Facility Form.
- Your First SIP Cheque from the same bank from which you wish your Auto-Debits to happen is enclosed and the cheque details are clearly indicated onto the SIP Auto Debit Facility Form.
- Your Bank Account Details are correctly and completely furnished including the 9 Digit MICR Code.
- Your SIP Auto Debit Facility Form is signed in the same manner as your signatures in Bank Records.

## LIST OF CITIES FOR SIP AUTO DEBIT FACILITY VIA ECS (Debit Clearing)

• Agra • Ahmedabad • Allahabad • Amritsar • Kanpur • Kolhapur • Kolkata • Lucknow • Ludhiana • Madurai • Mangalore • Mumbai • Mysore • Nagpur • Nasik • Nellore • New Delhi • Panaji • Patna • Pondicherry • Pune • Raipur • Rajkot • Ranchi • Salem • Shimla • Siliguri • Solapur • Surat • Tirupati • Tirupur • Trichur • Trichy • Trivandrum • Udaipur • Varanasi • Vijaywada • Vizag

The cities in the list may be modified / updated / changed / removed at any time in future entirely at the discretion of Deutsche Mutual Fund without assigning any reasons or prior notice. If any city is removed from the list, SIP instructions for investors in such cities via ECS (Debit) route will be discontinued without prior notice.

## INSTRUCTIONS – SYSTEMATIC TRANSFER PLAN (STP)

- Unit holders are advised to read the Offer Document of the respective Scheme / Plans carefully.
- New Investors who wish to enroll for STP are requested to fill the STP Enrolment Form in addition to the Application Form.
- Existing Unit Holders are required to provide their Folio No. and submit only STP Enrolment Form.
- Unit holders must use separate 'STP' Enrolment Forms for different Schemes.
- Investors should clearly indicate from and to which Scheme / Plan / Option he / she wish to transfer their investment.
- Investors can choose to transfer Fixed Amount / Capital Appreciation (available only for Growth option) / Dividend Transfer. The frequency for transfer can be monthly or quarterly on the 7th/15th/21st/28th of the month/quarter and on the next business day if it happens to be a holiday. The minimum amount of STP (for Dividend transfer and Capital Appreciation) shall be Rs. 1,000/- for monthly and Rs. 3,000/- for quarterly.  
The minimum amount for STP of Dividend Transfer / Capital Appreciation shall be Rs 1000 for monthly STP and Rs 3000 for Quarterly STP.
- STP Facility is available under DAEF, DIOF, DTSF, DMPF, DMPAF, DCOF, DGTGF, DUSTF, DSMF, DPBF, DGF, DICPF, DTAf.  
**An investor cannot simultaneously participate in SIP and SWP/STP or SWP and STP in the same scheme.**
- The Load on STP shall be same as of Entry Load on SIP of the Transferee Scheme and Exit Load on SIP of Transferor Scheme. The Trustees / AMC reserves the right to transfer Fixed Amount / Capital Appreciation (available only for Growth option) / Dividend Transfer. The frequency for transfer can be monthly or quarterly on the 7th/15th/21st/28th of the month/quarter and on the next business day if it happens to be a holiday. The minimum amount of STP (for Dividend transfer and Capital Appreciation) shall be Rs. 1,000/- for monthly and Rs. 3,000/- for quarterly. Also the Trustees/AMC reserve the right to close an investor's account if the balance falls below the minimum prescribed limit.
- An updated Account Statement will be despatched by mail to the Unit holder normally within 7 Business Days from the date of STP transaction.
- Unit holders may change the amount of transfer, at any time by giving the nearest Investor Service Centre a written notice at least 7 Business Days prior to the next transfer date.
- STP may be terminated on receipt of a notice from the Unit holder. It will terminate automatically if all Units are liquidated or withdrawn from the folio or pledged or upon receipt of notification of death of the first named Unit holder.
- Folio balance should be sufficient to cover all STP instalment amounts, otherwise the application is liable to be rejected.

## INSTRUCTIONS – SYSTEMATIC WITHDRAWAL PLAN (SWP)

- Unit holders are advised to read the Offer Document of the respective Scheme / Plans carefully.
- New Investors who wish to enroll for SWP are requested to fill the SWP Enrolment Form in addition to the Application Form.
- Existing Unit Holders are required to provide their Folio No. and submit only SWP Enrolment Form.
- Unit holders must use separate 'SWP' Enrolment Forms for different Schemes.
- Investors can choose to withdraw Fixed Amount / Capital Appreciation (available only for Growth option). The frequency for withdrawal can be monthly or quarterly on the 7th / 15th / 21st of the month and on the next business day if it happens to be a holiday. The minimum amount of SWP shall be Rs. 1,000/- for monthly and Rs. 3,000/- for quarterly.
- An investor cannot simultaneously participate in SIP and SWP/STP or SWP and STP in the same scheme.** The Load on SWP shall be same as of Exit Load of respective Scheme. However, the Trustees/AMC reserves the right to reintroduce the loads or charge waived load in case the terms and conditions as may be notified by the Trustees/AMC are not complied with. The Trustees/AMC reserves the right to modify the terms and conditions at any time in future as to close an investor's account if the balance falls below the minimum prescribed limit.
- An updated Account Statement and the Cheque/Demand Draft towards Redemption proceeds will be despatched by mail to the Unit holder normally within 7 Business Days from the date of SWP transaction.
- Unit holders may change the amount of withdrawal, at any time by giving the nearest Investor Service Centre a written notice at least 7 Business Days prior to the next withdrawal date.
- SWP may be terminated on receipt of a notice from the Unit holder. It will terminate automatically if all Units are liquidated or withdrawn from the folio or pledged or upon receipt of notification of death of the first named Unit holder.

## INSTRUCTIONS – AUTO SWEEP PLAN

- Auto sweep from the plan will be setup based on the units allotted against the investment made by the investor.
- New Investors who wish to enroll for the Auto sweep facility are requested to fill the application form and choose the auto sweep option.
- The auto sweep will be executed in 4, 6 and 10 installments with multiple cycle dates i.e. 7th, 15th, 21st and 28th, and on the next Business Day if the chosen date happens to be a non-business day. Once the installment number is chosen, the investment will be swept in on the dates chosen, which can be multiple as indicated. A minimum of 4 installments and max of 10 installments can be chosen.
- The allotted units will be equally distributed as per the installments and cycle dates requested excluding last installment.
- An investor cannot switch out under the auto sweep plan investments.
- Once the investor sets up his / her auto sweep, he/she will not be able to cancel/modify/ changes.
- If the minimum amount condition into the sweep scheme fails, the transaction will get rejected.
- The default no. of months will be 4 and default installment per month will be 1.7th of every month will be default date if investors has not selected any of the options. The default sweep scheme will be DWS Alpha Equity Fund – Growth Plan.
- Any partial / full redemption in between the auto sweeps will result in the system automatically deactivate all pending sweep transactions.
- Investors in the case of partial redemptions from the plan who wish to continue with the auto sweep facility will have to submit a new auto sweep request for the balance units.
- A minimum of 3 working days difference will be maintained between the purchase and the beginning of the first auto sweep installment.

## CHECKLIST (Please ensure the following)

- Application Form is complete in all respects and signed by all Applicants
- Bank Account details are filled
- Permanent Account Number (PAN) of all Applicants is mentioned and necessary documents are enclosed, otherwise your application will be rejected.
- If your investment is Rs. 50,000 and above, KYC compliance proof of all the applicants is enclosed alongwith Application Form.
- Your investment is not less than the minimum investment amount.
- Cheque is drawn in favour of the Scheme, dated and signed (Please see snapshot table)
- Application Number is mentioned on the reverse of the cheque
- Name of the Scheme is clearly mentioned and appropriate Plan / Option (Dividend / Growth) is ticked
- Separate Application Forms along with cheques are filled for each Plan / Option
- Good Health Declaration is signed, if investing in DWS Tax Saving Fund**

# Deutsche Mutual Fund

**COMMON APPLICATION FORM** (Please fill in the Application Form in CAPITAL Letters)  
(Please read the instructions before completing this Application Form)

Deutsche Asset Management  
A Member of Deutsche Bank Group



BROKERAGE INFORMATION	
Broker Name & ARN	Sub-Broker ARN
<b>ARN - 25682</b>	

Application No. \_\_\_\_\_

Application Date & Time \_\_\_\_\_

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

## EXISTING UNITHOLDER'S INFORMATION

If you have, at any time, invested in any Scheme of Deutsche Mutual Fund and wish to hold your present investment in the same Folio, please furnish your Folio Number, Scheme Name, PAN Details, Bank Account Details below and proceed to investment & Payment Details.

Folio No. \_\_\_\_\_ KYC  Yes  No

## NEW APPLICANT'S INFORMATION (Please fill in Block Letters)

Name of Sole / First Applicant (leave space between first / middle / last name) \_\_\_\_\_ Salutation  Mr.  Ms.  Dr.  Prof.

Date of Birth \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ Sex  Male  Female \$Nationality  Indian  Others \_\_\_\_\_

(First holder / Minor) D D M M Y Y Y Y PAN\* \_\_\_\_\_ Place of Birth \_\_\_\_\_

Date of Birth is Mandatory for Investors opting for Insurance Cover in the DWS Tax Saving Fund Enclosed (Please ✓)  PAN Card copy\*\*  KYC Compliance proof

\$Annual Income (Please ✓)  Rs. 0-5 lacs  Rs. 5-25 lacs  Rs. 25 lacs - 1 crore  Rs. 1-5 crore  Rs. 5 crore & above Source of Income \_\_\_\_\_

Name of Guardian (in case of Minor) \_\_\_\_\_

Contact Person (in case of Institutional Investors) \_\_\_\_\_

PAN\* \_\_\_\_\_ Enclosed (Please ✓)  PAN Card copy\*\*  KYC Compliance proof

Name of Second Applicant \_\_\_\_\_

PAN\*\* \_\_\_\_\_ Enclosed (Please ✓)  PAN Card copy\*\*  KYC Compliance proof

\$Annual Income (Please ✓)  Rs. 0-5 lacs  Rs. 5-25 lacs  Rs. 25 lacs - 1 crore  Rs. 1-5 crore  Rs. 5 crore & above Source of Income \_\_\_\_\_

Name of Third Applicant \_\_\_\_\_

PAN\*\* \_\_\_\_\_ Enclosed (Please ✓)  PAN Card copy\*\*  KYC Compliance proof

\$Annual Income (Please ✓)  Rs. 0-5 lacs  Rs. 5-25 lacs  Rs. 25 lacs - 1 crore  Rs. 1-5 crore  Rs. 5 crore & above Source of Income \_\_\_\_\_

Address of Sole / First Applicant (PO Box Address is not sufficient) \_\_\_\_\_

City \_\_\_\_\_ Pin Code \_\_\_\_\_ State \_\_\_\_\_

Office Tel. \_\_\_\_\_ Residence Tel. \_\_\_\_\_

Fax \_\_\_\_\_ Mobile \_\_\_\_\_

Overseas Address (in case of NRIs / FII applicants) \_\_\_\_\_ Address for Correspondence (Please ✓)  Indian (by Default)  Overseas

To receive Account Statement (on each Transaction) / Quarterly Newsletter and Annual Report by e-mail, please give your E-mail ID below. (Please use BLOCK Letters)

E-mail \_\_\_\_\_

Please leave the E-mail ID blank if you wish to receive hard copy communication

Mode of Holding (Please ✓)  Single  Joint  Anyone or Survivor \$Status (Please ✓)  Individual  HUF  Company  FII  NRI  Trust

Society  Partnership  Proprietary  AOP  Insurance Company  Bank

Nature of Business / Service / Industry \_\_\_\_\_  BOI  On behalf of Minor  Others \_\_\_\_\_

If company is listed  Yes  No List of documents submitted (in case of company) \$Occupation (Please ✓)  Private Sector Service  Public Sector / Government Service  Retired

Are you Politically Exposed Person?  Memorandum of Association / Article of Association  Business  Professional  Housewife  Student  Agriculturist

First Holder Second Holder Third Holder  Board Resolution  Current / Former Head of State  Forex Dealer  Other \_\_\_\_\_

Y/N Y/N Y/N  List of Authorised Signatory If NRI (Please ✓)  Repatriation basis  Non-repatriation basis

## PoA HOLDER DETAILS (If the investment is being made by a Constituted Attorney please furnish Name and PAN of PoA holder)

Name \_\_\_\_\_ Sex  Male  Female

Address \_\_\_\_\_

City \_\_\_\_\_ Pin Code \_\_\_\_\_ State \_\_\_\_\_

Office Tel. \_\_\_\_\_ Residence Tel. \_\_\_\_\_

Fax \_\_\_\_\_ Mobile \_\_\_\_\_

PAN\* \_\_\_\_\_ Enclosed (Please ✓)  PAN Card copy\*\*  KYC Compliance proof

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

Account No. \_\_\_\_\_ Account Type  SAVINGS  CURRENT  NRE  NRO

Bank Name \_\_\_\_\_ (Please ✓)  FCNR  Others \_\_\_\_\_

Bank City \_\_\_\_\_ Pin Code \_\_\_\_\_

Branch Address \_\_\_\_\_

MICR Code \_\_\_\_\_ This is a 9 digit number next to your Cheque No. IFSC Code \_\_\_\_\_

\*w.e.f 3 March, 2008, if the investment is Rs. 50,000 and above, all the applicants need to be KYC Compliant. \$ Mandatory fields

\*\* Please note that w.e.f. 01 January, 2008, copy of PAN Card is Mandatory for all investors (including Joint Holders, Guardian in case of Minor and NRIs).

Please submit photocopy of PAN Card (alongwith the original) for verification, which will be returned across the counter. Please see instruction 2b. ... contined overleaf

## ACKNOWLEDGEMENT SLIP (To be filled in by the Investor)

Deutsche Mutual Fund Application No. \_\_\_\_\_

Registered Office: 2nd Floor, 222, Kodak House, Dr. D. N. Road, Fort, Mumbai - 400 001.

Received from Mr./Ms./M/s. \_\_\_\_\_ an application for Purchase of

Units of Scheme \_\_\_\_\_ Plan \_\_\_\_\_ Option \_\_\_\_\_

alongwith Cheque / Demand Draft No. \_\_\_\_\_ Dated \_\_\_\_\_

Amount (Rs.) \_\_\_\_\_ Drawn on \_\_\_\_\_ Date \_\_\_\_\_

Please Note: All Purchases are subject to realisation of Cheques / Demand Drafts.

ISC Stamp & Signature

**INVESTMENT & PAYMENT DETAILS (Please refer to the Snapshot on Page 14)**

**Scheme Name** \_\_\_\_\_

**Plan (Please ✓)**  Regular Plan  Wealth Plan\*\*  Institutional Plan  Super Institutional Plan  Auto Sweep Plan\* **Option (Please ✓)**  Growth  Dividend  Bonus

**Dividend Frequency (Please ✓)**  Daily  Weekly  Fortnightly  Monthly  Quarterly  Annual **Dividend Mode (Please ✓)**  Reinvestment  Payout

\* Auto Sweep Facility available only for DWS Premier Bond Fund, DWS Short Maturity Fund and DWS Ultra Short Term Fund into DWS Equity Funds.  
 \*\* Wealth Plan is available only for DWS Alpha Equity Fund and DWS Investment Opportunity Fund. w.e.f. August 05, 2009; the name of NL Plan has changed to Wealth Plan.  
 In case of valid application received without indicating any choice of Options/Dividend Mode, it will be considered as Growth Option/Reinvestment by default, for all Scheme(s)/Plan(s).

**Investment Amount (Rs.)** \_\_\_\_\_ **DD Charges if any (Rs.)** \_\_\_\_\_ **Net Amount (Rs.)** \_\_\_\_\_

**Mode of Payment**  Cheque / Demand Draft / Fund Transfer  Cheque / DD No. \_\_\_\_\_ **Dated** \_\_\_\_\_

*Strikeout whichever is not applicable.*

**Account No.** \_\_\_\_\_

**Drawn on Bank** \_\_\_\_\_ **Branch** \_\_\_\_\_

**City** \_\_\_\_\_ **Account Type (Please ✓)**  SAVINGS  CURRENT  NRE  NRO  FCNR  Others \_\_\_\_\_

Separate Cheque / DD / Fund Transfer instruction required for investment in each Scheme / Plan. Cheque / DD to be drawn in favour of the Scheme applied for.

**SIP ENROLLMENT DETAILS / AUTO SWEEP FACILITY – See Page No. 14**

**Amount per SIP Installment\* Rs.** \_\_\_\_\_ **Enrollment Period** From           To

**SIP Frequency (Please ✓)**  Monthly  Quarterly  Weekly **Auto Sweep Installments (Please ✓)**  4  6  10 **SIP / Auto Sweep Dates (Please ✓)**  7th  15th  21st  28th

**Auto Sweep from (Please ✓)**  DWS Premier Bond Fund  DWS Short Maturity Fund  DWS Ultra Short Term Fund

**Auto Sweep into (Please ✓)**  DWS Alpha Equity Fund  DWS Investment Opportunity Fund  DWS Tax Saving Fund  DWS Global Thematic Offshore Fund

**Option (Please ✓)**  Growth  Dividend **Dividend Mode (Please ✓)**  Reinvestment  Payout \*Not applicable for Auto Sweep Plan

**PAYMENT MECHANISM**  **Option I** : Through Cheques **Total Cheques** \_\_\_\_\_ **Cheques Nos.** From \_\_\_\_\_ To \_\_\_\_\_

Drawn on Bank \_\_\_\_\_ Branch \_\_\_\_\_

**Option II** : Debt through Auto Debit Facility (Tick this Box and fill up SIP Auto Debit (ECS) Facility Form)

**Note:** The initial subscription amount and subsequent installment amounts should be the same  
 Completed Application Form, SIP Auto Debit Form and the first cheque should be submitted at least 21 days before the first transaction date.

**REDEMPTION / DIVIDEND PAYOUTS**

The below payout options are available to the investors for redemptions/dividends:- (if no Payout Option is selected then payout would be through default option)

Cheques/Demand drafts  Fund Transfer/Direct Credit  RTGS/NEFT

The Fund Transfer/Direct credit option is available only in cases wherein the investor has an account with either ICICI Bank Ltd./HDFC Bank Ltd./Axis Bank/Standard Chartered Bank/IDBI Bank/Deutsche Bank/Citi Bank/HSBC Bank/IndusInd Bank/ABN AMRO Bank.

RTGS/NEFT will be extended from time to time subject to (i) availability of facility to bank/branch (ii) Participation of bank & branch in electronic transfer (iii) availability of complete details (NEFT/FSC Code) in the investor application form. The minimum amount for payout through RTGS is Rs. 1,00,000/- (Rupees One Lac only). With regards to payout through NEFT no restriction of Amount is applicable.

I/We understand that the instruction to the bank for Direct Credit/RTGS/NEFT will be given by the Mutual Fund and such instruction will be adequate discharge of Mutual Fund towards redemption/dividend proceeds. In case of bank not crediting my/our bank account with/without assigning any reason thereof or if the transaction is delayed or not effected at all for reasons of incomplete or incorrect information. I/We would not hold Deutsche Mutual Fund responsible. I/We understand that in case account number furnished by me/us, if found incorrect, I/We would not hold Deutsche Mutual Fund responsible for the credit going to the wrong account. Further, the Mutual Fund reserves the right to issue a demand draft/payable at par to make good payment rejected through DC/RTGS/NEFT.

**NOMINATION – See Page No. 12**

I/We \_\_\_\_\_ and \_\_\_\_\_

(Unitholder 1) (Unitholder 2)

\*do hereby nominate the person(s) more particularly described hereunder/and\* cancel the nomination made by me/us on the \_\_\_\_\_ day of \_\_\_\_\_ in respect of the Units under Folio No. \_\_\_\_\_  
 (\*strikeout which is not applicable)

Name and Address of Nominee(s)	Date of Birth	Name and Address of Guardian	PAN No.	Proportion(%) by which the units will be shared by each Nominee (should aggregate to 100%)
(to be furnished in case the Nominee is a minor)				
Nominee 1				
Nominee 2				
Nominee 3				

**DECLARATIONS & SIGNATURE/S**

I/We have read and understood the contents of the Offer Document(s) of the respective Scheme(s) of Deutsche Mutual Fund. I/We hereby apply to the Trustees of Deutsche Mutual Fund for allotment of Units of the Scheme(s) of Deutsche Mutual Fund, as indicated above and agree to abide by the term, conditions, rules and regulations of the relevant Scheme(s). I/We have understood the details of the Scheme(s) and I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. \*I/We confirm that I am/We are non Resident of Indian Nationality/Origin and I/We hereby confirm that the funds of subscription have been remitted from abroad through normal banking channels or from funds in my/our NRE/NRO/FCNR Account. I/We hereby declare that the details provided by me/us are true and correct, the amount being invested has been derived from legitimate sources and is not held or designed for the purpose of contravening any statute, notification, legislation, directions or otherwise and I/We am/are duly authorised to sign this Application Form. I/We confirm that in the event I/We have mentioned "Not Applicable" / left the space blank against PAN in this Application Form, I am/we are not required to obtain a PAN under the provisions of the Income Tax Act, 1961. In the event "Know Your Customer" process is not completed by me/us to the satisfaction of the fund, I/We authorise the Fund to redeem the funds invested in the scheme, in favour of the applicant at the applicable NAV on the date of such redemption and undertaking such other action with such funds that may be required by law. \*\*I/We hereby confirm that I/We am/are in compliance with SEBI (Central Database of Market Participants) Regulations, 2003 and agree to comply with all circulars/notifications issued thereunder from time to time.

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

**SIGNATURE/S**

\_\_\_\_\_ **Date** \_\_\_\_\_

First/Sole Account Holder Second Account Holder Third Account Holder

\*Applicable to NRI. \*\* Applicable to persons mandated by SEBI to obtain Unique Identification Number.

**CHECKLIST FOR INVESTMENT IN DWS TAX SAVING FUND:**  Declaration of Good Health  Date of Birth of the Investor

**LIST OF ATTACHMENTS (To be filled in by Applicant)**

**Total number of attachments (Documents) alongwith the Application Form** \_\_\_\_\_

If you are investing in DWS Tax Saving Fund, please fill the Good Health Declaration Form for being entitled to an Insurance Cover. All corrections are to be countersigned.

**INVESTOR SERVICE CENTRES (customercare@karvy.com)**

**KARVY INVESTOR SERVICE CENTRES**

**Ahmedabad:** Tel: 079-26420422/26402967/0527/0528. **Aurangabad:** Tel: 0240-2363530/517/523/524. **Bangalore:** Tel: 080-25320085. **Bhavnagar:** Tel: 0278-2567005/006. **Bhubaneswar:** Tel: 0674-6534585/2360334. **Chandigarh:** Tel: 0172-5071726/27/28. **Chennai:** Tel: 044-28277383/42028512/13. **Cochin:** Tel: 0494-4010224/1885. **Coimbatore:** Tel: 0422-4384770/4382770. **Durgapur:** Tel: 0343-2586376. **Gurgaon:** Tel: 0124-4083954/ 4086914. **Guwahati:** Tel: 0361-2608122/016/102. **Hyderabad:** Tel: 040-23312454 Ext: 124. **Indore:** Tel: 0731-3243601/3605. **Jaipur:** Tel: 0141-2363321/2375039/2364660. **Jamnagar:** Tel: 0288-2750263. **Jamshedpur:** Tel: 0657-2487045/48. **Kanpur:** Tel: 0512-3296000/3293222. **Kolhapur:** Tel: 0231-2520650/55. **Kolkata:** Tel: 033-24659263/67/39518643. **Lucknow:** Tel: 0522-2236819/20/28. **Madurai:** Tel: 0452-2600852/53/54. **Mumbai:** Tel: 022-66235353. **Mumbai-Borivli:** Tel: 022-28904855. **Mumbai-Thane:** Tel: 022-25446121/24. **Nagpur:** Tel: 0712-6619382/0513. **Nasik:** Tel: 0253-6611395. **New Delhi:** Tel: 011-43681700/14/15. **Panjim (Goa):** Tel: 0832-3950660/ 24268701/712/73/74. **Patna:** Tel: 0612-3209296/2321354. **Pune:** Tel: 020-25533795/3592/2783/9957. **Rajkot:** Tel: 0281-3046535. **Salem:** Tel: 0427-2210835/836/983. **Surat:** Tel: 0261-3042170. **Trichy:** Tel: 0431-2791322/8200/3799/3800/1000. **Trivandrum:** Tel: 0471-2725987/89/91. **Vadodara:** Tel: 0265-6640872. **Vijayawada:** Tel: 0866-2495500/88. **Visakhapatnam:** Tel: 0891-2752917.

# Deutsche Mutual Fund

**COMMON APPLICATION FORM** (Please fill in the Application Form in CAPITAL Letters)  
(Please read the instructions before completing this Application Form)

Deutsche Asset Management  
A Member of Deutsche Bank Group



BROKERAGE INFORMATION	
Broker Name & ARN	Sub-Broker ARN
<b>ARN - 25682</b>	

Application No.

Application Date & Time

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

## EXISTING UNITHOLDER'S INFORMATION

If you have, at any time, invested in any Scheme of Deutsche Mutual Fund and wish to hold your present investment in the same Folio, please furnish your Folio Number, Scheme Name, PAN Details, Bank Account Details below and proceed to investment & Payment Details.

Folio No.  KYC  Yes  No

## NEW APPLICANT'S INFORMATION (Please fill in Block Letters)

Name of Sole / First Applicant (leave space between first / middle / last name)  Salutation  Mr.  Ms.  Dr.  Prof.

<sup>§</sup> Date of Birth  /  /  Sex  Male  Female \$Nationality  Indian  Others

(First holder / Minor) D D M M Y Y Y Y PAN\*  Place of Birth

Date of Birth is Mandatory for Investors opting for Insurance Cover in the DWS Tax Saving Fund Enclosed (Please ✓)  PAN Card copy\*\*  KYC Compliance proof

\$Annual Income (Please ✓)  Rs. 0-5 lacs  Rs. 5-25 lacs  Rs. 25 lacs - 1 crore  Rs. 1-5 crore  Rs. 5 crore & above Source of Income

Name of Guardian (in case of Minor)

Contact Person (in case of Institutional Investors)

PAN\*  Enclosed (Please ✓)  PAN Card copy\*\*  KYC Compliance proof

Name of Second Applicant

PAN\*\*  Enclosed (Please ✓)  PAN Card copy\*\*  KYC Compliance proof

\$Annual Income (Please ✓)  Rs. 0-5 lacs  Rs. 5-25 lacs  Rs. 25 lacs - 1 crore  Rs. 1-5 crore  Rs. 5 crore & above Source of Income

Name of Third Applicant

PAN\*\*  Enclosed (Please ✓)  PAN Card copy\*\*  KYC Compliance proof

\$Annual Income (Please ✓)  Rs. 0-5 lacs  Rs. 5-25 lacs  Rs. 25 lacs - 1 crore  Rs. 1-5 crore  Rs. 5 crore & above Source of Income

Address of Sole / First Applicant (PO Box Address is not sufficient)

City  Pin Code  State

Office Tel.  Residence Tel.

Fax  Mobile

Overseas Address (in case of NRIs / FII applicants) Address for Correspondence (Please ✓)  Indian (by Default)  Overseas

To receive Account Statement (on each Transaction) / Quarterly Newsletter and Annual Report by e-mail, please give your E-mail ID below. (Please use BLOCK Letters)

E-mail

Please leave the E-mail ID blank if you wish to receive hard copy communication

Mode of Holding (Please ✓)  Single  Joint  Anyone or Survivor \$Status (Please ✓)  Individual  HUF  Company  FII  NRI  Trust

Society  Partnership  Proprietary  AOP  Insurance Company  Bank

Nature of Business / Service / Industry  BOI  On behalf of Minor  Others

If company is listed  Yes  No List of documents submitted (in case of company) \$Occupation (Please ✓)  Private Sector Service  Public Sector / Government Service  Retired

Are you Politically Exposed Person?  Memorandum of Association / Article of Association  Business  Professional  Housewife  Student  Agriculturist

First Holder Second Holder Third Holder  Board Resolution  Current / Former Head of State  Forex Dealer  Other

Y/N Y/N Y/N  List of Authorised Signatory If NRI (Please ✓)  Repatriation basis  Non-repatriation basis

Y/N Y/N Y/N

## PoA HOLDER DETAILS (If the investment is being made by a Constituted Attorney please furnish Name and PAN of PoA holder)

Name  Sex  Male  Female

Address

City  Pin Code  State

Office Tel.  Residence Tel.

Fax  Mobile

PAN\*  Enclosed (Please ✓)  PAN Card copy\*\*  KYC Compliance proof

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

Account No.  Account Type  SAVINGS  CURRENT  NRE  NRO

Bank Name  (Please ✓)  FCNR  Others

Bank City  Pin Code

Branch Address

MICR Code  This is a 9 digit number next to your Cheque No.  IFSC Code

\*w.e.f 3 March, 2008, if the investment is Rs. 50,000 and above, all the applicants need to be KYC Compliant. \$ Mandatory fields

\*\* Please note that w.e.f. 01 January, 2008, copy of PAN Card is Mandatory for all investors (including Joint Holders, Guardian in case of Minor and NRIs).

Please submit photocopy of PAN Card (alongwith the original) for verification, which will be returned across the counter. Please see instruction 2b. ... contined overleaf

## ACKNOWLEDGEMENT SLIP (To be filled in by the Investor)

Deutsche Mutual Fund Application No.

Registered Office: 2nd Floor, 222, Kodak House, Dr. D. N. Road, Fort, Mumbai - 400 001.

Received from Mr./Ms./M/s.  an application for Purchase of

Units of Scheme  Plan  Option

alongwith Cheque / Demand Draft No.  Dated

Amount (Rs.)  Drawn on  Date

Please Note: All Purchases are subject to realisation of Cheques / Demand Drafts.

ISC Stamp & Signature

**INVESTMENT & PAYMENT DETAILS (Please refer to the Snapshot on Page 14)**

**Scheme Name**

**Plan (Please ✓)**  Regular Plan  Wealth Plan\*\*  Institutional Plan  Super Institutional Plan  Auto Sweep Plan\* **Option (Please ✓)**  Growth  Dividend  Bonus

**Dividend Frequency (Please ✓)**  Daily  Weekly  Fortnightly  Monthly  Quarterly  Annual **Dividend Mode (Please ✓)**  Reinvestment  Payout

\* Auto Sweep Facility available only for DWS Premier Bond Fund, DWS Short Maturity Fund and DWS Ultra Short Term Fund into DWS Equity Funds.  
 \*\* Wealth Plan is available only for DWS Alpha Equity Fund and DWS Investment Opportunity Fund. w.e.f. August 05, 2009; the name of NL Plan has changed to Wealth Plan.  
 In case of valid application received without indicating any choice of Options/Dividend Mode, it will be considered as Growth Option/Reinvestment by default, for all Scheme(s)/Plan(s).

**Investment Amount (Rs.)**  **DD Charges if any (Rs.)**  **Net Amount (Rs.)**

**Mode of Payment**  Cheque / Demand Draft / Fund Transfer  Cheque / DD No.  **Dated**

**Account No.**

**Drawn on Bank**  **Branch**

**City**  **Account Type (Please ✓)**  SAVINGS  CURRENT  NRE  NRO  FCNR  Others \_\_\_\_\_

Separate Cheque / DD / Fund Transfer instruction required for investment in each Scheme / Plan. Cheque / DD to be drawn in favour of the Scheme applied for.

**SIP ENROLLMENT DETAILS / AUTO SWEEP FACILITY – See Page No. 14**

**Amount per SIP Installment\*** **Rs.**  **Enrollment Period** From  To  **SIP / Auto Sweep Dates (Please ✓)**  7th  15th  21st  28th

**SIP Frequency (Please ✓)**  Monthly  Quarterly  Weekly **Auto Sweep Installments (Please ✓)**  4  6  10

**Auto Sweep from (Please ✓)**  DWS Premier Bond Fund  DWS Short Maturity Fund  DWS Ultra Short Term Fund

**Auto Sweep into (Please ✓)**  DWS Alpha Equity Fund  DWS Investment Opportunity Fund  DWS Tax Saving Fund  DWS Global Thematic Offshore Fund

**Option (Please ✓)**  Growth  Dividend **Dividend Mode (Please ✓)**  Reinvestment  Payout \*Not applicable for Auto Sweep Plan

**PAYMENT MECHANISM**  **Option I** : Through Cheques **Total Cheques**  **Cheques Nos.** From  To

Drawn on Bank  Branch

**Option II** : Debt through Auto Debit Facility (Tick this Box and fill up SIP Auto Debit (ECS) Facility Form)

**Note:** The initial subscription amount and subsequent installment amounts should be the same  
 Completed Application Form, SIP Auto Debit Form and the first cheque should be submitted at least 21 days before the first transaction date.

**REDEMPTION / DIVIDEND PAYOUTS**

The below payout options are available to the investors for redemptions/dividends:- (if no Payout Option is selected then payout would be through default option)

Cheques/Demand drafts  Fund Transfer/Direct Credit  RTGS/NEFT

The Fund Transfer/Direct credit option is available only in cases wherein the investor has an account with either ICICI Bank Ltd./HDFC Bank Ltd./Axis Bank/Standard Chartered Bank/IDBI Bank/Deutsche Bank/Citi Bank/HSBC Bank/IndusInd Bank/ABN AMRO Bank.

RTGS/NEFT will be extended from time to time subject to (i) availability of facility to bank/branch (ii) Participation of bank & branch in electronic transfer (iii) availability of complete details (NEFT/FSC Code) in the investor application form. The minimum amount for payout through RTGS is Rs. 1,00,000/- (Rupees One Lac only). With regards to payout through NEFT no restriction of Amount is applicable.

I/We understand that the instruction to the bank for Direct Credit/RTGS/NEFT will be given by the Mutual Fund and such instruction will be adequate discharge of Mutual Fund towards redemption/dividend proceeds. In case of bank not crediting my/our bank account with/without assigning any reason thereof or if the transaction is delayed or not effected at all for reasons of incomplete or incorrect information. I/We would not hold Deutsche Mutual Fund responsible. I/We understand that in case account number furnished by me/us, if found incorrect, I/We would not hold Deutsche Mutual Fund responsible for the credit going to the wrong account. Further, the Mutual Fund reserves the right to issue a demand draft/payable at par to make good payment rejected through DC/RTGS/NEFT.

**NOMINATION – See Page No. 12**

I/We \_\_\_\_\_ and \_\_\_\_\_  
 (Unitholder 1) (Unitholder 2)

\*do hereby nominate the person(s) more particularly described hereunder/and\* cancel the nomination made by me/us on the \_\_\_\_\_ day of \_\_\_\_\_ in respect of the Units under Folio No. \_\_\_\_\_  
 (\*strikeout which is not applicable)

Name and Address of Nominee(s)	Date of Birth	Name and Address of Guardian	PAN No.	Proportion(%) by which the units will be shared by each Nominee (should aggregate to 100%)
(to be furnished in case the Nominee is a minor)				
Nominee 1				
Nominee 2				
Nominee 3				

**DECLARATIONS & SIGNATURE/S**

I/We have read and understood the contents of the Offer Document(s) of the respective Scheme(s) of Deutsche Mutual Fund. I/We hereby apply to the Trustees of Deutsche Mutual Fund for allotment of Units of the Scheme(s) of Deutsche Mutual Fund, as indicated above and agree to abide by the term, conditions, rules and regulations of the relevant Scheme(s). I/We have understood the details of the Scheme(s) and I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. \*I/We confirm that I am/We are non Resident of Indian Nationality/Origin and I/We hereby confirm that the funds of subscription have been remitted from abroad through normal banking channels or from funds in my/our NRE/NRO/FCNR Account. I/We hereby declare that the details provided by me/us are true and correct, the amount being invested has been derived from legitimate sources and is not held or designed for the purpose of contravening any statute, notification, legislation, directions or otherwise and I/We am/are duly authorised to sign this Application Form. I/We confirm that in the event I/We have mentioned "Not Applicable" / left the space blank against PAN in this Application Form, I am/we are not required to obtain a PAN under the provisions of the Income Tax Act, 1961. In the event "Know Your Customer" process is not completed by me/us to the satisfaction of the fund, I/We authorise the Fund to redeem the funds invested in the scheme, in favour of the applicant at the applicable NAV on the date of such redemption and undertaking such other action with such funds that may be required by law. \*\*I/We hereby confirm that I/We am/are in compliance with SEBI (Central Database of Market Participants) Regulations, 2003 and agree to comply with all circulars/notifications issued thereunder from time to time.

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

**SIGNATURE/S**

**Date**

First/Sole Account Holder      Second Account Holder      Third Account Holder

\*Applicable to NRI. \*\* Applicable to persons mandated by SEBI to obtain Unique Identification Number.

**CHECKLIST FOR INVESTMENT IN DWS TAX SAVING FUND:**  Declaration of Good Health  Date of Birth of the Investor

**LIST OF ATTACHMENTS (To be filled in by Applicant)**

Total number of attachments (Documents) alongwith the Application Form

If you are investing in DWS Tax Saving Fund, please fill the Good Health Declaration Form for being entitled to an Insurance Cover. All corrections are to be countersigned.

**INVESTOR SERVICE CENTRES (customercare@karvy.com)**

**KARVY INVESTOR SERVICE CENTRES**

**Ahmedabad:** Tel: 079-26420422/26402967/0527/0528. **Aurangabad:** Tel: 0240-2363530/517/523/524. **Bangalore:** Tel: 080-25320085. **Bhavnagar:** Tel: 0278-2567005/006. **Bhubaneswar:** Tel: 0674-6534585/2360334. **Chandigarh:** Tel: 0172-5071726/27/28. **Chennai:** Tel: 044-28277383/42028512/13. **Cochin:** Tel: 0494-4010224/1885. **Coimbatore:** Tel: 0422-4384770/4382770. **Durgapur:** Tel: 0343-2586376. **Gurgaon:** Tel: 0124-4083954/ 4086914. **Guwahati:** Tel: 0361-2608122/016/102. **Hyderabad:** Tel: 040-23312454 Ext: 124. **Indore:** Tel: 0731-3243601/3605. **Jaipur:** Tel: 0141-2363321/2375039/2364660. **Jamnagar:** Tel: 0288-2750263. **Jamshedpur:** Tel: 0657-2487045/48. **Kanpur:** Tel: 0512-3296000/3293222. **Kolhapur:** Tel: 0231-2520650/55. **Kolkata:** Tel: 033-24659263/67/39518643. **Lucknow:** Tel: 0522-2236819/20/28. **Madurai:** Tel: 0452-2600852/ 53/54. **Mumbai:** Tel: 022-66235353. **Mumbai-Borivli:** Tel: 022-28904855. **Mumbai-Thane:** Tel: 022-25446121/24. **Nagpur:** Tel: 0712-6619382/0513. **Nasik:** Tel: 0253-6611395. **New Delhi:** Tel: 011-43681700/14/15. **Panjim (Goa):** Tel: 0832-3950660/ 24268701/712/73/74. **Patna:** Tel: 0612-3209296/2321354. **Pune:** Tel: 020-25533795/3592/2783/9957. **Rajkot:** Tel: 0281-3046535. **Salem:** Tel: 0427-2210835/836/983. **Surat:** Tel: 0261-3042170. **Trichy:** Tel: 0431-2791322/8200/3799/3800/1000. **Trivandrum:** Tel: 0471-2725987/89/91. **Vadodara:** Tel: 0265-6640872. **Vijayawada:** Tel: 0866-2495500/88. **Visakhapatnam:** Tel: 0891-2752917.

BROKERAGE INFORMATION	
Broker Name & ARN	Sub-Broker ARN
<b>ARN - 25682</b>	

SIP Application No.

Application Date & Time

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

### APPLICANT'S INFORMATION (Please fill in Block Letters)

Folio No. (for existing Unit holder)	_____	KYC <input type="checkbox"/> Yes <input type="checkbox"/> No	Common Application Form No. (for New Investor)	_____
Name of Sole / First Applicant	_____			
PAN**	_____	Enclosed (Please ✓)	<input type="checkbox"/> PAN Card copy**	<input type="checkbox"/> KYC Compliance proof
Name of Second Applicant	_____			
PAN**	_____	Enclosed (Please ✓)	<input type="checkbox"/> PAN Card copy**	<input type="checkbox"/> KYC Compliance proof
Name of Third Applicant	_____			
PAN**	_____	Enclosed (Please ✓)	<input type="checkbox"/> PAN Card copy**	<input type="checkbox"/> KYC Compliance proof
Name of Guardian (in case Sole / First Applicant is a Minor)	_____			
PAN**	_____	Enclosed (Please ✓)	<input type="checkbox"/> PAN Card copy**	<input type="checkbox"/> KYC Compliance proof

\*W.e.f. 03 March, 2008, if the investment is Rs. 50,000 and above, all the applicants need to be KYC Compliant. If KYC is recorded in the Folio No., No further proof needs to be submitted. \*\* Please note that w.e.f. 01 January, 2008, copy of PAN Card is Mandatory for all investors (including Joint Holders, Guardian in case of Minor and NRIs). Please submit photocopy of PAN Card (alongwith the original for verification, which will be returned across the counter. Please see instruction 2b on page 12.

### SYSTEMATIC INVESTMENT PLAN (SIP) DETAILS

Scheme	_____	Plan	_____
Option	_____	Sub-option	_____
Mode of SIP (Please ✓)	<input type="checkbox"/> Cheques <input type="checkbox"/> SIP Auto Debit Facility (In case of SIP through Auto Debit Facility attached SIP Auto Debit form needs to be filled up.)		
Period of Enrollment	From <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> To <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	SIP Date (Please ✓)	<input type="checkbox"/> 7th <input type="checkbox"/> 15th <input type="checkbox"/> 21st <input type="checkbox"/> 28th
Frequency (Please ✓)	<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Weekly	Amount per Installment	Rs. <input type="text"/>
Total Cheques	<input type="text"/>	Cheques Nos.	From <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> To <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Drawn on Bank	_____	Branch	_____

**Note:** The initial subscription amount and subsequent installment amounts should be the same Completed Application Form, SIP Auto Debit Form and the first cheque should be submitted at least 21 days before the first transaction date.

### DECLARATIONS & SINGATURE/S

I/We have read and understood the contents of the Offer Document(s) of the respective Scheme(s) of Deutsche Mutual Fund and the instructions overleaf. I/We hereby apply to the Trustees of Deutsche Mutual Fund for enrolment under the SIP of the above Scheme(s)/Plan(s), as indicated above and agree to abide by the term, conditions, rules and regulations of the Scheme. I/We have understood the details of the Scheme(s) and I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this enrolment. I/We donfirm that in the event I/We have mentioned "Not Applicable" / left the space blank against PAN in this Enrolment Form, I am/we are not required to obtain a PAN under the provisions of the Income Tax Act, 1961. In the event "Know Your Customer" process is not completed by me/us to the satisfaction of the fund, I/We authorise the Fund to redeem the funds invested in the scheme, in favour of the applicant at the applicable NAV on the date of such redemption and undertaking such other action with such funds that may be required by law. \*\*I/We hereby confirm that I/We am/are in compliance with SEBI (Central Database of Market Participants) Regulations, 2003 and agree to comply with all circulars/notifications issued thereunder from time to time.

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

\*\*Applicable to persons mandated by SEBI to obtain Unique Identification Number.

SIGNATURES	First/Sole Account Holder	_____
	Second Account Holder	_____
	Third Account Holder	_____

### SIP AUTO DEBIT (ECS) FACILITY FORM Registration cum Mandate Form for ECS (Debit Clearing)

Folio No. (for existing Unit holder)	_____	Please read the Terms & conditions for ECS overleaf
<input type="checkbox"/> New SIP Registration - by existing investor <input type="checkbox"/> Change in Bank Account for an existing investor with DMF	<input type="checkbox"/> New SIP Registration - by new investor (Also attach the new Application Form duly filled & signed)	

### ECS DEBIT BANK ACCOUNT DETAILS (MANDATORY)

I/We hereby authorise Deutsche Asset Management (India) Pvt. Ltd., Investment Manager to Deutsche Mutual Fund acting through their authorised service providers to debit my/our following bank account by ECS (Debit Clearing) for collection of SIP payments.

Name of the Account Holder as in Bank Records		_____
Account No.	_____	Account Type <input type="checkbox"/> SAVINGS <input type="checkbox"/> CURRENT <input type="checkbox"/> NRE <input type="checkbox"/> NRO
Bank Name	_____	(Please ✓) <input type="checkbox"/> FCNR <input type="checkbox"/> Others _____
Bank City	_____	Pin Code <input type="text"/>
Branch Address	_____	
MICR Code	_____	This is a 9 digit number next to your Cheque No. IFSC Code _____

### AUTHORISATION OF THE BANK ACCOUNT HOLDER [To be signed by the Account Holder(s)]

This is to inform I/We have registered for the RBI's Electronic Clearing Service (Debit Clearing) and that my/our payment towards my/our investment in Deutsche Mutual Fund shall be made from my/our below mentioned bank account number with your bank. I/We authorise Deutsche Asset Management (India) Pvt. Ltd., (Investment Manager to Deutsche Mutual Fund), acting through their service providers and representative carrying this ECS mandate Form to get it verified & executed.

Account No.	_____	SIGNATURE/S	_____	_____	_____
			First/Sole Account Holder	Second Account Holder	Third Account Holder As in Bank Records

### ACKNOWLEDGEMENT SLIP (To be filled in by the Investor) SIP Application No.

Received from Mr./Ms./M/s. \_\_\_\_\_  
 an application for SIP enrolment in the Scheme \_\_\_\_\_  
 Plan \_\_\_\_\_ Option \_\_\_\_\_  
 Total Amount (Rs.) \_\_\_\_\_ Cheque Nos. From \_\_\_\_\_ To \_\_\_\_\_  
 drawn on \_\_\_\_\_ on  Monthly  Quarterly basis

ISC Stamp & Signature
-----------------------

Please use separate SWP / STP Form for investing in each Scheme / Plan

### BROKERAGE INFORMATION

<b>Broker Name &amp; ARN</b>	<b>Sub-Broker ARN</b>
<b>ARN - 25682</b>	

Application Date & Time

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

### APPLICANT'S INFORMATION (Please fill in Block Letters)

Folio No. (for existing Unit holder)  KYC  Yes  No

Name of Sole / First Applicant

PAN\*\*  Enclosed (Please ✓)  PAN Card copy\*\*  KYC Compliance proof

Name of Second Applicant

PAN\*\*  Enclosed (Please ✓)  PAN Card copy\*\*  KYC Compliance proof

Name of Third Applicant

PAN\*\*  Enclosed (Please ✓)  PAN Card copy\*\*  KYC Compliance proof

Name of Guardian (in case Sole / First Applicant is a Minor)

PAN\*\*  Enclosed (Please ✓)  PAN Card copy\*\*  KYC Compliance proof

\*W.e.f. 03 March, 2008, if the investment is Rs. 50,000 and above, all the applicants need to be KYC Compliant. If KYC is recorded in the Folio No., No further proof needs to be submitted. \*\* Please note that w.e.f. 01 January, 2008, copy of PAN Card is Mandatory for all investors (including Joint Holders, Guardian in case of Minor and NRIs). Please submit photocopy of PAN Card (alongwith the original for verification, which will be returned across the counter. Please see instruction 2b on page 12.

### SYSTEMATIC TRANSFER PLAN (STP) DETAILS

<b>Transfer From</b>		<b>Transfer To</b>	
Scheme <input type="text"/>	Plan <input type="text"/> Option <input type="text"/>	Scheme <input type="text"/>	Plan <input type="text"/> Option <input type="text"/>
Transfer Frequency (Please ✓) <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Weekly		Date (Please ✓) <input type="checkbox"/> 7th <input type="checkbox"/> 15th <input type="checkbox"/> 21st <input type="checkbox"/> 28th	
Transfer Options (Please ✓) (Refer instruction No. 6 overleaf)			
Fixed Amount (Rs.) per installment <input type="text"/>		OR Capital Appreciation <input type="checkbox"/> OR Dividend* <input type="checkbox"/>	
Period of Enrollment From <input type="text"/> To <input type="text"/>		* Subject to minimum of Rs. 1000/-	

### SYSTEMATIC WITHDRAWAL PLAN (SWP) DETAILS

Scheme  Plan

Option  Sub-option

Withdrawal Options (Please ✓) (Refer instruction No. 5 overleaf)  Fixed Amount (Rs.)   Capital Appreciation

Transfer Frequency (Please ✓)  Monthly  Quarterly  Weekly

Date (Please ✓)  7th  15th  21st  28th

Period of Enrollment From  To

### DECLARATIONS & SINGATURE/S

I/We have read and understood the contents of the Offer Document(s) of the respective Scheme(s) of Deutsche Mutual Fund and the instructions overleaf. I/We hereby apply to the Trustees of Deutsche Mutual Fund for enrolment under the SIP of the above Scheme(s)/Plan(s), as indicated above and agree to abide by the term, conditions, rules and regulations of the Scheme. I/We have understood the details of the Scheme(s) and I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this enrolment. I/We confirm that in the event I/We have mentioned "Not Applicable" / left the space blank against PAN in this Enrolment Form, I am/we are not required to obtain a PAN under the provisions of the Income Tax Act, 1961. In the event "Know Your Customer" process is not completed by me/us to the satisfaction of the fund, I/We authorise the Fund to redeem the funds invested in the scheme, in favour of the applicant at the applicable NAV on the date of such redemption and undertaking such other action with such funds that may be required by law. \*\*I/We hereby confirm that I/We am/are in compliance with SEBI (Central Database of Market Participants) Regulations, 2003 and agree to comply with all circulars/notifications issued thereunder from time to time.

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

**SIGNATURE/S**

<input type="text"/>	<input type="text"/>	<input type="text"/>
First/Sole Account Holder	Second Account Holder	Third Account Holder

\*\*Applicable to persons mandated by SEBI to obtain Unique Identification Number.

### ACKNOWLEDGEMENT SLIP (To be filled in by the Investor)

Received from Mr./Ms./M/s. \_\_\_\_\_ an application for following enrolment (Please ✓ and filled in)

STP From the Scheme \_\_\_\_\_ Plan \_\_\_\_\_ Option \_\_\_\_\_  
To the Scheme \_\_\_\_\_ Plan \_\_\_\_\_ Option \_\_\_\_\_

Total Amount (Rs.) \_\_\_\_\_ OR \_\_\_\_\_ Units on  Monthly  Quarterly basis  Weekly

STP From the Scheme \_\_\_\_\_ Plan \_\_\_\_\_ Option \_\_\_\_\_  
Total Amount (Rs.) \_\_\_\_\_ OR \_\_\_\_\_ Units on  Monthly  Quarterly basis

ISC Stamp & Signature

## DWS Tax Saving Fund

Please read the instructions before completing this Form

### DECLARATION OF GOOD HEALTH FOR INSURANCE COVER (To be submitted with every investment application) Mandatory for being entitled to an Insurance Cover under the insurance scheme

**(This Declaration is common for lump sum investment and SIP Investments)**

I hereby declare that I am in sound health and as on date I do not suffer from any disability nor have I been diagnosed at any time in the past with, tested, treated or given medical advice on any illness inclusive of cancer, condition requiring open heart surgery, history of typical chest pain indicative of Angina or other Heart Related Ailments, Renal Failure, Brain stroke, Paralysis, Acquired Immuno Deficiency Syndrome (AIDS) or diagnosed to be HIV Positive, lung diseases, bronchitis, asthma, tuberculosis, persistent cough, shortness of breath, pneumonia or any other respiratory disorder, colitis, crohn's or any kidney, liver or urinary disorder, neurological disorder or mental illness or undergone a major organ transplant inclusive of heart, lung, liver or kidney.

I also declare that currently I am not suffering from any infectious and contagious sickness and/or any sickness of viral nature.

**For female lives only :** I also declare that I am not pregnant as on the date of this application. I further declare that the above statements are true and complete in every respect and that I have not withheld or omitted to give any information related, inter-alia, to my health. I hereby declare that I understand the full importance of this form, and the declaration herein, and do agree that this form and the declaration herein may be forwarded or divulged by Deutsche Asset Management (India) Private Limited (DeAM) for any purpose thought fit by DeAM, including, inter-alia, for the purpose of procuring any insurance cover on my life. I further hereby agree and give my consent to the reliance on and use of the contents of this declaration by such an Insurance company for examining and processing any claim that may be preferred against the insurer, in respect of any insurance cover, that may be provided to me. I authorize DeAM to arrange life insurance on my behalf and hereby confirm that my participation in any such life insurance policy shall be purely on a discretionary basis of DeAM and have further understood the terms and condition of the policy. I confirm and agree that the insurance cover, if provided, will be governed by the provision of The Insurance Act 1938 and the policy contract under which the cover will be offered to me.

I understand and agree that if any untrue information be contained herein I, my heirs, executors and administrators or assignee shall not be entitled to receive any benefit which may be provided to me on the faith of this declaration, including, inter-alia and aforesaid insurance cover.

**Name of Sole / First Applicant**

**Folio No. (For existing Unit holder)**

**Application Form No. (For new Applicant)**

**Signature**

**Date of Birth**

D	D	/	M	M	/	Y	Y	Y	Y

**Date**

**Note:** This Certificate of Insurance contains some illustrative elements from the Terms and Conditions of the Group Life Policy bearing Policy Number 3200600000289 issued by MetLife India Insurance Company Pvt. Ltd, hereinafter referred to as "Company" or "MetLife" to Deutsche Asset Management (India) Private Ltd. ("DeAM").

In the event of any conflict between the Terms mentioned herein and those mentioned under the Policy document issued Terms and Conditions as appearing in the Group Policy document shall prevail.

#### TERMS & CONDITIONS

##### LUMP SUM INVESTMENT

**Salient Features of this Met Group Policy**

1. **Extent of cover:** An individual investor who invests in the DWS Tax Saving Fund (DTSF) by way of a one time lump sum investment and fulfills the eligibility criteria, as mentioned herein below, and is covered under this Group Policy shall be covered for a term life insurance cover, subject to the terms and conditions contained herein. Aforesaid investor shall be allotted a new Folio number for each tranche of such lump sum investment(s) made and shall be covered for an amount equal to five times the amount invested subject to the exclusions given hereunder. However, under no circumstances shall the coverage available to any individual investor exceed Rs.500,000 and further, the minimum coverage provided to an individual investor under this scheme shall be Rs.10,000 irrespective of the amount invested. The total coverage on the life of any individual investor, under DTSF who otherwise fulfills all eligibility criteria under this scheme shall be restricted to maximum cover of Rs.500,000 only (including coverage if any provided under Systematic Investment Plan). In case any individual investor has been issued certificates in excess of Rs.500,000 as cover (including certificates, if any, issued for coverage provided under Systematic Investment Plan), the coverage shall continue to be restricted to Rs. 500,000/- in the event of a claim. For this purpose, only the earliest in-force Certificate(s) under either of the policies shall be admitted. MetLife shall refund to DeAM the Premium collected towards the additional certificate(s) of Insurance for the individual investor concerned. Where there are Joint Investors under a Folio, only the first holder will be granted the coverage and the second holder will not be granted any coverage.
2. **Eligibility Criteria:** The following shall be the Eligibility Criteria for the members to be Covered under this Group Policy
  - a. Any person investing in DTSF under this option of payment as an individual investor shall be eligible for coverage under the group policy number 3200600000289 provided all the following other eligibility criteria are also fulfilled
  - b. The insurance is for covering the life of the investors under the individual category fulfilling the criteria mentioned above
  - c. The Member's age shall be between 18 and 45 years, age last birthday, at the time of allotment of units
  - d. The Member fills up the Application Form and the Declaration of Good Health and submits the same to the respective Collection Centres during the NFO and to the Official Points of Acceptance of the Fund post NFO.
  - e. On each subsequent occasion the investor chooses to invest in DTSF by making a lump sum investment, such investor shall be required to fill up a fresh application form and the declaration of good health to be considered for extension of insurance cover based on such sum(s) invested. The incremental investments made in the aforesaid manner shall be unitized under a separate Folio Number and the cumulative coverage per individual investor shall continue to be restricted as per the guidelines provided herein above.
  - f. The eligibility of an investor in DTSF for receiving coverage under the Met Group Life scheme shall be determined based on the declarations provided in the Application Form. MetLife reserves the right to refuse cover to any applicant, if it is found that as per the underwriting guidelines of MetLife such cover could not have been granted.
  - g. For each of the tranche of investment made by an individual investor, the coverage shall take effect from the date of allotment of units for such investments. The coverage shall however be subject to the terms and conditions and exclusions mentioned herein and the Met Group Life Policy document.
  - h. **At any instance where the units are not allotted and the subscription amount is refunded by DeAM, no insurance coverage will be available.**
3. **Enrollment and Commencement of cover for new Members post NFO :**
  - a. Since DTSF is an open ended scheme, any new investor investing in the said scheme post the NFO period shall be required to fill up the application form and the declaration of good health for getting covered under the Met Group Life plan on and with effect from the date of allotment of units for such investments, subject to satisfying the Eligibility criteria provided above.
  - b. The eligibility of an investor in DTSF for receiving coverage under the Met Group Life scheme shall be determined based on the declarations provided in the Application Form. MetLife reserves the right to refuse cover to any applicant, if it is found that as per the underwriting guidelines of MetLife such cover could not have been granted.
4. The Certificate of Insurance shall be valid for the balance part of the policy year from the date of allotment of units to the next renewal date and there shall be no cancellation or refund of premium during the course of the validity of this Certificate of Insurance. On every subsequent year, subject to the renewal of the scheme under Met Group Life Policy number 3200600000289, an endorsement shall be sent to the residual investors fulfilling the eligibility criteria as mentioned herein on the date of renewal, along with the account statement of DTSF. The members shall attach the endorsement to the certificate of insurance issued to the Members earlier.
5. The rights of the individual investors in DTSF who are covered under this Certificate of Insurance are non-assignable under any conditions
6. **Termination of Cover: The Life Insurance cover under this Certificate of Insurance shall terminate as against the Insured Member upon:-**
  - a. Death of the Insured Member; or
  - b. The Date the Insured Member attains age 60 years. The coverage shall terminate with effect from the policy renewal date subsequent to the date the insured member (individual investor) attains the age of 60 years.

- c. Cancellation of this Group Policy by either the Group Policyholder or the Company. Either party may cancel the Group Policy by giving the other party a minimum notice period of 30 days.
- d. In case the Member withdraws any money from a particular Folio created for his investment in DTSF, the insurance coverage provided to the investor under this Met Group Policy based on his investment in that Folio, shall cease effective from the date of such first withdrawal, even if the amount withdrawn is only partial from that Folio. Under such circumstances, the pro-rata premium for the balance period shall be refunded to DeAM.
- e. In case the member withdraws money from all the folios created for his investments in DTSF, the insurance coverage provided to the investor under this Met Group Policy based on his investments under each of the folios shall cease effective from the date of first withdrawal from each of the folios, even if the amount withdrawn is only partial from each of the Folios and consequently he shall cease to be an eligible member of the Met Group Policy from the date of last cessation of coverage based on the above. Under such circumstances, the pro-rata premium for the balance period shall be refunded to DeAM.
- f. Non-payment of premiums by DeAM within the days of grace, as a result of which the Policy lapses/terminates.
7. **Exclusions :**
  - a. If an Insured Member commits suicide, whether sane or not at that time, within one year from the date of unit allocation, then the liability of the Company shall be limited to a refund of the Premium(s) received, without interest, less any expenses incurred by the Company. Such refund shall be made to DeAM only. Further that, such exclusion shall severally apply to each tranche of investment made by the individual investor under a new folio under DTSF.
  - b. No Life insurance cover shall be available during a period of 45 days starting from the date of unit allocation for each tranche of investment made under a new folio by the individual investor under DTSF. This exclusion shall however be not applicable in case of death due to accident.
  - c. If it is proved that there is a misstatement, misrepresentation or concealment on age, gender or any of the health related declarations, the Company reserves the right to repudiate a claim to any benefit payable under this Certificate.
8. **Claims settlement:**
  - The following documents shall be submitted by the Nominee to MetLife in the event of death of the Insured Member:-
    - Certificate of Insurance in original
    - Official Death certificate (in original) issued by a Competent Authority acceptable to the Company or photocopy of the same duly attested by a Competent Authority acceptable to the Company
    - Duly filled and signed Claim Form
    - Compliance With Good Health Declaration - Attending Physician's Statement in original
    - Proof of Age<sup>A A</sup>
    - Special Circumstances – Like Accidental Death, Close Proximity – FIR/PM
  - The claim intimation shall be sent to MetLife India Insurance, located at 5 Vani Vilas Road, Bangalore – 560 004
  - The claim documents shall have to be sent to MetLife.
  - Claims, if deemed appropriate, shall be investigated by MetLife. Reports shall be submitted ordinarily by investigators in 3 weeks.
  - MetLife shall retain the right to call for additional documents during the claim assessment stage
  - Where the claim is required to be settled to the Nominee as per DeAM's record or as per the legal heir certificate, the Registrar shall furnish a copy of the Nominee details as per their records or Furnish the Legal Heir Certificate as the case may be.
- <sup>A A</sup> The following documents shall be accepted as the proof of age at the time of claim assessment Statutory Identification documents.
  - Passport/Driving License/Ration Card/Voter ID card/PAN card/BPL card
  - On non-availability of any of the abovementioned documents MetLife may, on an exceptional basis, consider accepting
    - Certificate from Village Panchayat
    - Certificate from Revenue authorities
- All claim amounts will be settled only in Indian Rupees.
9. **Renewal:**
  - a. For members who have attained the age of 60 during the course of the policy year, such member(s) shall cease to be covered under the Policy effective the renewal date.
  - b. If any of the eligible investor had withdrawn any amount from the new Folio created during the NFO period of DTSF, consequent to which the insurance coverage provided to him had ceased, such investor shall not be covered during renewal, under the folio in which amounts have been withdrawn. The individual investor will continue to be eligible for renewal in those folio(s) if he/she has not withdrawn any amount in the aforesaid folio(s).
  - c. Renewal premium amount shall be recalculated for the remaining members based on the new age and the premium rate prevailing at the time of renewal and the coverage shall be renewed on receipt of the consolidated renewal premium amount by MetLife from DeAM.
  - d. No request for reinstatement shall be allowed under the Met Group Life Policy.

## SYSTEMATIC INVESTMENT PLAN (SIP)

## Salient Features of this Met Group Policy

- Extent of cover:** An individual investor who invests in DWS Tax Saving Fund (DTSF) by way of a Systematic Investment Plan (SIP) and fulfils the eligibility criteria, as mentioned herein below, and is covered under this Group Policy shall be covered for a term life insurance cover, subject to the terms and conditions contained herein. For investing through the SIP option the individual investor is required to fill-up the relevant application form indicating the amount of investment per instalment and tenor of investment. All such instalments made under such SIP shall be recorded under the same Folio number as created at the time of allotment of units for the first instalment of the said SIP. On allotment of the units, the individual investor shall be covered for an amount equal to five times the amount invested subject to the exclusions and conditions given hereunder. Upon receipt of incremental instalments under the same Folio and allotment of units thereupon the coverage shall stand increased to five times the cumulative investment made in the aforesaid folio, subject to the exclusions and conditions given hereunder. However, under no circumstances shall the cumulative coverage available to any individual investor exceed Rs. 500,000 and further the minimum coverage provided to an individual investor under this scheme shall be Rs.10,000 irrespective of the amount invested. The total coverage on the life of any individual investor, under DTSF who otherwise fulfils all eligibility criteria under this scheme shall be restricted to maximum cover of Rs.500,000 only (including coverage if any provided under Lump sum Investment Plan). In case any individual investor has been issued certificates in excess of Rs.500,000 as cover, (including certificates if any issued for coverage provided under Lump sum Investment Plan), the coverage shall continue to be restricted to Rs. 500,000/- in the event of a claim. For this purpose, only the earliest in-force Certificate(s) under either of the policies shall be admitted. MetLife shall refund to Deutsche Asset Management (India) Private Limited (DeAM) the Premium collected towards the additional certificate(s) of Insurance for the individual investor concerned. Where there are Joint Investors under a Folio, only the first holder will be granted the coverage and the second holder will not be granted any coverage.
- Eligibility Criteria:** The following shall be the Eligibility Criteria for the members to be Covered under this Group Policy
  - Any individual investor investing through the SIP mode in DTSF as an individual investor shall be eligible for coverage under the group policy number 3200600000289 provided all the following other eligibility criteria are also fulfilled.
  - The insurance is for covering the life of the investors under the individual category fulfilling the criteria mentioned above.
  - The Member's age shall be between 18 and 45 years, age last birthday, at the time of commencement of cover.
  - At the time of investment the individual investor shall have to fill up the Application Form and the declaration of good health and submit the same to the respective Collection Centre during the NFO and to the Official points of Acceptance post NFO.
  - For all the investments made in the same folio, i.e. through the same SIP instruction, upon receipt of incremental instalments under the same Folio and allotment of units thereupon the coverage shall stand increased as per the provisions mentioned under the "Extent of Cover" clause. No additional application form shall be required for such instalment investments in the same folio.
  - In case the individual investor chooses to invest in DTSF by way of a fresh SIP instruction, such individual investor shall be required to fill up a fresh application form and the declaration of good health to be considered for extension of insurance cover for the fresh SIP instruction. The incremental investment made in the aforesaid manner shall be unitized under a separate Folio Number and the cumulative coverage per individual investor shall continue to be restricted as per the guidelines provided under the "Extent of Cover" clause.
  - The eligibility of an individual investor, investing through the SIP mode in DTSF, for receiving coverage under the Met Group Life Policy shall be determined based on the declarations provided in the Application Form filled up for such SIP instruction. MetLife reserves the right to refuse to cover to any applicant, if it is found that as per the underwriting guidelines of MetLife such cover could not have been granted.
  - The coverage for each additional investment through the SIP module shall commence with effect from the date of unitization of such investment. The coverage shall however be subject to the terms and conditions and exclusions mentioned herein and the Met Group Life Policy document.
  - Where the units are not allotted and the subscription amount is refunded by DeAM to the individual investor, no insurance coverage will be available.
- Enrollment and Commencement of cover for new Members:**
  - Any new individual investor investing in DTSF through the SIP option post the NFO period shall be required to fill up the application form and the declaration of good health. All such instalments made under such SIP shall be recorded under the same Folio number as created at the time of allotment of units for the first instalment of the said SIP and the coverage under the Met Group Life Policy on and with effect from the date of allotment of units for such investments.
  - The eligibility of an investor in the aforesaid scheme for receiving coverage under the Met Group Life Policy shall be determined based on the declarations provided in the application form. MetLife reserves the right to refuse to any applicant, if it is found that as per the underwriting guidelines of MetLife such cover could not have been granted.
- The Certificate of Insurance shall be valid until the investor loses eligibility of cover as per guidelines mentioned hereunder. The certificate of insurance shall be valid from the date of first unit allocation for the corresponding SIP instruction to the next policy renewal date and there shall be no cancellation or refund of premium during the course of the validity of this Certificate of Insurance (COI). No separate COI shall be issued for the subsequent instalment investments made by the individual investor in the aforesaid SIP. In every subsequent year, subject to the renewal of the scheme under Met Group Life Policy number 3200600000289, an endorsement shall be sent to the residual investors still fulfilling the eligibility criteria as mentioned herein along with the account statement of DTSF. The members shall attach the said endorsement to the Certificate of Insurance issued to the Members earlier.
- The rights of the individual investor in DTSF who is covered under this Certificate of Insurance are non-assignable under any conditions.

- Termination of Cover: The Life Insurance cover under this Certificate of Insurance shall terminate** As against the Insured Member upon:
  - Death of the Insured Member, or
  - The Date the Insured Member attains age 60 years. The coverage shall terminate with effect from the policy renewal date subsequent to the date the Insured Member (individual investor) attains the age of 60 years.
  - Cancellation of this Group Policy by either the Group Policyholder or the Company. Either party may cancel the Group Policy by giving the other party a minimum notice period of 30 days.
  - In case the Member withdraws any money from a particular Folio created for his investment in DTSF, under the SIP option, the insurance coverage provided to the investor under this Met Group Policy based on his investment in that Folio, shall cease effective from the date of such first withdrawal, even if the amount withdrawn is only partial from that Folio. Under such circumstances, the pro-rata premium for the balance period shall be refunded to DeAM.
  - In case the member withdraws money from all the folios created for his investments in DTSF under the SIP instruction, the insurance coverage provided to the investor under this Met Group Policy based on his investments under each of the folios shall cease effective from the date of first withdrawal from each of the folios, even if the amount withdrawn is only partial from each of the folios and consequently he shall cease to be an eligible member of the Met Group Policy from the date of last cessation of coverage based on the above. Under such circumstances, the pro-rata premium for the balance period shall be refunded to DeAM.
  - The Met Group Life cover provided for covering individual investors investing in DTSF through the SIP option is a monthly premium paying policy. Since the premium under this scheme for the ongoing coverage is collected under monthly mode, Non-payment of premiums by DeAM within the days of grace, and/or non-maintenance of adequate deposit with MetLife to cover such premium billed on a monthly basis shall lead to the Policy lapse/termination.
- Exclusions:**
  - If an Insured Member commits suicide, whether sane or not at that time, within one year from the date of first unit allocation for the corresponding SIP instruction, then the liability of the Company shall be limited to a refund of the Premium(s) received, without interest, less any expenses incurred by the Company. Such refund shall be made to the DeAM only. This shall apply severally to each fresh SIP instruction.
  - No Life Insurance cover shall be available during a period of 45 days starting from the date of first unit allocation for the corresponding instruction of systematic investment made by the individual investor through the SIP mode under DTSF, except for death due to accident. This waiting period shall apply severally to each fresh SIP instruction at the commencement of such instruction.
  - If it is proved that there is a misstatement, misrepresentation or concealment on age, gender or any of the health related declarations, the Company reserves the right to repudiate a claim to any benefit payable under this Certificate.
- Claims settlement:**
  - The following documents shall be submitted by the Nominee to MetLife in the event of death of the Insured Member:
    - Certificate of Insurance in original
    - Official Death certificate (in original) issued by a Competent Authority acceptable to the Company or photocopy of the same duly attested by a Competent Authority acceptable to the Company
    - Duly filled and signed Claim Form
    - Compliance With Good Health Declaration - Attending Physician's Statement in original
    - Proof of Age<sup>A, A</sup>
    - Special Circumstances – Like Accidental Death, Close Proximity – FIR/PM
  - The claim intimation shall be sent to MetLife India Insurance, located at 5 Vani Vilas Road, Bangalore - 560 004
  - The claim documents shall have to be sent to MetLife.
  - Claims, if deemed appropriate, shall be investigated by MetLife. Reports shall be submitted ordinarily by investigators in 3 weeks.
  - MetLife shall retain the right to call for additional documents during the claim assessment stage
  - Where the claim is required to be settled to the Nominee as per the DeAM's record or as per the legal heir certificate, the Registrar shall furnish a copy of the Nominee details as per their records or Furnish the Legal Heir Certificate as the case may be.
- Renewal:**
  - For members who have attained the age of 60 during the course of the policy year, such member(s) shall cease to be covered under the Policy effective the renewal date
  - If any of the eligible investor had withdrawn any amount from any Folio where the investment has been made to DTSF through the SIP mode the coverage provided to such individual investor under the said folio shall not be renewed. The individual investor will continue to be eligible for renewal to those folio(s) if s/he has not withdrawn any amount in the aforesaid folio(s)
  - Renewal premium amount shall be recalculated for the remaining members on monthly basis, based on the new age and the premium rate prevailing at the time of renewal and the coverage shall be renewed on receipt of the consolidated renewal premium amount by MetLife from De AM.
  - No request for reinstatement shall be allowed under the Met Group Life Policy.

## Official Points for Accepting Transactions

## Karvy Investor Service Centres

**AHMEDABAD:** 201-202, Shail Building, 2nd Floor, Opp. Madhusudan House, Near Navrangpura Telephone Exchange, Navrangpura, Ahmedabad - 380 006. Tel: 079-26420422/26402967/0527/0528.

**AURANGABAD:** Shop No. 214/215, Tapadiya City Centre, Nirala Bazar, Aurangabad - 431 001. Tel: 0240-2363530/517/523/524

**BANGALORE:** No. 51/25, 1st Floor, Surya Building, Ratna Avenue, Richmond Road, Bangalore - 560 025. Tel: 080-25320085.

**BHAVNAGAR:** Surabhi Mall, 301, 3rd Floor, Waghawadi Road, Bhavnagar - 364001 Tel: 0278-2567005/006.

**BHUBANESHWAR:** Plot No. 104/105 (P), Jaidev Vihar, Besides Hotel Pal Heights, Bhubaneswar - 751 013. Tel: 0674-6534585/2360334.

**CHANDIGARH:** SCO-371-372, First Floor, Above HDFC Bank, Sector 35B, Chandigarh - 160 022. Tel: 0172-5071726/27/28.

**CHENNAI:** Flat No. F11, First Floor, Akshya Plaza, (Erstwhile Harris Road), Opp Chennai City Metropolitan Court, #108, Adhithanar Salai, Egmore, Chennai - 600002. Tel: 044-28277383/42028512/13.

**COCHIN:** Shop No. II, 2nd Floor, Jewel Arcade, (Above Oriental Insurance Ltd), Layam Road, Cochin - 682 011. Tel: 0484-4010224/1885.

**COIMBATORE:** 29/1, 1st Floor, Chinthamani Nagar, Opp. to Indian Overseas Bank, NSR Road, Saibaba Colony, Coimbatore - 641011. Tel: 0422-4384770/4382770.

**DURGAPUR:** Old Dutta Automobiles Bldg., 1st Floor, Nachan Road, Benachity, Durgapur - 713 213. Tel: 0343-2586376.

**GURGAON:** Shop No. 18, Ground Floor, Sector 14, Opp. AKD Tower, Near Huda Office, Gurgaon - 122 001. Tel: 0124-4083854/4086914.

**GUWAHATI:** 54 Sagarika Bhawan, R G Baruah Road, (AIDC Bus Stop), Guwahati 781024 Tel: 0361-2608122/016/102.

**HYDERABAD:** Karvy Plaza, 8-2-596, Str. No. 1, Banjara Hills, Hyderabad - 500 034. Tel: 040-23312454 Ext: 495/107.

**INDORE:** LG-3, Bombay Trade Centre, Lower Ground Floor, Grand Hotel, Opp. Bombay Hospital No. 54, Indore - 452 010. Tel: 0731-3243601/3605.

**JAIPUR:** S-16 A, 3rd Floor, Land Mark, Opposite Jaipur Club, Mahavir Marg, C-Scheme, Jaipur - 302 001. Tel: 0141-2363321/2375039/2364660.

**JAMNAGAR:** 108 Madhav Plaza, Opp SBI Bank, Near Lal Bangalov, Jamnagar - 361 001 Tel: 0288-2750263.

**JAMSHEDPUR:** Kanchan Tower, 3rd Floor, Chaganlal Dayalji & Sons, 3-S B Shop Area, (Near Traffic Signal), Main Road, Bistupur, Jamshedpur - 831 001. Tel: 0657-2487045/48.

**KANPUR:** 15/46, B, First Floor, Opp. Murr Mills, Civil Lines, Kanpur-208 001. Tel: 0512-3296000/3293222.

**KOLHAPUR:** 610 K Vardhaman Chambers, 2nd Lane Shahupuri, Kolhapur - 416001 Tel: 0231-2520650/55.

**KOLKATA:** 16 Jatin Bagchi Road, Kolkata - 700 029. Tel: 033-24659263/67/39518643.

**LUCKNOW:** Usha Sadan, 24, Prem Nagar, Ashok Marg, Lucknow - 226 001. Tel: 0522-2236819/20/28.

**MADURAI:** Rakesh Towers, 30-C, Bye Pass Road, 1st Floor, Opp. Nagappa Motors, Madurai - 625 010. Tel: 0452-2600852/53/54.

**MUMBAI:** DAS Chambers, Ground Floor, Opp. BSE & Next to Corporation Bank, Dalal Street, Fort, Mumbai - 400 023. Tel: 022-66235353.

**BORIVALI:** A-1, Himanshu Bldg, Sodawala Lane, Borivali West, Mumbai - 400092. Tel: 022-28904855.

**THANE:** 103, 1st floor, Jeevan Chhaya, Opp. DHL Courier, Above Adidas Showroom, Ram Maruti Road, Naupada, Thane (West), Mumbai - 400 602. Tel: 022-2544612/24.

**NAGPUR:** Sadoday Arcade, Above Top N Town, Dharampeth, Nagpur - 440 001. Tel: 0712-6619382/0513.

**NASIK:** S-12, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik - 422 002. Tel: 0253-6611395.

**NEW DELHI:** 2E / 23, Jhandewalan Extn, New Delhi - 110055. Tel: 011-43681700/14/15.

**PANJIM (GOA):** No.7 & 8, El. Dorado Plaza, Heliodoro Salgado Road, Panjim - 403 001. Tel: 0832-3950660/2426870/172/73/74.

**PATNA:** 3A, 3rd Floor, Anand Tower, Beside Chankya Cinema Hall, Exhibition Road, Patna - 800 001. Tel: 0612-3209296/2321354.

**PUNE:** Srinath Plaza, C Wing, Office No. 58 & 59, 3rd Floor, Dyaneshwar Paduka Chowk, Survey No. 184/4, F C Road, Pune - 411004. Tel: 020-25533795/3592/2783/9957.

**RAJKOT:** 104, Siddhi Vinayak Complex, Dr. Yagnik Road, Opp Ramkrishna Ashram, Rajkot - 360 001. Tel: 0281-3046535.

**SALEM:** 49/50, Fort Main Road, Old No. 17, First Floor, Shevapet, Salem - 636 002. Tel: 0427-2210835/836/983.

**SURAT:** G-6 Empire State Building, Near Parag House, Udhna Darwaja, Surat - 395002. Tel: 0261-3042170.

**TRICHY:** 60 Srikrishna Arcade, 1st Floor, Thennur High Road, Trichy - 621 017. Tel: 0431-2791322/8200/3799/3800/1000.

**TRIVANDRUM:** 2nd Floor, Akshaya Towers, Sasthamangalam, Trivandrum - 695 010. Tel: 0471-2725987/89/91.

**VADODARA:** PICCADILLY, Office # 5, 1st Flr., Opp. Adani Super Market, Jetalpur Road, Vadodara - 390 007. Gujarat. Tel: 0265-6640872.

**VIJAYAWADA:** 39-10-7 Opp. Municipal Water Tank, Labbipet, Vijayawada - 520 010. Tel: 0866-2495500/88.

**VISAKHAPATNAM:** 47-14-5/1 Eswar Paradise, Dwaraka Nagar, Main Road, Visakhapatnam - 530 016. Tel: 0891-2752917.

