



COMBINED KEY INFORMATION MEMORANDUM AND APPLICATION FORMS

Name of the Asset Management Company : Deutsche Asset Management (India) Private Limited

Registered & Corporate Office : The Capital, 14th Floor, C-70, G Block, Bandra Kurla Complex, Mumbai 400051.

Name of the Mutual Fund : Deutsche Mutual Fund

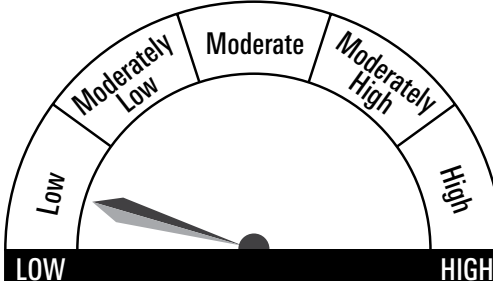
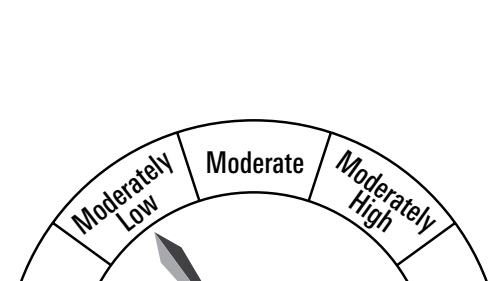
Offer for Units at NAV based prices

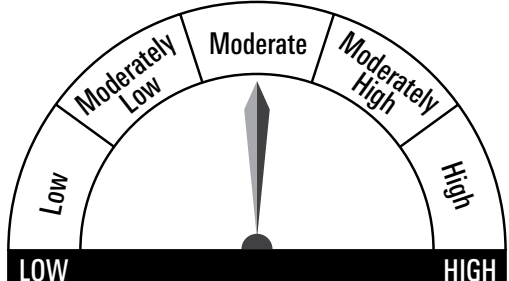
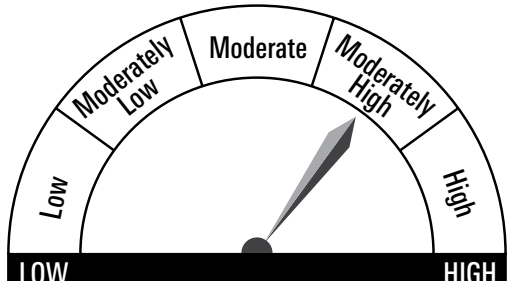
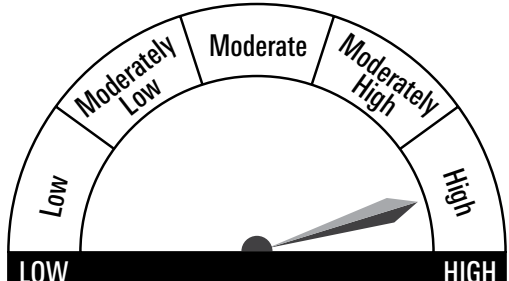
This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the Scheme(s)/Mutual Fund, Due Diligence Certificate by the AMC, Key Personnel, Investors Rights & Services, Risk Factors, Penalties & Pending Litigations, 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.

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.

Statutory Details: Deutsche Mutual Fund (DMF) had been set up as a trust settled by Deutsche Asset Management (Asia) Ltd. (DeAM Asia) (liability restricted to Rs. 1 lakh). The Sponsors of Deutsche Mutual Fund are DeAM Asia and Deutsche India Holdings Pvt Ltd. The Trustee of the Mutual Fund is Deutsche Trustee Services (India) Private Limited and the Investment Manager is Deutsche Asset Management (India) Private Limited. DWS Investments is the global mutual fund brand of Deutsche Asset Management. Mutual Fund Investment are subject to market risk, read all scheme related documents carefully.

This document is dated : October 21, 2015

Name of the scheme	This product is suitable for investors who are seeking*	
DWS Insta Cash Plus Fund (An open ended Liquid Income Scheme)	<ul style="list-style-type: none"> Liquidity and generate income in the short term. Investment in debt and money market securities with maturity upto 91 days only. 	 <p>Low — investors understand that their principal will be at low risk.</p>
DWS Treasury Fund-Cash Plan (An open-ended Liquid Plan)	<ul style="list-style-type: none"> Liquidity and generate income in the short term. Investment in debt and money market securities with maturity upto 91 days only. 	
DWS Arbitrage Fund (An Open Ended Equity Scheme)	<ul style="list-style-type: none"> Income over short term Income through arbitrage opportunities between the equity spot and equity derivatives market and arbitrage opportunities within the equity derivatives segment 	
DWS Premier Bond Fund (An open ended Debt Scheme)	<ul style="list-style-type: none"> Regular income over the medium term. Investment in debt securities and money market instruments. 	 <p>Moderately Low — investors understand that their principal will be at moderately low risk.</p>
DWS Treasury Fund-Investment Plan (An open ended Debt Plan)	<ul style="list-style-type: none"> Income over the short term. Investment in short term debt and money market instruments. 	
DWS Ultra Short Term Fund (An open ended Debt Scheme)	<ul style="list-style-type: none"> Income over the short term. Investment in short term debt and money market instruments. 	
DWS Banking & PSU Debt Fund (An open ended Debt Fund)	<ul style="list-style-type: none"> Income over the short term. Investment in debt instruments and money market instruments issued by Banks and Public Sector companies. 	

Name of the scheme	This product is suitable for investors who are seeking*	
DWS Income Advantage Fund (An open ended Debt Fund)	<ul style="list-style-type: none"> Regular income and capital appreciation over the medium term. Investment primarily in debt securities and a small allocation to equity and equity related securities. 	 <p data-bbox="1046 775 1477 819">Moderate — investors understand that their principal will be at moderate risk.</p>
DWS Short Maturity Fund (An open ended Debt Scheme)	<ul style="list-style-type: none"> Income over the medium term. Investment in short term debt and money market instruments. 	
DWS Low Duration Fund (An open ended Debt Scheme) (Formerly known as DWS Money Plus Fund)	<ul style="list-style-type: none"> Income over the short term. Investment in debt across credit spectrum and money market instruments. 	
DWS Cash Opportunities Fund (An open ended Debt Scheme)	<ul style="list-style-type: none"> Income over the short term Investment in debt and money market instruments. 	
DWS Gilt Fund (An open ended Gilt Scheme)	<ul style="list-style-type: none"> Income over the medium term. Investments only in Central/State securities of various maturities. 	
DWS Inflation Indexed Bond Fund (An open ended debt fund)	<ul style="list-style-type: none"> To generate income and capital appreciation indexed to inflation over the short to medium term Investment predominantly in inflation indexed bonds issued by Central Government, State Government and / or Corporate Issuers 	
DWS Medium Term Income Fund (An open ended debt scheme)	<ul style="list-style-type: none"> Income and Capital appreciation over the medium term Investment in Debt and Money Market Instruments with a portfolio weighted average maturity between 3-7 years 	
DWS Corporate Debt Opportunities Fund (An Open Ended Debt Scheme)	<ul style="list-style-type: none"> Income and capital appreciation over medium to long term Investment predominantly in corporate bonds of various maturities and across ratings 	
DWS Alpha Equity Fund (An Open Ended Equity Scheme)	<ul style="list-style-type: none"> Capital growth over the long term. Investment in Equity and equity related securities. 	 <p data-bbox="1046 1536 1477 1581">Moderately High — investors understand that their principal will be at moderately high risk.</p>
DWS Investment Opportunity Fund (An open ended dynamic allocation scheme)	<ul style="list-style-type: none"> Capital growth over the long term. Investment in Equity and equity related securities. 	
DWS Tax Saving Fund (An Open Ended Equity Linked Savings Scheme)	<ul style="list-style-type: none"> Capital growth over the long term. Investment in Equity and equity related securities. 	
DWS Equity Income Fund (An open ended Equity Scheme) (Formerly known as DWS Twin Advantage Fund)	<ul style="list-style-type: none"> Capital appreciation and Income distribution over the medium term Investment primarily in equity and equity related securities and a small allocation to debt securities 	 <p data-bbox="1046 1951 1477 1995">High — investors understand that their principal will be at high risk.</p>
DWS Global Agribusiness Offshore Fund (An open-ended Overseas Fund of Funds Scheme)	<ul style="list-style-type: none"> Capital growth over the long term. Investment in units of overseas mutual funds that invest in equity securities of companies in Agriculture and related businesses. 	
DWS Top Euroland Offshore Fund (An open-ended Overseas Fund of Funds Scheme)	<ul style="list-style-type: none"> Capital growth over the long term Investment in units of overseas mutual funds having diversified portfolio 	

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

KEY SCHEME FEATURES

Name of the Scheme		DWS Alpha Equity Fund (DAEF)			DWS Investment Opportunity Fund (DIOF)			
Date of Inception	Existing Distributor's Plan: January 21, 2003; Direct Plan: January 01, 2013				Existing Distributor's Plan: January 29, 2004; Direct Plan: January 01, 2013			
Type of the Scheme	An Open Ended Equity Scheme				An Open Ended Dynamic Allocation Scheme			
Investment Objective	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.			
Asset Allocation Pattern of the Scheme	Asset Class	Indicative Allocation (% of Total Asset)		Risk Profile**	Asset Class	Indicative Allocation (% of Total Asset)		Risk Profile**
		Minimum	Maximum			Minimum	Maximum	
	Equities & Equity related securities	80%	100%	Medium to High	Equities & Equity related securities	5%	100%	Medium to High
	Debt Securities* & Money Market Instruments (including cash and money at call)	0%	20%	Low to Medium	Debt Securities* & Money Market Instruments (including cash and money at call)	0%	95%	Low to Medium
	<p>* 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.</p> <p>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.</p> <p>** Risk profile refers to the price risk of the respective asset class. Please refer risk factors in Combined Scheme Information Document (CSID) for more details.</p>				<p>* Debt securities may include Securitised Debt upto 25% of the net assets of the Scheme.</p> <p>The Scheme will invest in derivatives only for the purpose of hedging and portfolio balancing as permitted under the regulations & guidelines and the exposure to derivatives shall be restricted to 50% of the net assets of the scheme.</p> <p>** Risk profile refers to the price risk of the respective asset class. Please refer risk factors in Combined Scheme Information Document (CSID) for more details.</p>			
Investment Strategy	The aim of the DAEF is to deliver above benchmark returns with due regard to capital conservation by providing long-term capital growth from an actively managed portfolio, mainly comprising companies registered in and/or listed on a regulated market of India. Income is not a primary consideration in the investment policies of the DAEF. The Scheme will invest across a range of market capitalisations with a preference for medium and large companies. Please refer to CSID for more details.				As mentioned in "Asset Allocation", the Scheme proposes to invest primarily in equities and for defensive consideration in a mix of equity and/or fixed income securities including money market instruments with the aim of generating capital appreciation over a long term. With this aim the Investment Manager will allocate the assets of the Scheme between equity and/or fixed income securities. The actual percentage of investment in equities and fixed income securities will be decided after considering the prevailing market conditions, the macro economic environment (including interest rates and inflation), the performance of the corporate sector, the equity markets and general liquidity and other considerations in the economy and markets. Please refer to CSID for more details.			
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 to the Asset Allocation Pattern for Scheme Specific Risk Factors.							
Plans and Options	Plans: Existing Distributor's Plan and Direct Plan Options: 'Dividend' (Payout & Reinvestment) and 'Growth'. Default Option: Growth Default between Payout and Re-investment Option: Re-investment For default plan between Direct Plan and Existing Distributor's Plan refer page no 36							
Minimum Application and Redemption Amount/ Number of Units	Purchase			Additional Purchase		Repurchase		
	Rs. 5000/- and in multiples of Re. 1/- thereafter.			Rs. 1000/- and in multiples of Re. 1/- thereafter				
Minimum Application Amount for SIP / STP / SWP	Minimum amount of Rs. 12000/- divided into 12 installments of Rs. 1000/- each for 12 months or 6 installments of Rs. 2000/- each for 6 months or 4 installments of Rs. 3000/- each for 3 months. For Daily SIP/STP:- Minimum investment per day is Rs. 300/- and the minimum period shall be 2 months.							
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points for Accepting transactions of Deutsche Mutual Fund.							
Benchmark Index	CNX Nifty			BSE 200 Index				
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.							
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.							
Name of Fund Manager	Akash Singhania							
Name of the Trustee Company	Deutsche Trustee Services (India) Private Limited							

Performance of the scheme (as on September 30, 2015)	Compounded Annualised Returns ^{^^}	Existing Distributor's Plan Returns % [^]	Direct Plan Returns % [^]	Benchmark Returns %	Compounded Annualised Returns ^{^^}	Existing Distributor's Plan Returns % [^]	Direct Plan Returns % [^]	Benchmark Returns %																																															
Last 1 Year		8.85	10.12	-0.20	Last 1 Year	7.71	9.13	3.08																																															
Last 3 Years		17.77	—	11.68	Last 3 Years	16.28	—	13.23																																															
Last 5 Years		7.54	—	5.68	Last 5 Years	5.59	—	5.78																																															
Since Inception		21.89	—	17.04	Since Inception	15.83	—	13.69																																															
		—	19.77	11.42		—	17.73	12.51																																															
<p>Yearwise Absolute Returns as on March 31, 2015</p> <p>Legend: Existing Distributor's Plan (Black), Direct Plan (Grey), Benchmark (Light Grey)</p> <table border="1"> <thead> <tr> <th>Year</th> <th>Existing Distributor's Plan</th> <th>Direct Plan</th> <th>Benchmark</th> </tr> </thead> <tbody> <tr> <td>2014-15</td> <td>41.42</td> <td>42.57</td> <td>26.81</td> </tr> <tr> <td>2013-14</td> <td>19.26</td> <td>20.10</td> <td>17.83</td> </tr> <tr> <td>2012-13</td> <td>9.78</td> <td>9.39</td> <td>—</td> </tr> <tr> <td>2011-12</td> <td>-11.18</td> <td>-9.23</td> <td>—</td> </tr> <tr> <td>2010-11</td> <td>6.10</td> <td>11.14</td> <td>—</td> </tr> </tbody> </table> <p>Inception Dates: Existing Distributor's Plan: January 21, 2003, Direct Plan: January 01, 2013</p>				Year	Existing Distributor's Plan	Direct Plan	Benchmark	2014-15	41.42	42.57	26.81	2013-14	19.26	20.10	17.83	2012-13	9.78	9.39	—	2011-12	-11.18	-9.23	—	2010-11	6.10	11.14	—	<p>Yearwise Absolute Returns as on March 31, 2015</p> <p>Legend: Existing Distributor's Plan (Black), Direct Plan (Grey), Benchmark (Light Grey)</p> <table border="1"> <thead> <tr> <th>Year</th> <th>Existing Distributor's Plan</th> <th>Direct Plan</th> <th>Benchmark</th> </tr> </thead> <tbody> <tr> <td>2014-15</td> <td>38.60</td> <td>39.94</td> <td>32.48</td> </tr> <tr> <td>2013-14</td> <td>18.27</td> <td>19.55</td> <td>16.71</td> </tr> <tr> <td>2012-13</td> <td>9.57</td> <td>8.26</td> <td>—</td> </tr> <tr> <td>2011-12</td> <td>-10.85</td> <td>-9.28</td> <td>—</td> </tr> <tr> <td>2010-11</td> <td>—</td> <td>—</td> <td>-0.81</td> </tr> </tbody> </table> <p>Inception Dates: Existing Distributor's Plan: January 29, 2004, Direct Plan: January 01, 2013</p>				Year	Existing Distributor's Plan	Direct Plan	Benchmark	2014-15	38.60	39.94	32.48	2013-14	18.27	19.55	16.71	2012-13	9.57	8.26	—	2011-12	-10.85	-9.28	—	2010-11	—	—	-0.81
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<p>[^] Returns are calculated on Growth Option NAV.</p> <p>^{^^} 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.</p> <p>Past performance may or may not be sustained in future & should not be used as a basis of comparison with other investments.</p>																																																							
Load Structure (also applicable to SIP/STP/SWP)	<p>Entry Load: Nil. Exit Load: 1% if the investor redeems within 1 year from the date of allotment of units.</p> <p>The above mentioned load structure shall be equally applicable to SIP, STP and SWP offered under the scheme.</p> <p>No exit load will be charged on:</p> <ul style="list-style-type: none"> • Switches between options of the same scheme • Units allotted on reinvestment of Dividends • No exit load will be charged for switches and STP from any scheme to the equity schemes of DMF (except DWS Arbitrage Fund). Further exit load as per prevailing structure will be charged for switches and STP from one debt scheme to another debt scheme. <p>SEBI vide its circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 has decided that there shall be no entry Load for all Mutual Fund Schemes. The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered Distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.</p>																																																						
Recurring Expenses	FY. 2014-15: Rs. 21,218,000 (Audited)				FY. 2014-15: Rs. 46,930,000 (Audited)																																																		
Frequency	<p>For SIP/STP: 1st, 7th, 15th, 21st and 28th of the month/quarter/week/day or on the next business day if the chosen date happens to be a holiday. For SWP: 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. For details please refer page no.34</p>																																																						
Switching	<p>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.</p>																																																						
Applicable NAV	For details, please refer Page No. 28																																																						
NAV Publication	For details, please refer Page No. 30																																																						
Investor Grievances	For details, please refer Page No. 30																																																						
Waiver of Load for Direct Applications	Not Applicable																																																						
Tax Treatment for Investors Unitholders	<p>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.</p>																																																						

KEY SCHEME FEATURES

Name of the Scheme	DWS Tax Saving Fund (DTSF) #	DWS Arbitrage Fund
Date of Inception	Existing Distributor's Plan: March 20, 2006; Direct Plan: January 01, 2013	Regular Plan: August 27, 2014; Direct Plan: August 27, 2014
Type of the Scheme	An Open Ended Equity Linked Savings Scheme	An Open Ended Equity Scheme
Investment Objective	To generate long term capital appreciation from a portfolio that is invested predominantly in equity and equity related instruments.	To generate income by investing in arbitrage opportunities that potentially exist between the cash and derivatives market as well as within the derivatives segment of the market. Investments may also be made in debt & money market instruments.

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

Asset Allocation Pattern of the Scheme	Asset Class		Indicative Allocation (% of Total Asset)		Risk Profile**	Asset Class		Indicative allocations (% of Total Assets)		Risk Profile**
			Minimum	Maximum				Minimum	Maximum	
	Equities & Equity related securities	80%	100%	High		Equity and Equity related instruments including Index and stock derivatives#	65%	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	Debt and Money Market instruments	0%	35%	Low to Medium			
<p>* 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.</p> <p>The Scheme will invest in derivatives only for the purpose of hedging and portfolio balancing as permitted under regulations & guidelines and the exposure to derivatives shall be restricted to 50% of the net assets of the scheme.</p> <p>** Risk profile refers to the price risk of the respective asset class. Please refer risk factors in Combined Scheme Information Document (CSID) for more details.</p>				<p>In the event of adequate arbitrage opportunities not being available in the equity and derivative markets, then 100% of the portfolio will be invested in short term debt and money market instruments.</p> <p>** Risk profile refers to the price risk of the respective asset class. Please refer to the risk factors in Combined Scheme Information Document (CSID) for more details.</p> <p># The scheme may also invest in derivatives instruments to the extent of 50% of the Net Assets as permitted vide SEBI Circular no. DNP/Dir 29/2005 dated September 14, 2005 and SEBI Circular No. DNP/Dir-30/2006 dated January 20, 2006, SEBI circular No. SEBI/DNP/Dir-31/2006 dated September 22, 2006 and SEBI Circular No. Cir/IMD/ DF/ 11/ 2010 dated August 18, 2010. The Scheme may use fixed income derivative instruments, subject to the guidelines as maybe issued by SEBI and RBI and for such purposes as maybe permitted from time to time, including for the purpose of hedging and portfolio balancing, based on the opportunities available.</p>						
Investment Strategy	<p>As mentioned in the "Asset Allocation", the fund management team will endeavour to meet the investment objective of the Scheme. The funds collected under the Scheme shall be invested in equities, cumulative convertible preference shares and fully convertible debentures and bonds of companies. Investment may be made in partly convertible debentures and bonds including those issued on a rights basis subject to the condition that, as far as possible, the non convertible portion of the debenture so acquired or subscribed shall be disinvested within a period of 12 months. Please refer to CSID for more details.</p>				<p>The fund would have an actively managed portfolio. A combination of the top down and bottom up approach will be used to invest in equity and equity related instruments. Investments will be pursued in selected sectors based on the investment team's analysis of business cycles, regulatory reforms, competitive advantage etc. Selective stock picking will be done from these sectors.</p> <p>The scheme will seek to achieve its investment objective primarily by employing various strategies which seek to exploit available arbitrage opportunities in markets.</p> <p>The equity and derivative markets have experienced enormous growth in India in the last few years. The market is not always efficient and mispricing between the derivative market and the underlying cash market occurs on many trading days. Arbitrage techniques attempt exploit various forms of imperfection in the underlying equity and derivatives market. However, when such opportunities are not available, the scheme may invest in short term debt securities or money market instruments.</p> <p>The arbitrage strategies the Fund may adopt could include:</p> <ol style="list-style-type: none"> 1. Index / Stock spot - Index / Stock Futures 2. Cash Futures Arbitrage Strategy 3. Corporate Action / Event Driven Strategies <p>Please refer to CSID for more details.</p>					
Risk Profile of the Scheme	<p>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 to the Asset Allocation Pattern for Scheme Specific Risk Factors</p>									
Plans and Option	<p>Plans: Existing Distributor's Plan and Direct Plan Options*: Dividend Payout and Growth Default Option: Growth For default plan between Direct Plan and Existing Distributor's Plan refer page no 36 * Dividend Reinvestment Sub Option under Existing Distributor's Plan and Direct Plan has been discontinued w.e.f. January 19, 2015.</p>				<p>Plans: Regular Plan and Direct Plan Options: Growth and Dividend (Regular, Monthly, Quarterly and Annual) Payout and Re-investment Default Option: Growth Default between Payout and Re-investment Option: Reinvestment Default Dividend Frequency: Regular For default plan between Direct Plan and Regular Plan refer page no 36</p>					
Minimum Application and Redemption Amount/ Number of Units	Purchase	Additional Purchase	Repurchase		Purchase	Redemption				
	Rs. 500/- and in multiples of Rs. 500/- thereafter.		Subject to Lock-in Period Rs. 500/- and in multiples of Rs. 500/- thereafter		Rs. 5000 and in multiples of Re. 1 thereafter.	Rs. 1000 or 100 units or account balance, whichever is lower.				
Minimum Application Amount for SIP / STP / SWP	<p>SIP: Minimum amount Rs. 12000/- divided into minimum installment of Rs. 500/- and in multiples of Rs. 500/-. STP: Minimum amount Rs. 6000 divided into 6 installments of Re. 1000 each or 4 installments of Rs. 1500 each. SWP: Not Applicable. For Daily SIP/STP:- Minimum investment per day is Rs. 300/- and the minimum period shall be 2 months.</p>				<p>Minimum amount of Rs. 12000/- divided into 12 installments of Rs. 1000/- each for 12 months or 6 installments of Rs. 2000/- each for 6 months or 4 installments of Rs. 3000/- each for 3 months. For Daily SIP/STP:- Minimum investment per day is Rs. 300/- and the minimum period shall be 2 months.</p>					
Despatch of Repurchase (Redemption) Request	<p>Within 10 working days of the receipt of the redemption request at the Official Points for Accepting transactions of Deutsche Mututal Fund.</p>									
Benchmark Index	BSE 200				CRISIL Liquid Fund Index					

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.																															
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.																															
Name of Fund Manager	Akash Singhania		Akash Singhania (For Equity Market) and Kumaresh Ramakrishnan (For Debt Market)																													
Name of the Trustee Company	Deutsche Trustee Services (India) Private Limited																															
Performance of the scheme (as on September 30, 2015)	Compounded Annualised Returns^{^^}	Existing Distributor's Plan Returns %[^]	Direct Plan Returns %[^]	Benchmark Returns %	Absolute Returns^{^^}	Regular Plan Returns %[^]	Direct Plan Returns %[^]	Benchmark Returns %																								
	Last 1 Year	8.80	10.12	3.08	Last 1 Year	8.05	8.60	8.56																								
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	Since Inception	8.37	—	9.83																												
		—	20.34	12.51																												
		<p>Yearwise Absolute Returns as on March 31, 2015</p> <table border="1"> <caption>Yearwise Absolute Returns as on March 31, 2015</caption> <thead> <tr> <th>Year</th> <th>Existing Distributor's Plan</th> <th>Direct Plan</th> <th>Benchmark</th> </tr> </thead> <tbody> <tr> <td>2014-15</td> <td>40.81</td> <td>41.70</td> <td>32.48</td> </tr> <tr> <td>2013-14</td> <td>20.72</td> <td>21.54</td> <td>17.21</td> </tr> <tr> <td>2012-13</td> <td>10.78</td> <td>7.49</td> <td>-</td> </tr> <tr> <td>2011-12</td> <td>-11.24</td> <td>-8.75</td> <td>-</td> </tr> <tr> <td>2010-11</td> <td>-0.36</td> <td>7.26</td> <td>-</td> </tr> </tbody> </table> <p>Inception Date: Existing Distributor's Plan: March 20, 2006; Direct Plan: January 01, 2013.</p>								Year	Existing Distributor's Plan	Direct Plan	Benchmark	2014-15	40.81	41.70	32.48	2013-14	20.72	21.54	17.21	2012-13	10.78	7.49	-	2011-12	-11.24	-8.75	-	2010-11	-0.36	7.26
Year	Existing Distributor's Plan	Direct Plan	Benchmark																													
2014-15	40.81	41.70	32.48																													
2013-14	20.72	21.54	17.21																													
2012-13	10.78	7.49	-																													
2011-12	-11.24	-8.75	-																													
2010-11	-0.36	7.26	-																													
	<p>[^] 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. Past performance may or may not be sustained in future & should not be used as a basis of comparison with other investments.</p>																															
Load Structure (also applicable to SIP/STP and SWP)	Entry Load: Nil; Exit Load: Nil;		Entry Load: Nil; Exit Load: 0.50% if redeemed / exited within 90 days of allotment and Nil, if redeemed / exited Subsequent to 90 days of allotment of units.																													
	<p>The above mentioned load structure shall be equally applicable to SIP, STP and SWP offered under the scheme.</p> <p>No exit load will be charged on:</p> <ul style="list-style-type: none"> • Switches between options of the same scheme • No exit load will be charged for switches and STP from any scheme to the equity schemes of DMF (except DWS Arbitrage Fund). Further exit load as per prevailing structure will be charged for switches and STP from one debt scheme to another debt scheme. <p>SEBI vide its circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 has decided that there shall be no entry Load for all Mutual Fund Schemes. The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered Distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.</p>		<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> <ul style="list-style-type: none"> • No Exit load shall be charged on reinvested units allotted under the Dividend - Reinvestment Option of the Scheme. • No exit load will be charged for switches between Options of the Scheme. • In case of SIP/STP/SWP/Switch, the exit load will be charged as per the prevailing structure for regular / lump sum investments in the Scheme. <p>SEBI vide its circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 has decided that there shall be no entry Load for all Mutual Fund Schemes. The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered Distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.</p>																													
Recurring Expenses	FY. 2014-15: Rs. 12,803,000 (Audited)		FY. 2014-15: Rs. 5,106,000 (Audited)																													
Frequency	For SIP/STP: 1st, 7th, 15th, 21st and 28th of the month/quarter/week/day or on the next business day if the chosen date happens to be a holiday. For SWP: 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. For details please refer page no. 34																															
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.																															
Applicable NAV	For details, please refer Page No. 28																															
NAV Publication	For details, please refer Page No. 30																															
Investor Grievances	For details, please refer Page No. 30																															
Waiver of Load for Direct Applications	Not Applicable																															
Tax Treatment for Investors 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.																															

KEY SCHEME FEATURES

Name of the Scheme	DWS Equity Income Fund (DEIF) (Formerly known as DWS Twin Advantage Fund) (The name of DWS Twin Advantage Fund has been changed to DWS Equity Income Fund w.e.f. January 12, 2015. This is consequent to change in fundamental attributes (including the Scheme name, the asset allocation and the benchmark index etc.))			
Date of Inception	Existing Distributor's Plan: January 29, 2004; Direct Plan: January 01, 2013			
Type of the Scheme	An Open Ended Equity Scheme			
Investment Objective	The investment objective of the scheme is to provide capital appreciation and income distribution to the investors by using equity and equity related instruments, arbitrage opportunities and investments in debt and money market instruments. However, there can be no assurance that the investment objective of the Scheme will be realized or that income will be generated and the scheme does not assure or guarantee any returns.			
Asset Allocation Pattern of the Scheme	Asset Class	Indicative Allocation (% of Total Asset)		Risk Profile***
		Minimum	Maximum	
	A. Equity and Equity related instruments	65%	90%	High
	A1. Of which Net Long Equity*	15%	30%	High
	A2. Of which Equity and Equity derivatives** (Only Arbitrage opportunities) [§]	35%	75%	High
	B. Debt Securities and Money Market Instruments (including investments in securitized debt)	10%	35%	Low to Medium
	<p>* In the scheme, unhedged equity exposure shall be limited to 30% of the portfolio value. Unhedged equity exposure means exposure to equity shares alone without a corresponding equity derivative exposure.</p> <p>** Equity exposure would be completely hedged with corresponding equity derivatives; the exposure to derivatives shown in the above asset allocation tables is exposure taken against the underlying equity investments and should not be considered for calculating the total asset allocation and / or investment restrictions on the issuer. The margin money requirement for the purposes of derivative exposure may be held in the form of Term Deposits.</p> <p>§ Includes investments in derivatives (gross exposure shall not exceed 50% of the asset allocation stipulated above for the relevant instrument category).</p> <p># The Scheme may invest in Treasury Bills, Repos & Collateralized Borrowing and Lending Obligations ("CBLO"). The Scheme shall not invest in debt foreign securities. Investment in securitised debt may be made to the extent of 20% of net assets of the Scheme. The Scheme shall not invest in foreign securitised debt.</p> <p>*** Risk profile refers to the price risk of the respective asset class. Please refer to the risk factors in Combined Scheme Information Document (CSID) for more details.</p> <p>In the absence of suitable arbitrage opportunities, the investment manager may choose to have a lower equity exposure. In such defensive circumstances the asset allocation will be as per the below table:</p>			
	Asset Class	Indicative Allocation (% of Total Asset)		Risk Profile***
		Minimum	Maximum	
	A. Equity and Equity related instruments	0%	65%	High
	A1. Of which Net Long Equity*	0%	20%	High
	A2. Of which Equity and Equity derivatives** (Only Arbitrage opportunities) [§]	0%	45%	High
	B. Debt Securities and Money Market Instruments (including investments in securitized debt) with a residual maturity of less than 12 months.	35%	100%	Low to Medium
	<p>* In the scheme, unhedged equity exposure shall be limited to 20% of the portfolio value. Unhedged equity exposure means exposure to equity shares alone without a corresponding equity derivative exposure.</p> <p>** Equity exposure would be completely hedged with corresponding equity derivatives.; the exposure to derivatives shown in the above asset allocation tables is exposure taken against the underlying equity investments and should not be considered for calculating the total asset allocation and / or investment restrictions on the issuer. The margin money requirement for the purposes of derivative exposure may be held in the form of Term Deposits.</p> <p>§ Includes investments in derivatives (gross exposure shall not exceed 50% of the asset allocation stipulated above for the relevant instrument category).</p> <p># The Scheme may invest in Treasury Bills, Repos & Collateralized Borrowing and Lending Obligations ("CBLO"). Investment in securitised debt may be made to the extent of 20% of net assets of the Scheme. The Scheme shall not invest in foreign securities including foreign securitized debt; ADR / GDR.</p> <p>*** Risk profile refers to the price risk of the respective asset class. Please refer to the risk factors in Combined Scheme Information Document (CSID) for more details.</p>			
Investment Strategy	<p>The scheme will seek to achieve its investment objective primarily by employing various strategies which seek to exploit available arbitrage opportunities in equity markets combined with investments in unhedged equity positions as well as debt and money market instruments.</p> <p>Arbitrage Strategies</p> <p>The arbitrage strategies that the Fund may adopt could be as under. The list is not exhaustive and the Fund could use similar strategies and any other strategies as available in the markets.</p> <p>The arbitrage strategies the Fund may adopt could include:</p> <ol style="list-style-type: none"> 1. Cash Futures Arbitrage Strategy 2. Corporate Action / Event Driven Strategies <p>Please refer CSID for more details.</p>			
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 to the Asset Allocation Pattern for Scheme Specific Risk Factors			

Plans and Option	Plans: Existing Distributor's Plan and Direct Plan Options: Dividend (Monthly, Quarterly and Annual) Payout/Reinvestment and Growth Default Option: Growth Default between Payout and Re-investment Option: Re-investment Default Dividend Frequency: Monthly For default plan between Direct Plan and Existing Distributor's Plan refer page no 36			
Minimum Application and Redemption Amount/ Number of Units	Purchase		Additional Purchase	Repurchase
	For Monthly and Quarterly Dividend: Rs. 25000 and in multiples of Re. 1 thereafter. For Annual Dividend and Growth: Rs. 5000 and in multiples of Re. 1 thereafter.		Rs. 1000 and in multiples of Re. 1 thereafter.	
Minimum Application Amount for SIP / STP / SWP	SIP/STP: Monthly/Quarterly Dividend: Initial investment of Rs. 25000/- and subsequent investment of Rs. 5000 each. Annual Dividend and Growth Option: Minimum amount Rs. 6000 divided into 6 installments of Rs. 1000 each or 12 installments of Rs. 500 each or 4 installments of Rs. 1500 each. For Daily SIP/STP:- Minimum investment per day is Rs. 300/- and the minimum period shall be 2 months. SWP: Minimum amount for SWP shall be the same as minimum redemption amount for scheme.			
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points for Accepting transactions of Deutsche Mutual Fund.			
Benchmark Index	75% of CRISIL Liquid Fund Index and 25% in CNX Nifty			
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.			
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.			
Name of Fund Manager	Akash Singhania for Equity Investments and Nitish Gupta for Fixed Income Investments			
Name of the Trustee Company	Deutsche Trustee Services (India) Private Limited			
Performance of the scheme (as on September 30, 2015)	Absolute Returns^{^^}	Existing Distributor's Plan Returns %[^]	Direct Plan Returns %[^]	Benchmark Returns %
	Since Inception	9.64	10.66	0.81
[^] 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. Past performance may or may not be sustained in future & should not be used as a basis of comparison with other investments. Inception Date: Existing Distributor's Plan: January 29, 2004; Direct Plan: January 01, 2013. Note: The name of DWS Twin Advantage Fund has been changed to DWS Equity Income Fund w.e.f. January 12, 2015. This is consequent to change in fundamental attributes (including the Scheme name, the asset allocation and the benchmark index etc.)				
Load Structure (also applicable to SIP/STP and SWP)	Entry Load: Nil; Exit Load: 1% if the investor redeems within 1 year from the date of allotment of units. The above mentioned load structure shall be equally applicable to SIP, STP and SWP offered under the scheme. No exit load will be charged on: <ul style="list-style-type: none"> • Switches between options of the same scheme • Units allotted on reinvestment of Dividends • No exit load will be charged for switches and STP from any scheme to the equity schemes of DMF (except DWS Arbitrage Fund). Further exit load as per prevailing structure will be charged for switches and STP from one debt scheme to another debt scheme. SEBI vide its circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 has decided that there shall be no entry Load for all Mutual Fund Schemes. The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered Distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.			
Recurring Expenses	FY. 2014-15: Rs. 2,723,928 (Audited)			
Frequency	For SIP/STP: 1st, 7th, 15th, 21st and 28th of the month/quarter/week/day or on the next business day if the chosen date happens to be a holiday. For SWP: 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. For details please refer page no. 34			
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.			
Applicable NAV	For details, please refer Page No. 28			
NAV Publication	For details, please refer Page No. 30			
Investor Grievances	For details, please refer Page No. 30			
Waiver of Load for Direct Applications	Not Applicable			
Tax Treatment for Investors 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.			

KEY SCHEME FEATURES

Name of the Scheme	DWS Top Euroland Offshore Fund (DTEOF)	DWS Global Agribusiness Offshore Fund (DGAOF)
Date of Inception	Existing Distributor's Plan: September 11, 2007; Direct Plan: January 01, 2013	Existing Distributor's Plan: May 14, 2010; Direct Plan: January 01, 2013
Type of the Scheme	An Open Ended Overseas Fund of Funds Scheme	
Investment Objective	To generate long-term capital growth from a diversified portfolio of units of overseas mutual funds.	To generate long-term capital growth by investing predominantly in units of overseas mutual funds, focusing on agriculture and/or would be direct and indirect beneficiaries of the anticipated growth in the agriculture and/or affiliated/allied sectors.

Asset Allocation Pattern of the Scheme	Asset Class	Indicative Allocation (% of Total Asset)		Risk Profile**	Asset Class	Indicative Allocation (% of Total Asset)		Risk Profile**
		Minimum	Maximum			Minimum	Maximum	
	Units/securities issued by overseas mutual funds or unit trusts [®]	95%	100%	Medium to High	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. Cashequivalents), Securitised Debt** and units of domestic money market mutual funds.	0%	5%	Low to Medium	Debt Instruments* including Government Securities, Corporate Debt, Money Market Instruments, (including cash and units of domestic money market mutual funds).	0%	20%	Low to Medium
	<p>* Risk profile refers to the price risk of the respective asset class. Please refer risk factors in Combined Scheme Information Document (CSID) for more details.</p> <p>** Investment in Securitised Debt would be up to a maximum of 70% of the non-equity allocation of the Scheme.</p> <p>[®] The Scheme shall initially invest predominantly in the units of Deutsche Invest I Euroland, domiciled in Luxembourg or similar mutual funds at the discretion of the Investment Manager.</p> <p>“Similar mutual funds” would refer to mutual funds with the investment objective, investment strategy and asset allocation being similar to Deutsche Invest I Euroland - the current underlying fund.</p>				<p>[®] The scheme shall initially invest predominantly in the units of Deutsche Invest I Global Agribusiness Fund, domiciled in Luxembourg and registered in Singapore or similar mutual funds at the discretion of the Investment Manager.</p> <p>* Investment in Securitised Debt would be up to a maximum of 70% of the debt allocation of the Scheme. The Scheme will not invest in foreign securitised debt.</p> <p>The scheme will not engage in scrip lending.</p> <p>The scheme will invest in derivatives only for the purpose of hedging and portfolio balancing, upto 50% of the net assets of the Scheme.</p> <p>** Risk profile refers to the price risk of the respective asset class. Please refer risk factors in Combined Scheme Information Document (CSID) for more details.</p>			
Investment Strategy	<p>The scheme will predominantly invest in the units of Deutsche Invest I Euroland (the Underlying Fund), and or similar mutual funds.</p> <p>“Similar mutual funds” would refer to mutual funds with the investment objective, investment strategy and asset allocation being similar to Deutsche Invest I Euroland - the current underlying fund.</p> <p>About Deutsche Invest I Euroland (the Underlying Fund)</p> <p>The objective of the investment policy of Deutsche Invest I Euroland is to achieve an above average return. At least 75% of the underlying fund’s assets are invested in equities of issuers having their headquarters in a member state of the European Economic and Monetary Union (EMU).</p> <p>A maximum of 25% of the underlying fund’s assets may be invested in equities of issuers that do not meet the above mentioned criteria. Up to 25% of the underlying fund’s assets may be invested in short-term deposits, money market instruments and bank balances.</p> <p>The underlying fund focuses on companies with a higher market capitalization. Additionally, the fund-manager aims to run a concentrated portfolio, e.g. 40 - 60 different stocks. Depending on the market situation it is possible to deviate from the mentioned diversification target.</p> <p>The following investment restrictions shall apply with regard to the investment restrictions currently applicable in individual distribution countries:</p> <ul style="list-style-type: none"> Derivatives that constitute short positions must have adequate coverage at all times and may be used exclusively for hedging purposes. Hedging is limited to 100% of the underlying instrument covering the derivative. Conversely, no more than 35% of the net value of assets may be invested in derivatives that constitute long positions and do not have corresponding coverage. <p>The fund has no exposure and is expected to have no exposure to companies registered in India.</p> <p>Please refer to CSID for more details.</p>				<p>The scheme will predominantly invest in the units of Deutsche Invest I Global Agribusiness (the Underlying Fund), and or similar mutual funds.</p> <p>The investment style of the underlying Fund is a combination of value & growth. The fund management will invest into all principal areas of global agribusiness and will take further opportunities by investing into promising companies along the entire food chain.</p> <p>About Deutsche Invest I Global Agribusiness (the underlying fund)</p> <p>At least 70% of the underlying fund’s assets are invested in shares, share certificates, convertible bonds, convertible debentures and warrant-linked bonds whose underlying warrants are for securities, participation and dividend-right certificates, and equity warrants of foreign and domestic issuers having their principal business activity in or profiting from the agricultural industry. The relevant companies operate within the multi-layered food value chain. This includes companies involved in the cultivation, harvesting, planning, production, processing, service and distribution of agricultural products (forestry and agriculture companies, tool and agricultural machine manufacturers, companies in the food industry such as wine, cattle and meat producers and processors, supermarkets and chemical companies).</p> <p>A maximum of 30% of the underlying fund’s total assets may be invested in shares, share certificates, convertible bonds, convertible debentures and warrant-linked bonds whose underlying warrants are for securities, participation and dividend-right certificates of foreign and domestic issuers that do not satisfy the requirements of the preceding paragraph.</p> <p>Please refer to CSID for more details.</p>			
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 to the Asset Allocation Pattern for Scheme Specific Risk Factors							
Plans and Option	<p>Plans: Existing Distributor’s Plan and Direct Plan Options: Dividend (Payout & Reinvestment) and Growth Default Option: Growth Default between Payout and Re-investment Option: Re-investment For default plan between Direct Plan and Existing Distributor’s Plan refer page no 36</p>							
Minimum Application and Redemption Amount/ Number of Units	Purchase			Additional Purchase			Repurchase	
	Rs. 5000/- and in multiples of Re. 1/- thereafter.			Rs. 1000/- and in multiples of Re. 1/- thereafter				

Minimum Application Amount for SIP / STP / SWP	Minimum amount of Rs. 12000/- divided into 12 installments of Rs. 1000/- each for 12 months or 6 installments of Rs. 2000/- each for 6 months or 4 installments of Rs. 3000/- each for 3 months. For Daily SIP/STP:- Minimum investment per day is Rs. 300/- and the minimum period shall be 2 months.								
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points for Accepting transactions of Deutsche Mututal Fund.								
Benchmark Index	Euro Stoxx 50				MSCI World Index				
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.								
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.								
Name of Fund Manager	Akash Singhanian (Indian Equity) and Kumaresh Ramakrishnan (Foreign Securities)								
Name of the Trustee Company	Deutsche Trustee Services (India) Private Limited								
Performance of the scheme (as on September 30, 2015)	Compounded Annualised Returns^{^^}	Existing Distributor's Plan Returns %[^]	Direct Plan Returns %[^]	Benchmark Returns %	Compounded Annualised Returns^{^^}	Existing Distributor's Plan Returns %[^]	Direct Plan Returns %[^]	Benchmark Returns %	
	Last 1 Year	0.08	0.74	-7.63	Last 1 Year	-14.21	-13.58	0.45	
	Since Inception	-5.26	-4.58	-4.97	Last 3 Years	0.36	—	16.61	
	Yearwise Absolute Returns as on March 31, 2015				Last 5 Years				
	Inception Date: Existing Distributor's Plan: September 11, 2007; Direct Plan: January 01, 2013. Note: w.e.f. 9th January 2014, DWS Global Thematic Offshore Fund, has become DWS Top Euroland Offshore Fund and the underlying fund has change to Deutsche Invest I Euroland from DWS Invest Global Thematic Fund. Consequently the benchmark has been changed from MSCI Worl Index to Euro Stoxx 50				Inception Date : Existing Distributor's Plan: May 14, 2010, Direct Plan: January 01, 2013				
	[^] 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. Past performance may or may not be sustained in future & should not be used as a basis of comparison with other investments.								
	Load Structure (also applicable to SIP/STP and SWP)	Entry Load: Nil; Exit Load: 1% if redeemed/switched out within 12 months of allotment. The above mentioned load structure shall be equally applicable to SIP, STP and SWP offered under the scheme. No exit load will be charged on: <ul style="list-style-type: none"> • Switches between options of the same scheme • Units allotted on reinvestment of Dividends • No exit load will be charged for switches and STP from any scheme to the equity schemes of DMF (except DWS Arbitrage Fund). Further exit load as per prevailing structure will be charged for switches and STP from one debt scheme to another debt scheme. SEBI vide its circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 has decided that there shall be no entry Load for all Mutual Fund Schemes. The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered Distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.							
	Recurring Expenses	FY. 2014-15: Rs. 15,061,000 (Audited)				FY. 2014-15: Rs. 14,752,000 (Audited)			
	Frequency	For SIP/STP: 1st, 7th, 15th, 21st and 28th of the month/quarter/week/day or on the next business day if the chosen date happens to be a holiday. For SWP: 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. For details please refer page no. 34							
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.								
Applicable NAV	For details, please refer Page No. 28								
NAV Publication	For details, please refer Page No. 30								
Investor Grievances	For details, please refer Page No. 30								
Waiver of Load for Direct Applications	Not Applicable								
Tax Treatment for Investors 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.								

KEY SCHEME FEATURES

Name of the Scheme		DWS Income Advantage Fund (DIAF)		DWS Gilt Fund (DGF)		
Date of Inception	Existing Distributor's Plan: November 2, 2007; Direct Plan: January 01, 2013			Existing Distributor's Plan: October 27, 2008; Direct Plan: January 01, 2013		
Type of the Scheme	An Open Ended Debt Fund			An Open Ended Gilt Scheme		
Investment 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.			To generate reasonable returns by investing in Central/ State Government securities of various maturities.		
Asset Allocation Pattern of the Scheme	Asset Class	Indicative Allocation (% of Total Asset)		Risk Profile**	Asset Class	
		Minimum	Maximum			Minimum
	Domestic Debt Instruments including Government Securities, Money Market Instruments and Securitised Debt*	90%	100%	Low to Medium	Government Securities and Money Market Instruments	0% 100%
	Equity & Equity related instruments	0%	10%	Medium to high		
<p>* 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.</p> <p>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.</p> <p>** Risk profile refers to the price risk of the respective asset class. Please refer risk factors in Combined Scheme Information Documents (CSID) for more details.</p>			<p>The scheme will not engage in scrip lending. The Scheme will not invest in foreign securities and securitized debt.</p> <p>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.</p> <p>** Risk Profile refers to the price risk of the respective asset class. Please refer risk factors in Combined Scheme Information Document (CSID) for more details.</p>			
Investment Strategy	<p>The Fund Management team endeavours to meet the investment objective of the Scheme whilst maintaining a balance between safety and return on investments. The Scheme shall predominantly invest in debt and money market securities; however depending on the views on the equity markets, the Fund Managers shall allocate the assets of the Scheme in equity / equity related instruments to enhance the overall return of the portfolio. The Fund shall primarily invest in a diversified portfolio of debt and money market securities from time to time. The Fund has an option to invest upto 10% in Equity / Equity related instruments. While the fixed income securities provide steady and consistent return, the equity component enhances the return of the total portfolio to offer a potentially higher return to the investors.</p> <p>Please refer to CSID for more details.</p>			<p>The Fund Management team endeavours to meet the investment objective whilst maintaining a balance between liquidity and profitability of the investments. The scheme shall invest in government securities which shall provide income and capital appreciation and be deemed to have no credit risk. The scheme would mainly invest in securities issued by the Government of India and the State Governments. The Scheme shall be actively managed and the Fund Management team shall formulate an active view of the interest rate movements by monitoring various parameters of the Indian economy, as well as developments in global markets. The Scheme(s) may try to leverage its international resource base to understand the global economic and interest rate environment.</p> <p>Please refer to CSID for more details.</p>		
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 to the Asset Allocation Pattern for Scheme Specific Risk Factors					
Plans and Option	<p>Plans: Existing Distributor's Plan and Direct Plan Options: Dividend (Payout & Reinvestment) and Growth Default Option: Growth Default between Payout and Re-investment Option: Re-investment For default plan between Direct Plan and Existing Distributor's Plan refer page no 36</p>					
Minimum Application and Redemption Amount/ Number of Units	Purchase		Additional Purchase		Repurchase	
	Rs. 5000/- and in multiples of Re. 1/- thereafter.		Rs. 1000/- and in multiples of Re. 1/- thereafter			
Minimum Application Amount for SIP / STP / SWP	Minimum amount of Rs. 12000/- divided into 12 installments of Rs. 1000/- each for 12 months or 6 installments of Rs. 2000/- each for 6 months or 4 installments of Rs. 3000/- each for 3 months. For Daily SIP:- Minimum investment per day is Rs. 300/- and the minimum period shall be 2 months.			Minimum amount of Rs. 12000/- divided into 12 installments of Rs. 1000/- each for 12 months or 6 installments of Rs. 2000/- each for 6 months or 4 installments of Rs. 3000/- each for 3 months.		
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points for Accepting transactions of Deutsche Mutual Fund.					
Benchmark Index	CRISIL MIP Blended Fund Index			I-Sec Sovereign Bond Index		
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.					
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.					
Name of Fund Manager	Fixed Investments: Fund Manager: Nitish Gupta, Equity Investments: Fund Manager: Akash Singhania, Co Fund Manager: Kumaresh Ramakrishnan			Kumaresh Ramakrishnan		
Name of the Trustee Company	Deutsche Trustee Services (India) Private Limited					

Performance of the scheme (as on September 30, 2015)	Compounded Annualised Returns ^{^^}	Existing Distributor's Plan Returns % [^]	Direct Plan Returns % [^]	Benchmark Returns %	Compounded Annualised Returns ^{^^}	Existing Distributor's Plan Returns % [^]	Direct Plan Returns % [^]	Benchmark Returns %																																																
Last 1 Year		4.86	5.81	10.72	Last 1 Year	13.22	13.48	13.30																																																
Last 3 Years		6.53	—	9.66	Last 3 Years	8.93	—	9.72																																																
Last 5 Years		6.57	—	8.25	Last 5 Years	8.00	—	9.10																																																
Since Inception		7.20	—	7.46	Since Inception	6.94	—	8.66																																																
		—	7.52	9.67		—	9.04	9.57																																																
<p>Yearwise Absolute Returns as on March 31, 2015</p> <table border="1"> <caption>Yearwise Absolute Returns as on March 31, 2015 (Left Chart)</caption> <thead> <tr> <th>Year</th> <th>Existing Distributor's Plan</th> <th>Direct Plan</th> <th>Benchmark</th> </tr> </thead> <tbody> <tr> <td>2014-15</td> <td>9.85</td> <td>10.82</td> <td>16.54</td> </tr> <tr> <td>2013-14</td> <td>6.66</td> <td>7.74</td> <td>6.44</td> </tr> <tr> <td>2012-13</td> <td>5.88</td> <td>9.43</td> <td></td> </tr> <tr> <td>2011-12</td> <td>7.56</td> <td>5.24</td> <td></td> </tr> <tr> <td>2010-11</td> <td>5.29</td> <td>6.17</td> <td></td> </tr> </tbody> </table> <p>Inception Date: Existing Distributor's Plan: November 2, 2007; Direct Plan: January 01, 2013</p>				Year	Existing Distributor's Plan	Direct Plan	Benchmark	2014-15	9.85	10.82	16.54	2013-14	6.66	7.74	6.44	2012-13	5.88	9.43		2011-12	7.56	5.24		2010-11	5.29	6.17		<p>Yearwise Absolute Returns as on March 31, 2015</p> <table border="1"> <caption>Yearwise Absolute Returns as on March 31, 2015 (Right Chart)</caption> <thead> <tr> <th>Year</th> <th>Existing Distributor's Plan</th> <th>Direct Plan</th> <th>Benchmark</th> </tr> </thead> <tbody> <tr> <td>2014-15</td> <td>15.79</td> <td>16.06</td> <td>15.72</td> </tr> <tr> <td>2013-14</td> <td>1.45</td> <td>1.77</td> <td>3.91</td> </tr> <tr> <td>2012-13</td> <td>10.79</td> <td>11.84</td> <td></td> </tr> <tr> <td>2011-12</td> <td>4.88</td> <td>6.79</td> <td></td> </tr> <tr> <td>2010-11</td> <td>6.77</td> <td>6.41</td> <td></td> </tr> </tbody> </table> <p>Inception Date: Existing Distributor's Plan: October 27, 2008; Direct Plan: January 01, 2013</p>					Year	Existing Distributor's Plan	Direct Plan	Benchmark	2014-15	15.79	16.06	15.72	2013-14	1.45	1.77	3.91	2012-13	10.79	11.84		2011-12	4.88	6.79		2010-11	6.77	6.41	
Year	Existing Distributor's Plan	Direct Plan	Benchmark																																																					
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Load Structure (also applicable to SIP/STP and SWP)	Entry Load: Nil; Exit Load: 1.5% if redeemed/switched out within 12 months of allotment.				Entry Load: Nil; Exit Load: Nil.																																																			
	<p>The above mentioned load structure shall be equally applicable to SIP, STP and SWP offered under the scheme.</p> <p>No exit load will be charged on:</p> <ul style="list-style-type: none"> Switches between options of the same scheme Units allotted on reinvestment of Dividends No exit load will be charged for switches and STP from any scheme to the equity schemes of DMF (except DWS Arbitrage Fund). Further exit load as per prevailing structure will be charged for switches and STP from one debt scheme to another debt scheme. <p>SEBI vide its circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 has decided that there shall be no entry Load for all Mutual Fund Schemes. The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered Distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.</p>																																																							
Recurring Expenses	FY. 2014-15: Rs. 11,491,000 (Audited)				F.Y. 2014-15: Rs. 75,009,568 (Audited)																																																			
Frequency	For SIP: 1st, 7th, 15th, 21st and 28th of the month/quarter/week/day or on the next business day if the chosen date happens to be a holiday. For STP: 1st, 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. For SWP: 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. For details please refer page no. 34				For SIP/STP: 1st, 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. For SWP: 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. For details please refer page no. 34																																																			
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.																																																							
Applicable NAV	For details, please refer Page No. 28																																																							
NAV Publication	For details, please refer Page No. 30																																																							
Investor Grievances	For details, please refer Page No. 30																																																							
Waiver of Load for Direct Applications	Not Applicable																																																							
Tax Treatment for Investors 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.																																																							

KEY SCHEME FEATURES

Name of the Scheme	DWS Premier Bond Fund (DPBF)	DWS Short Maturity Fund (DSMF)
Date of Inception	Existing Distributor's Plan: January 21, 2003; Direct Plan: January 01, 2013	Existing Distributor's Plan: January 21, 2003; Direct Plan: January 01, 2013
Type of the Scheme	An Open Ended Debt Scheme	
Investment Objective	To provide regular income by investing in debt securities including bonds and money market instruments.	To generate steady returns with low volatility by investing in short-medium term debt and money market securities.

Asset Allocation Pattern of the Scheme	Asset Class	Indicative Allocation (% of Total Asset)		Risk Profile**	Asset Class	Indicative Allocation (% of Total Asset)		Risk Profile**
		Minimum	Maximum			Minimum	Maximum	
	Debt* Instruments including Government Securities and Corporate Debt	60%	100%	Medium	Debt* and Money Market Instruments with average maturity upto eighteen months #	65%	100%	Low to Medium
	Money Market Instruments	0%	40%	Low	Debt and Money Market Instruments with average maturity greater than eighteen months	0%	35%	Medium
	<p>* Debt securities may include Securitized Debt up to 50% of the net assets. The Scheme may invest in foreign debt securities upto 25% of the corpus of the Scheme.</p> <p>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.</p> <p>** Risk profile refers to the price risk of the respective asset class. Please refer risk factors in Combined Scheme Information Document (CSID) for more details.</p>				<p>* Debt securities may include Securitized 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.</p> <p># 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).</p> <p>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.</p> <p>** Risk profile refers to the price risk of the respective asset class. Please refer risk factors for more details.</p>			
Investment Strategy	<p>The Fund Management team endeavours to meet the investment objective whilst maintaining a balance between safety, liquidity and the profitability aspect of various investments. The Scheme shall be actively managed and the Fund Management team shall formulate active view of the interest rate movement by monitoring various parameters of the Indian economy, as well as developments in global markets. The Scheme may try to leverage its international resource base to understand the global economic and interest rate environment.</p> <p>Please refer to CSID for more details.</p>				<p>The Fund Management team endeavours to meet the investment objective whilst maintaining a balance between safety, liquidity and return on investments. Since the investment horizon for the scheme(s) is short, the Scheme(s) would focus on short to medium-term securities. The Scheme(s) shall be actively managed and the Fund Management team may endeavor to generate superior returns whilst moderating credit and interest rate risk. The Fund Manager shall formulate a view of the interest rate movement based on various parameters of the Indian economy, as well as developments in global markets. The Investment Manager may try to leverage its international resource base to understand the global economic and interest rate environment.</p>			
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 to the Asset Allocation Pattern for Scheme Specific Risk Factors							
Plans and Options	<p>Plans: Existing Distributor's Plan and Direct Plan Options: Dividend (Monthly, Quarterly & Annual) Payout/ Reinvestment and Growth Default Option: Growth Default between Payout and Re-investment Option: Re-investment Default Dividend Frequency: Monthly For default plan between Direct Plan and Existing Distributor's Plan refer page no 36</p>				<p>Plans: Existing Distributor's Plan and Direct Plan Option: Dividend (Monthly, Weekly, Quarterly and Annual) Payout/ Reinvestment and Growth Default Option: Growth Default between Payout and Re-investment Option: Re-investment Default Dividend Frequency: Weekly For default plan between Direct Plan and Existing Distributor's Plan refer page no 36</p>			
Minimum Application and Redemption Amount/ Number of Units	Purchase				Additional Purchase		Repurchase	
	Rs. 5000/- and in multiples of Re. 1/- thereafter.				Rs. 1000/- and in multiples of Re. 1/- thereafter			
Minimum Application Amount for SIP/STP/SWP	Minimum amount of Rs. 12000/- divided into 12 installments of Rs. 1000/- each for 12 months or 6 installments of Rs. 2000/- each for 6 months or 4 installments of Rs. 3000/- each for 3 months. For Daily SIP:- Minimum investment per day is Rs. 300/- and the minimum period shall be 2 months.							
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points for Accepting transactions of Deutsche Mutual Fund.							
Benchmark Index	CRISIL Composite Bond Fund Index				CRISIL Short Term Bond Fund Index			
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.							
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.							
Name of Fund Manager	Kumaresh Ramakrishnan.				Fund Manager: Nitish Gupta, Co Fund Manager: Kumaresh Ramakrishnan.			
Name of the Trustee Company	Deutsche Trustee Services (India) Private Limited							
Performance of the scheme (as on September 30, 2015)	Compounded Annualised Returns^A	Existing Distributor's Plan Returns %^A	Direct Plan Returns %^A	Benchmark Returns %	Compounded Annualised Returns^A	Existing Distributor's Plan Returns %^A	Direct Plan Returns %^A	Benchmark Returns %
	Last 1 Year	8.70	9.68	12.56	Last 1 Year	9.83	10.75	9.90
	Last 3 Years	7.63	—	9.13	Last 3 Years	9.25	—	9.24
	Last 5 Years	7.77	—	8.49	Last 5 Years	8.99	—	8.74
	Since Inception	6.91	—	6.38	Since Inception	7.88	—	7.02
		—	8.62	9.18		—	10.18	9.35

Yearwise Absolute Returns as on March 31, 2015		Yearwise Absolute Returns as on March 31, 2015	
Inception Date: Existing Distributor's Plan: January 21, 2003; Direct Plan: January 01, 2013		Inception Date: Existing Distributor's Plan: January 21, 2003; Direct Plan: January 01, 2013	
^ 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. Past performance may or may not be sustained in future & should not be used as a basis of comparison with other investments.			
Load Structure (also applicable to SIP/STP and SWP)	Entry Load: Nil; Exit Load: 1% if the investor redeemed / switched out within 6 months from the allotment of units and Nil if redeemed / switched out subsequent to 6 months of allotment of units.	Entry Load: Nil; Exit Load: 0.75% if redeemed/switched out within 6 months of allotment.	
	The above mentioned load structure shall be equally applicable to SIP, STP and SWP offered under the scheme. No exit load will be charged on: <ul style="list-style-type: none"> • Switches between options of the same scheme • Units allotted on reinvestment of Dividends • No exit load will be charged for switches and STP from any scheme to the equity schemes of DMF (except DWS Arbitrage Fund). Further exit load as per prevailing structure will be charged for switches and STP from one debt scheme to another debt scheme. SEBI vide its circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 has decided that there shall be no entry Load for all Mutual Fund Schemes. The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered Distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.		
Recurring Expenses	FY. 2014-15: Rs. 95,186,439 (Audited)	FY. 2014-15: Rs. 217,340,608 (Audited)	
Frequency	For SIP: 1st, 7th, 15th, 21st and 28th of the month/quarter/week/day or on the next business day if the chosen date happens to be a holiday. For STP: 1st, 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. For SWP: 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. For details please refer page no. 34		
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.		
Applicable NAV	For details, please refer Page No. 28		
NAV Publication	For details, please refer Page No. 30		
Investor Grievances	For details, please refer Page No. 30		
Waiver of Load for Direct Applications	Not Applicable		
Tax Treatment for Investors 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.		

KEY SCHEME FEATURES

Name of the Scheme		DWS Insta Cash Plus Fund (DICPF)		DWS Treasury Fund (DTF) - Cash Plan	
Date of Inception		Existing Distributor's Plan: September 5, 2007; Direct Plan: January 01, 2013		Existing Distributor's Plan: October 9, 2009; Direct Plan: January 01, 2013	
Type of the Scheme		An open ended Liquid Income Scheme		An Open Ended Liquid Plan	
Investment Objective		To generate steady returns along with high liquidity by investing in a portfolio of short-term, high quality money market and debt instruments.		To provide liquidity and generate stable returns to the Investors by investing in a high quality portfolio comprising a mix of short term debt and money market instruments.	
Asset Allocation Pattern of the Scheme	Asset Class	Indicative Allocation (% of Total Asset)		Instruments	Risk Profile**
		Minimum	Maximum		
	Debt* and Money Market Instruments	0%	100%	Debt securities and Money Market Instruments with maturity up to 91 days	Low to Medium
		* Debt securities may include Securitised Debt up to 50% of the net assets.		The plan will not take any exposure to securitized debt.	
		** Risk profile refers to the price risk of the respective asset class. Please refer risk factors in Combined Scheme Information Document (CSID) for more details.		The plan will not engage in scrip lending and in foreign securities.	
		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:		Further the aggregate share of investment in Certificates of deposits (CDs), Cash including CBLO/Reverse Repo/T Bills, Sovereign securities - G Secs will be maintained equal to or higher than 50%.	
		(a) With effect from May 01, 2009, DICPF shall make investment in /purchase debt and money market securities with maturity of upto 91 days only.		In the event of this share falling below 50%, the same shall be re-balanced within 30 days.	
				In case of securities with put and call options (daily or otherwise), the residual maturity of the securities shall not be greater than 91 days.	

	<p>(b) Such inter scheme transfer of securities held in other schemes having maturity of upto 91 days only shall be permitted in DICPF.</p> <p>Further the term 'Maturity' shall mean:</p> <p>a. In case of securities where the principal is to be repaid in a single payout, the maturity of the securities shall mean residual maturity. In case the principal is to be repaid in more than one payout, then the maturity of the securities shall be calculated on the basis of weighted average maturity of security.</p> <p>b. In case of securities with put and call options (daily or otherwise), the residual maturity of the securities shall not be greater than 182 days with effect from February 01, 2009 and 91 days with effect from May 01, 2009.</p> <p>c. In case the maturity of the security falls on a non-business day, then the settlement of securities will take place on the next business day.</p> <p>If the Scheme decides to invest in securitised debt, it is the intention of the Investment Manager that such investments will not, normally exceed 50% of the corpus of the plan and if the Scheme decides to invest in foreign debt securities, it is the intention of the Investment Manager that such investments will not, normally exceed 25% of the assets of the Scheme.</p>			<p>In case the maturity of the security falls on a non-business day, then the settlement of securities will take place on the next business day.</p> <p>** Risk profile refers to the price risk of the respective asset class. Please refer risk factors in Combined Scheme Information Document (CSID) for more details.</p>		
Investment Strategy	<p>The Fund Management team endeavours to meet the investment objective whilst maintaining a balance between safety, liquidity and return on investments. As the primary objective of the scheme is to provide high liquidity along with low volatility the Fund Manager shall invest a significant portion of assets in short-term/floating rate securities, which carry low market risk. The Fund Management team shall formulate an active view of the interest rate movement by monitoring various parameters of the Indian economy, as well as developments in global markets.</p> <p>Please refer to CSID for more details.</p>			<p>The Fund Management team endeavors to meet the investment objective whilst maintaining a balance between safety, liquidity and generating stable returns. In line with the stated objective, the fund proposes to focus on high quality short term debt and money market securities. The investible securities shall primarily carry the highest short term rating (P1+ or similar); and likewise: AA or higher for a longer term securities. The asset allocation (minimum 50% in CDs & and other liquid assets) is in line with the twin objectives of offering high liquidity and relatively higher safety to the investors of this scheme. By capping the investment tenor at 91 days the scheme proposes to minimise the interest rate risk which in turn will limit the return volatility and generate stable returns. The Scheme may also invest in short term deposits of scheduled commercial banks / BRDS in accordance with SEBI circulars issued from time to time. The Scheme will be actively managed.</p> <p>Please refer to CSID for more details.</p>		
Risk Profile of the Scheme	<p>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 to the Asset Allocation Pattern for Scheme Specific Risk Factors</p>					
Plans and Option	<p>Plans: Existing Distributor's Plan and Direct Plan Options: Dividend (Daily Reinvestment, Weekly, Monthly, Quarterly & Annual) Payout/Reinvestment and Growth Default Option: Growth Default between Payout and Re-investment Option: Re-investment Default Dividend Frequency: Daily For default plan between Direct Plan and Existing Distributor's Plan refer page no 36</p>			<p>Plans: Existing Distributor's Plan and Direct Plan Options: Dividend (Daily Reinvestment only, Weekly, Monthly, Quarterly and Annual) Payout/Reinvestment and Growth Default Option: Growth Default between Payout and Re-investment Option: Re-investment Default Dividend Frequency: Weekly For default plan between Direct Plan and Existing Distributor's Plan refer page no 36</p>		
Minimum Application and Redemption Amount/ Number of Units	Purchase	Additional Purchase	Repurchase	Purchase	Additional Purchase	Repurchase
	Rs. 5000/- and in multiples of Re. 1/- thereafter.	Rs. 1000/- and in multiples of Re. 1/- thereafter.	Rs. 1000/- or 100 units or account balance, whichever is lower	Rs. 5000/- and in multiples of Re. 1/- thereafter.	Rs. 1000/- and in multiples of Re. 1/- thereafter.	
Minimum Application Amount for SIP/STP/SWP	<p>SIP: Not available. STP & SWP: Minimum amount of Rs. 12000/- divided into 12 installments of Rs. 1000/- each for 12 months or 6 installments of Rs. 2000/- each for 6 months or 4 installments of Rs. 3000/- each for 3 months.</p>			<p>Minimum amount of Rs. 12000/- divided into 12 installments of Rs. 1000/- each for 12 months or 6 installments of Rs. 2000/- each for 6 months or 4 installments of Rs. 3000/- each for 3 months.</p>		
Despatch of Repurchase (Redemption) Request	<p>Within 10 working days of the receipt of the redemption request at the Official Points for Accepting transactions of Deutsche Mututal Fund.</p>					
Benchmark Index	<p>CRISIL Liquid Fund Index</p>					
Dividend Option	<p>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.</p>					
Growth Option	<p>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.</p>					
Name of Fund Manager	<p>Fund Manager: Kumaresh Ramakrishnan, Co Fund Manager: Rakesh Suri</p>			<p>Fund Manager: Rakesh Suri, Co Fund Manager: Kumaresh Ramakrishnan</p>		
Name of the Trustee Company	<p>Deutsche Trustee Services (India) Private Limited</p>					

Performance of the scheme (as on September 30, 2015)	Compounded Annualised Returns ^{^^}	Existing Distributor's Plan Returns % [^]	Direct Plan Returns % [^]	Benchmark Returns %	Compounded Annualised Returns ^{^^}	Existing Distributor's Plan Returns % [^]	Direct Plan Returns % [^]	Benchmark Returns %																																															
	Last 1 Year	8.64	8.69	8.56	Last 1 Year	8.51	8.76	8.56																																															
	Last 3 Years	8.92	—	8.86	Last 3 Years	8.77	—	8.86																																															
	Last 5 Years	9.01	—	8.60	Last 5 Years	8.30	—	8.60																																															
	Since Inception	8.19	—	7.66	Since Inception	7.74	—	7.85																																															
	—	9.02	8.95		—	8.98	8.95																																																
<p>Yearwise Absolute Returns as on March 31, 2015</p> <table border="1"> <caption>Yearwise Absolute Returns as on March 31, 2015 (Left Chart)</caption> <thead> <tr> <th>Year</th> <th>Existing Distributor's Plan</th> <th>Direct Plan</th> <th>Benchmark</th> </tr> </thead> <tbody> <tr> <td>2014-15</td> <td>9.05</td> <td>9.12</td> <td>9.06</td> </tr> <tr> <td>2013-14</td> <td>9.20</td> <td>9.40</td> <td>9.46</td> </tr> <tr> <td>2012-13</td> <td>9.35</td> <td>8.23</td> <td>8.23</td> </tr> <tr> <td>2011-12</td> <td>9.44</td> <td>8.44</td> <td>8.44</td> </tr> <tr> <td>2010-11</td> <td>6.64</td> <td>6.21</td> <td>6.21</td> </tr> </tbody> </table> <p>Inception Date: Existing Distributor's Plan: September 5, 2007; Direct Plan: January 01, 2013</p>				Year	Existing Distributor's Plan	Direct Plan	Benchmark	2014-15	9.05	9.12	9.06	2013-14	9.20	9.40	9.46	2012-13	9.35	8.23	8.23	2011-12	9.44	8.44	8.44	2010-11	6.64	6.21	6.21	<p>Yearwise Absolute Returns as on March 31, 2015</p> <table border="1"> <caption>Yearwise Absolute Returns as on March 31, 2015 (Right Chart)</caption> <thead> <tr> <th>Year</th> <th>Existing Distributor's Plan</th> <th>Direct Plan</th> <th>Benchmark</th> </tr> </thead> <tbody> <tr> <td>2014-15</td> <td>8.94</td> <td>9.17</td> <td>9.06</td> </tr> <tr> <td>2013-14</td> <td>8.91</td> <td>9.19</td> <td>9.46</td> </tr> <tr> <td>2012-13</td> <td>8.31</td> <td>8.23</td> <td>8.23</td> </tr> <tr> <td>2011-12</td> <td>7.62</td> <td>8.44</td> <td>8.44</td> </tr> <tr> <td>2010-11</td> <td>6.24</td> <td>6.21</td> <td>6.21</td> </tr> </tbody> </table> <p>Inception Date: Existing Distributor's Plan: October 09, 2009; Direct Plan: January 01, 2013</p>				Year	Existing Distributor's Plan	Direct Plan	Benchmark	2014-15	8.94	9.17	9.06	2013-14	8.91	9.19	9.46	2012-13	8.31	8.23	8.23	2011-12	7.62	8.44	8.44	2010-11	6.24	6.21	6.21
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Load Structure (also applicable to SIP/STP and SWP)	Entry Load: Nil; Exit Load: Nil;																																																						
	<p>The above mentioned load structure shall be equally applicable to SIP, STP and SWP offered under the scheme.</p> <p>No exit load will be charged on:</p> <ul style="list-style-type: none"> • Switches between options of the same scheme • Units allotted on reinvestment of Dividends • No exit load will be charged for switches and STP from any scheme to the equity schemes of DMF (except DWS Arbitrage Fund). Further exit load as per prevailing structure will be charged for switches and STP from one debt scheme to another debt scheme. <p>SEBI vide its circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 has decided that there shall be no entry Load for all Mutual Fund Schemes. The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered Distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.</p>																																																						
Recurring Expenses	F.Y. 2014-15: Rs. 130,278,539 (Audited)				F.Y. 2014-15: Rs. 25,217,000 (Audited)																																																		
Frequency	For STP: 1st, 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. For SWP: 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. For details please refer page no. 34				For SIP/STP: 1st, 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. For SWP: 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. For details please refer page no. 34																																																		
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Waiver of Load for Direct Applications	Not Applicable																																																						
Tax Treatment for Investors 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.																																																						

KEY SCHEME FEATURES

Name of the Scheme	DWS Treasury Fund (DTF) - Investment Plan				DWS Ultra Short-Term Fund (DUSTF)			
Date of Inception	Existing Distributor's Plan: October 9, 2009; Direct Plan: January 01, 2013				Existing Distributor's Plan: November 18, 2008; Direct Plan: January 01, 2013			
Type of the Scheme	An Open Ended Debt Plan				An Open Ended Debt Scheme			
Investment Objective	To provide liquidity and generate stable returns by investing in a mix of short term debt and money market instruments.				To provide liquidity and generate stable returns by investing in a mix of short term debt and money market instruments.			
Asset Allocation Pattern of the Scheme	Asset Class	Indicative Allocation (% of Total Asset)		Risk Profile**	Asset Class	Indicative Allocation (% of Total Asset)		Risk Profile**
		Minimum	Maximum			Minimum	Maximum	
	*Debt securities and Money Market instruments with duration not greater than 1 year	85%	100%	Low	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%	15%	Low to Medium	Debt Securities with duration greater than 1 year	0%	30%	Low to Medium	
* The Scheme may invest up to 30% of the net assets of the Scheme in securitized instruments.				The Scheme may invest up to 100% of assets in securitized instruments. The Scheme will not engage in scrip lending.				

	<p>The Scheme may invest up to 50% of net assets in derivatives only for the purpose of hedging and portfolio balancing.</p> <p>The Scheme will not engage in scrip lending. The Scheme will not invest in foreign securities. The scheme may hold cash from time to time.</p> <p>** Risk profile refers to the price risk of the respective asset class. Please refer risk factors in Combined Scheme Information Document (CSID) for more details.</p>				<p>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.</p> <p>** Risk profile refers to the price risk of the respective asset class. Please refer risk factors in Combined Scheme Information Document (CSID) for more details.</p>			
Investment Strategy	<p>The Fund Management team endeavors to meet the investment objective whilst maintaining a balance between safety, liquidity and the profitability of the portfolio. The Fund proposes to focus on high credit quality in the fixed income market. Generally the portfolio shall be invested only in securities issued by entities rated at least AAFP1 or equivalent. The aim of the investment strategy is to generate stable returns both in the short term and long term with a low risk, particularly minimal interest rate risk strategy. The Scheme shall be actively managed. The Scheme may invest in short term deposits of scheduled commercial banks in accordance with SEBI circulars issued from time to time. The Scheme may also enter into repurchase and reverse repurchase obligations in all securities held by it as per the guidelines and regulations applicable to such transactions. Please refer to CSID for more details.</p>				<p>The Fund Management team endeavours to meet the investment objective whilst maintaining a balance between safety, liquidity and the profitability aspect of various investments. The aim of the investment strategy is to generate stable returns both in the short term and long term with a low risk, particularly minimal interest rate risk strategy. The Scheme shall be actively managed and the Fund Management team shall formulate an active view of the interest rate movement by monitoring various parameters of the Indian economy, as well as developments in global markets. The Scheme may invest in short term deposits of scheduled commercial banks and in accordance with SEBI circulars issued from time to time. The Scheme may also enter into repurchase and reverse repurchase obligations in all securities held by it as per the guidelines and regulations applicable to such transactions. Please refer to CSID for more details.</p>			
Risk Profile of the Scheme	<p>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 to the Asset Allocation Pattern for Scheme Specific Risk Factors</p>							
Plans and Option	<p>Plans: Existing Distributor's Plan and Direct Plan Options: Dividend (Daily Reinvestment only, Weekly, Monthly, Quarterly and Annual) Payout/Reinvestment and Growth Default Option: Growth Default between Payout and Re-investment Option: Re-investment Default Dividend Frequency: Weekly For default plan between Direct Plan and Existing Distributor's Plan refer page no 36</p>				<p>Plans: Existing Distributor's Plan and Direct Plan Options: Daily Dividend Reinvestment, Weekly, Monthly, Quarterly and Annual Dividend Payout/Reinvestment and Growth Default Option: Growth Default between Payout and Re-investment Option: Re-investment Default Dividend Frequency: Daily For default plan between Direct Plan and Existing Distributor's Plan refer page no 36</p>			
Minimum Application and Redemption Amount/ Number of Units	Purchase		Additional Purchase		Repurchase			
	Rs. 5000/- and in multiples of Re. 1/- thereafter.		Rs. 1000/- and in multiples of Re. 1/- thereafter.					
Minimum Application Amount for SIP / STP / SWP	<p>Minimum amount of Rs. 12000/- divided into 12 installments of Rs. 1000/- each for 12 months or 6 installments of Rs. 2000/- each for 6 months or 4 installments of Rs. 3000/- each for 3 months.</p>				<p>SIP: Not Available; STP & SWP: Minimum amount of Rs. 12000/- divided into 12 installments of Rs. 1000/- each for 12 months or 6 installments of Rs. 2000/- each for 6 months or 4 installments of Rs. 3000/- each for 3 months.</p>			
Despatch of Repurchase (Redemption) Request	<p>Within 10 working days of the receipt of the redemption request at the Official Points for Accepting transactions of Deutsche Mututal Fund.</p>							
Benchmark Index	<p>CRISIL Liquid Fund Index</p>							
Dividend Option	<p>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.</p>							
Growth Option	<p>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.</p>							
Name of Fund Manager	Fund Manager: Nitish Gupta				Fund Manager: Nitish Gupta, Co Fund Manager: Kumaresh Ramakrishnan			
Name of the Trustee Company	<p>Deutsche Trustee Services (India) Private Limited</p>							
Performance of the scheme (as on September 30, 2015)	Compounded Annualised Returns^{^^}	Existing Distributor's Plan Returns %[^]	Direct Plan Returns %[^]	Benchmark Returns %	Compounded Annualised Returns^{^^}	Existing Distributor's Plan Returns %[^]	Direct Plan Returns %[^]	Benchmark Returns %
	Last 1 Year	8.68	8.90	8.56	Last 1 Year	9.31	9.53	8.56
	Last 3 Years	8.76	—	8.86	Last 3 Years	9.55	—	8.86
	Last 5 Years	8.70	—	8.60	Last 5 Years	9.51	—	8.60
	Since Inception	8.23	—	7.85	Since Inception	8.51	—	7.63
		—	9.06	8.95		—	9.83	8.95

Yearwise Absolute Returns as on March 31, 2015		Yearwise Absolute Returns as on March 31, 2015	
Inception Date: Existing Distributor's Plan: October 09, 2009; Direct Plan: January 01, 2013		Inception Date: Existing Distributor's Plan: November 18, 2008; Direct Plan: January 01, 2013	
^ 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. Past performance may or may not be sustained in future & should not be used as a basis of comparison with other investments.			
Load Structure (also applicable to SIP/STP and SWP)	Entry Load: Nil; Exit Load: Nil.		
	The above mentioned load structure shall be equally applicable to SIP, STP and SWP offered under the scheme. No exit load will be charged on: <ul style="list-style-type: none"> • Switches between options of the same scheme • Units allotted on reinvestment of Dividends • No exit load will be charged for switches and STP from any scheme to the equity schemes of DMF (except DWS Arbitrage Fund). Further exit load as per prevailing structure will be charged for switches and STP from one debt scheme to another debt scheme. SEBI vide its circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 has decided that there shall be no entry Load for all Mutual Fund Schemes. The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered Distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.		
Recurring Expenses	F.Y. 2014-15: Rs. 62,525,000 (Audited)	F.Y. 2014-15: Rs. 97,120,000 (Audited)	
Frequency	For SIP/STP: 1st, 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. For SWP: 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. For details please refer page no. 34		
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.		
Applicable NAV	For details, please refer Page No. 28		
NAV Publication	For details, please refer Page No. 30		
Investor Grievances	For details, please refer Page No. 30		
Waiver of Load for Direct Applications	Not Applicable		
Tax Treatment for Investors 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.		

KEY SCHEME FEATURES

Name of the Scheme	DWS Low Duration Fund (DLDF) (Formerly known as DWS Money Plus Fund)* *The name of "DWS Money Plus Fund", an open ended Debt Scheme of Deutsche Mutual Fund has been changed to "DWS Low Duration Fund" w.e.f June 29, 2015. All the features of the Scheme will remain same.			DWS Cash Opportunities Fund (DCOF)				
Date of Inception	Existing Distributor's Plan: November 10, 2010; Direct Plan: January 01, 2013.			Existing Distributor's Plan: June 22, 2007; Direct Plan: January 01, 2013				
Type of the Scheme	An Open Ended Debt Scheme							
Investment Objective	To generate steady returns by investing in debt and money market securities across the credit spectrum.			To generate regular income by investing primarily in investment graded fixed income securities / money market instruments.				
Asset Allocation Pattern of the Scheme	Asset Class	Indicative Allocation (% of Total Asset)		Risk Profile**	Asset Class	Indicative Allocation (% of Total Asset)		Risk Profile**
		Minimum	Maximum			Minimum	Maximum	
	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	Domestic Debt Instruments including Government Securities, Money Market Instruments and Securitised Debt* with average maturity less than 1 year #	80%	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	Domestic Debt Instruments including Government Securities, Money Market Instruments and Securitised Debt* with average maturity greater than 1 year	0%	20%	Low to Medium
	* includes Securitised Debt up to 70% of the net assets. The Scheme will not invest in foreign securitized debt.				* 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).				# 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).			

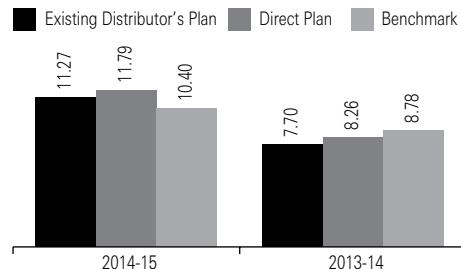
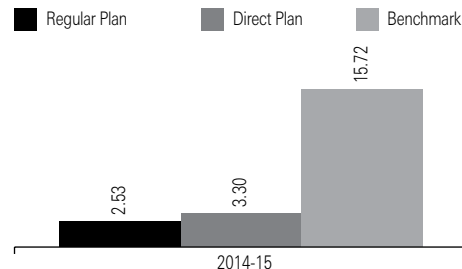
	** Risk profile refers to the price risk of the respective asset class. Please refer risk factors in Combined Scheme Information Document (CSID) for more details.			** Risk profile refers to the price risk of the respective asset class. Please refer risk factors in Combined Scheme Information Document (CSID) for more details.				
Investment Strategy	The Fund Management team endeavours to meet the investment objective of the Scheme. The Scheme shall seek opportunities in the rapidly increasing use of debt markets by corporates across the credit spectrum. The key element of this approach is having the ability to analyse and price credit risk for short dated securities. The Scheme shall be actively managed and the Fund Management team shall formulate a view of the credit quality, interest rate movement etc. by monitoring various parameters of the Corporates/Indian economy, as well as developments in global markets. Identifying attractive investment opportunities on the credit maturity spectrum may be key to the performance of this fund. The Scheme may assume moderately higher credit risk as compared to a Scheme investing predominantly in AAA bonds/sovereign securities. The Scheme may try to leverage its international resource base to achieve the objectives of the Scheme. Please refer to CSID for more details.			The Fund Management team endeavours to meet the investment objective of the Scheme. The Scheme shall seek opportunities in the rapidly increasing use of debt markets by corporates across the credit spectrum. Please refer to CSID for more details.				
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 to the Asset Allocation Pattern for Scheme Specific Risk Factors							
Plans and Options	Plans: Existing Distributor's Plan and Direct Plan Options: Dividend (Daily Reinvestment, Regular, Weekly, Monthly, Quarterly and Annual) Payout/Reinvestment, Growth Default Option: Growth Default between Payout and Re-investment Option: Re-investment Default Dividend Frequency: Daily For default plan between Direct Plan and Existing Distributor's Plan refer page no 36			Plans: Existing Distributor's Plan and Direct Plan Options: Dividend (Daily Reinvestment only, Regular, Weekly, Fortnightly, Monthly, Quarterly and Annual) Payout/Reinvestment and Growth Default Option: Growth Default between Payout and Re-investment Option: Re-investment Default Dividend Frequency: Daily For default plan between Direct Plan and Existing Distributor's Plan refer page no 36				
Minimum Application and Redemption Amount/ Number of Units	Purchase Rs. 5000/- and in multiples of Re. 1/- thereafter.	Additional Purchase Rs. 1000/- and in multiples of Re. 1/- thereafter.	Repurchase Rs. 1000/- or 100 Units or Account Balance, whichever is lower	Purchase Rs. 5000/- and in multiples of Re. 1/- thereafter.	Additional Purchase Rs. 1000/- and in multiples of Re. 1/- thereafter.	Repurchase		
Minimum Application Amount for SIP/STP/SWP	SIP: Not Available; STP & SWP: Minimum amount of Rs. 12000/- divided into 12 installments of Rs. 1000/- each for 12 months or 6 installments of Rs. 2000/- each for 6 months or 4 installments of Rs. 3000/- each for 3 months.							
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points for Accepting transactions of Deutsche Mutual Fund.							
Benchmark Index	CRISIL Liquid Fund Index							
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.							
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.							
Name of Fund Manager	Fund Manager: Kumaresh Ramakrishnan, Co Fund Manager: Rakesh Suri			Fund Manager: Kumaresh Ramakrishnan, Co Fund Manager: Chandan Gehlot				
Name of the Trustee Company	Deutsche Trustee Services (India) Private Limited							
Performance of the scheme (as on September 30, 2015)	Compounded Annualised Returns^^	Existing Distributor's Plan Returns %^	Direct Plan Returns %^	Benchmark Returns %	Compounded Annualised Returns^^	Existing Distributor's Plan Returns %^	Direct Plan Returns %^	Benchmark Returns %
	Last 1 Year	9.40	10.09	8.56	Last 1 Year	9.58	10.25	8.56
	Last 3 Years	8.83	—	8.86	Last 3 Years	9.27	—	8.86
	Since Inception	9.00	—	8.65	Last 5 Years	9.17	—	8.60
		—	9.93	8.95	Since Inception	8.43	—	7.60
	Yearwise Absolute Returns as on March 31, 2015 				Yearwise Absolute Returns as on March 31, 2015 			
	Inception Date: Existing Distributor's Plan: November 10, 2010; Direct Plan: January 01, 2013				Inception Date: Existing Distributor's Plan: June 22, 2007; Direct Plan: January 01, 2013.			
	^ 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.							
	Past performance may or may not be sustained in future & should not be used as a basis of comparison with other investments.							

Load Structure (also applicable to SIP/STP and SWP)	Entry Load: Nil; Exit Load: 0.25% if redeemed/switched out within 3 months of allotment.	Entry Load: Nil; Exit Load: Nil.
	The above mentioned load structure shall be equally applicable to SIP, STP and SWP offered under the scheme. No exit load will be charged on: <ul style="list-style-type: none"> • Switches between options of the same scheme • Units allotted on reinvestment of Dividends • No exit load will be charged for switches and STP from any scheme to the equity schemes of DMF (except DWS Arbitrage Fund). Further exit load as per prevailing structure will be charged for switches and STP from one debt scheme to another debt scheme. SEBI vide its circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 has decided that there shall be no entry Load for all Mutual Fund Schemes. The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered Distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.	
Recurring Expenses	FY. 2014-15: Rs. 6,015,000 (Audited)	FY. 2014-15: Rs. 41,653,000 (Audited)
Frequency	For STP: 1st, 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. For SWP: 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. For details please refer page no. 34	
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.	
Applicable NAV	For details, please refer Page No. 28	
NAV Publication	For details, please refer Page No. 30	
Investor Grievances	For details, please refer Page No. 30	
Waiver of Load for Direct Applications	Not Applicable	
Tax Treatment for Investors 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.	

KEY SCHEME FEATURES

Name of the Scheme	DWS Banking and PSU Debt Fund				DWS Inflation Indexed Bond Fund			
Date of Inception	Existing Distributor's Plan: March 11, 2013; Direct Plan: March 11, 2013				Regular Plan: January 30, 2014; Direct Plan: January 30, 2014			
Type of the Scheme	An Open-Ended Debt Fund							
Investment Objective	To generate income and capital appreciation by investing in money market and debt instruments issued by banks and public sector Companies.				To generate income and capital appreciation indexed to inflation by investing in a portfolio of inflation indexed bonds.			
Asset Allocation Pattern of the Scheme	Asset Class	Indicative allocations (% of Total Asset)		Risk Profile**	Asset Class	Indicative Allocations (% of Total Asset)		Risk Profile**
		Minimum	Maximum			Minimum	Maximum	
	Money market instruments issued by Banks	35%	70%	Low	Inflation Indexed Securities issued by Central Government, State Government and / or Corporate Issuers	70%	100%	Low
	Debt Securities* issued by Public Sector Undertakings (PSUs)	30%	65%	Low to Medium	Other Debt Securities* including money market instruments	0%	30%	Low to Medium
	CBLO, Reverse Repo, T Bills, and Money Market Instrument issued by non-banking sector and non - PSU sector.	0%	35%	Low	* Investment in Securitised Debt would be up to 20% of the net assets of the scheme.			
	* Investment in Securitised Debt would be up to 20% of the net assets of the scheme. The Scheme retains the flexibility to invest across all the securities in the debt and money markets as permitted by SEBI / RBI from time to time. The scheme will not invest in foreign securities and foreign securitized debt. # including derivatives instruments to the extent of 50% of the Net Assets as permitted vide SEBI Circular no. DNP/ Cir 29/2005 dated September 14, 2005 and SEBI Circular No. DNP/Cir- 30/2006 dated January 20, 2006, SEBI circular No. SEBI/DNP/Cir-31/2006 dated September 22, 2006 and SEBI Circular No. Cir/ IMD/ DF/ 11/ 2010 dated August 18, 2010. The Scheme may use Fixed Income derivatives for such purposes as maybe permitted by the Regulations, including for the purpose of hedging and portfolio balancing, based on the opportunities available and subject to guidelines issued by SEBI from time to time. The Scheme may also use fixed income derivative instruments subject to the guidelines as maybe issued by SEBI and RBI and for such purposes as maybe permitted from time to time. ** Risk profile refers to the price risk of the respective asset class. Please refer risk factors in Combined Scheme Information Document (CSID) for more details.				** Risk profile refers to the price risk of the respective asset class. Please refer to the risk factors in Combined Scheme Information Document (CSID) for more details. The Scheme retains the flexibility to invest across all the securities in the debt and money markets as permitted by SEBI / RBI from time to time.			

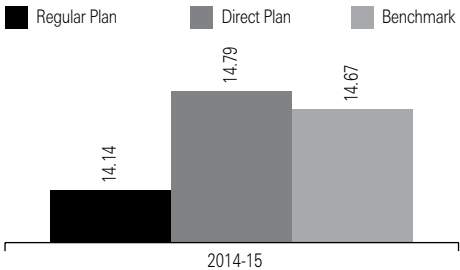
Investment Strategy	<p>The fund management team would endeavor to meet the investment objectives, while maintaining a balance between safety, liquidity and yield on investments. Investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, reinvestment risk etc. While they cannot be done away with, they can be minimized by diversification and effective use of hedging techniques. The scheme intends to invest in securities with a credit rating of at least a "AA-" or equivalent. The scheme will be actively managed and the Fund Management team will actively track interest rates and market movement by keeping a close watch on various parameters of the Indian economy as well as developments in global markets.</p> <p>A Public Sector Undertaking is defined as Companies having 51% of their outstanding share capital held by the Central Government and/or State Government, directly or indirectly. (Source: www.nseindia.com - definition for CNX PSE Index). Please refer to CSID for more details.</p>				<p>The fund seeks to actively manage a portfolio of predominantly inflation linked bonds (ILBs) to provide an inflation adjusted return whilst maintaining a balance between liquidity and profitability of the investments. The fund manager seeks to extract value from the interplay of real and nominal interest rates. The fund would use a combination of portfolio strategies like yield curve positioning, duration, relative value positioning and other tactical strategies. All bonds typically attempt to price "inflation expectation" in the price of the bond. The inflation indexed bonds remove the uncertainty of "inflation expectation" and use the actual inflation levels to price the bonds. Therefore, these types of bonds provide a potential hedge against inflation.</p> <p>Inflation indexed bonds provide insurance to investors from inflation and cost savings for the issuer on account of reduction in coupon payments with lowering inflation rate, elimination of uncertainty risk premium, and containing inflationary expectations. The Government of India would be issuing ILBs wherein the principal is indexed to inflation and the coupon is indexed to the principal. Thus, investors receive inflation adjusted interest payments periodically and also inflation adjusted principal repayments at the time of redemption or its original par value, whichever is higher. Though, the ILBs are designed to payback the principal on maturity, similar to other bonds; the fund being a portfolio of these bonds and subject to mark to market valuation on a daily basis, would witness volatility in its NAV similar to other bond / debt funds.</p> <p>Please refer to CSID for more details.</p>			
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 to the Asset Allocation Pattern for Scheme Specific Risk Factors							
Plans and Option	<p>Plans: Existing Distributor's Plan and Direct Plan Options: Dividend (Regular, Weekly, Monthly, Quarterly and Annual Payout/Reinvestment) and Growth Default Option: Growth Default between Payout and Re-investment Option: Re-investment Default Dividend Frequency: Monthly For default plan between Direct Plan and Existing Distributor's Plan refer page no 36</p>				<p>Plans: Regular Plan and Direct Plan Options: Dividend (Regular, Monthly and Quarterly Payout/Reinvestment) and Growth Default Option: Growth Default between Payout and Re-investment Option: Re-investment Default Dividend Frequency: Regular For default plan between Direct Plan and Regular Plan refer page no 36</p>			
Minimum Application and Redemption Amount/ Number of Units	Purchase	Additional Purchase	Redemption	Purchase	Additional Purchase	Redemption		
	Rs. 5000/- and in multiples of Re. 1/- thereafter.	Rs. 1000/- and in multiples of Re. 1/- thereafter.	Rs. 1000/- or 100 Units or Account Balance, whichever is lower	Rs. 5000/- and in multiples of Re. 1/- thereafter.	Rs. 1000/- or 100 Units or Account Balance, whichever is lower			
Minimum Application Amount for SIP / STP / SWP	Minimum amount of Rs. 12000/- divided into 12 installments of Rs. 1000/- each for 12 months or 6 installments of Rs. 2000/- each for 6 months or 4 installments of Rs. 3000/- each for 3 months.				Minimum amount of Rs. 12000 divided into 12 installments of Rs. 1000 each for 12 months or 6 installments of Rs. 2000 each for 6 months or 4 installments of Rs. 3000 each for 3 months. For Daily SIP:- Minimum investment per day is Rs. 300/- and the minimum period shall be 2 months.			
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points for Accepting transactions of Deutsche Mututal Fund.							
Benchmark Index	CRISIL Short Term Bond Fund Index				I -Sec Composite Index			
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.							
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.							
Name of Fund Manager	Nitish Gupta				Fund Manager: Nitish Gupta, Co Fund Manager: Kumaresh Ramakrishnan			
Name of the Trustee Company	Deutsche Trustee Services (India) Private Limited							
Performance of the scheme (as on September 30, 2015)	Compounded Annualised Returns^^	Existing Distributor's Plan Returns %^	Direct Plan Returns %^	Benchmark Returns %	Compounded Annualised Returns^^	Regular Plan Returns %^	Direct Plan Returns %^	Benchmark Returns %
	Last 1 Year	10.51	11.02	9.90	Last 1 Year	4.25	5.05	13.30
	Since Inception	9.31	9.81	9.45	Since Inception	3.58	4.35	12.59

	<p>Yearwise Absolute Returns as on March 31, 2015</p>  <p>Inception Date: Existing Distributor's Plan: March 11, 2013; Direct Plan: March 11, 2013.</p>	<p>Yearwise Absolute Returns as on March 31, 2015</p>  <p>Inception Date: Regular Plan: January 30, 2014; Direct Plan: January 30, 2014.</p>
	<p>^ 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. Past performance may or may not be sustained in future & should not be used as a basis of comparison with other investments.</p>	
Load Structure (also applicable to SIP/STP and SWP)	<p>Entry Load: Nil; Exit Load: Nil</p> <p>The above mentioned load structure shall be equally applicable to SIP, STP and SWP offered under the scheme.</p> <p>No exit load will be charged on:</p> <ul style="list-style-type: none"> • Switches between options of the same scheme • Units allotted on reinvestment of Dividends • No exit load will be charged for switches and STP from any scheme to the equity schemes of DMF (except DWS Arbitrage Fund). Further exit load as per prevailing structure will be charged for switches and STP from one debt scheme to another debt scheme. <p>SEBI vide its circular no. SEBI/IMD/CIR No. 4/ 168230/09 dated June 30, 2009 has decided that there shall be no entry Load for all Mutual Fund Schemes. The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered Distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.</p>	<p>Entry Load: Nil; Exit Load: Nil</p>
Recurring Expenses	FY. 2014-15: Rs. 13,943,673 (Audited)	FY. 2014-15: Rs. 5,978,000 (Audited)
Frequency	For SIP/STP: 1st, 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. For SWP: 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. For details please refer page no. 34	For SIP: 1st, 7th, 15th, 21st and 28th of the month/quarter/week/day or on the next business day if the chosen date happens to be a holiday. For STP: 1st, 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. For SWP: 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. For details please refer page no. 34
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.	
Applicable NAV	For details, please refer Page No. 28	
NAV Publication	For details, please refer Page No. 30	
Investor Grievances	For details, please refer Page No. 30	
Waiver of Load for Direct Applications	Not Applicable	
Tax Treatment for Investors 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.	

KEY SCHEME FEATURES

Name of the Scheme	DWS Medium Term Income Fund				DWS Corporate Debt Opportunities Fund (DCDOF)			
Date of Inception	Regular Plan: March 06, 2014; Direct Plan: March 06, 2014				Regular Plan: September 29, 2014; Direct Plan: September 29, 2014			
Type of the Scheme	An Open-Ended Debt Scheme							
Investment Objective	To generate income and capital appreciation by investing in a portfolio of high quality debt securities and money market instruments.				The investment objective of the Scheme is to generate income and capital appreciation by investing predominantly in corporate debt. There can be no assurance that the investment objective of the Scheme will be realized.			
Asset Allocation Pattern of the Scheme	Asset Class	Indicative Allocations (% of Total Asset)		Risk Profile**	Asset Class	Indicative Allocations (% of Total Asset)		Risk Profile**
		Minimum	Maximum			Minimum	Maximum	
	Debt Securities including securitized debt*	70%	100%	Low to Medium	Corporate Debt Securities* including securitized debt [§]	80%	100%	Low to Medium
	CBLO, Reverse Repo, T Bills, and Money Market Instruments	0%	30%	Low	CBLO, Reverse Repo, T Bills, and Money Market Instruments [#]	0%	20%	Low
	The fund will maintain the weighted average portfolio maturity of the portfolio between 3 years and 7 years				[§] Investment in Securitised Debt if undertaken, shall not exceed 50% of the net assets of the Scheme.			
	* Investment in Securitised Debt would be up to 50% of the net assets of the scheme.				** Risk profile refers to the price risk of the respective asset class. Please refer to the risk factors in Combined Scheme Information Document (CSID) for more details.			
	** Risk profile refers to the price risk of the respective asset class. Please refer to the risk factors in Combined Scheme Information Document (CSID) for more details.							

	The Scheme retains the flexibility to invest across all the securities in the debt and money markets as permitted by SEBI / RBI from time to time.				* Corporate Debt Securities would include all debt securities issued by entities such as Banks, Public Sector Undertakings, Municipal Corporations, bodies corporate, companies etc (E.g Power Grid Corporation Ltd, National Thermal Power Corporation Ltd, Tata Motors Limited) and would exclude investments in Government Securities and State Development Loans. The Scheme retains the flexibility to invest across all the securities in the debt and money markets as permitted by SEBI / RBI from time to time. # As per Regulation 2(o) of SEBI (MF) Regulations, 1996, "money market instruments" includes commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time.			
Investment Strategy	The fund seeks to generate attractive returns through a combination of income and capital appreciation over the medium to long term. The Fund Manager will invest only in investment grade debt securities. The fund manager may also invest in unrated debt securities, which the Fund Manager believes to be of equivalent quality, as per regulatory guidelines. The Fund would seek to maintain the weighted average maturity of the portfolio between 3 years and 7 years. Please refer to CSID for more details.				The fund seeks to generate attractive returns through a combination of income and capital appreciation over the medium to long term. The Fund Manager will invest only in investment grade debt securities. The fund manager may also invest in unrated debt securities, which the Fund Manager believes to be of equivalent quality, as per regulatory guidelines. The Fund Management team will endeavor to meet the investment objective while maintaining a balance between safety, liquidity and the profitability aspect of various investments. The Fund will be actively managed and the Fund Management team will take an active view of the interest rate movement by keeping a close watch on various parameters of the Indian economy as well as developments in global markets. The Fund will try to leverage its international resource base to understand the global economic and interest rate environment. Please refer to CSID for more details.			
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 to the Asset Allocation Pattern for Scheme Specific Risk Factors							
Plans and Option	Plans: Regular Plan and Direct Plan Options: Dividend (Regular, Monthly, Quarterly and Annual) Payout/Reinvestment and Growth Default Option: Growth Default between Payout and Re-investment Option: Re-investment Dividend Frequency: Monthly For default plan between Direct Plan and Regular Plan refer page no 36							
Minimum Application and Redemption Amount/ Number of Units	Purchase	Additional Purchase	Redemption	Purchase	Redemption			
	Rs. 5000/- and in multiples of Re. 1/- thereafter.	Rs. 1000/- and in multiples of Re. 1/- thereafter.	Rs. 1000/- or 100 Units or Account Balance, whichever is lower	Rs. 5000/- and in multiples of Re. 1/- thereafter.	Rs. 1000/- or 100 Units or Account Balance, whichever is lower			
Minimum Application Amount for SIP/STP/SWP	Minimum amount of Rs. 12000/- divided into 12 installments of Rs. 1000/- each for 12 months or 6 installments of Rs. 2000/- each for 6 months or 4 installments of Rs. 3000/- each for 3 months.							
Despatch of Repurchase (Redemption) Request	Within 10 working days of the receipt of the redemption request at the Official Points for Accepting transactions of Deutsche Mutual Fund.							
Benchmark Index	CRISIL Composite Bond Fund Index				CRISIL Short Term Bond Fund Index			
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.							
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.							
Name of Fund Manager	Nitish Gupta							
Name of the Trustee Company	Deutsche Trustee Services (India) Private Limited							
Performance of the scheme (as on September 30, 2015)	Compounded Annualised Returns^{^^}	Regular Plan Returns %[^]	Direct Plan Returns %[^]	Benchmark Returns %	Compounded Annualised Returns^{^^}	Regular Plan Returns %[^]	Direct Plan Returns %[^]	Benchmark Returns %
	Last 1 Year	11.78	12.54	12.56	Last 1 Year	11.97	12.97	9.90
	Since Inception	12.70	13.40	12.90	Since Inception	11.97	12.99	9.91
					Inception Date: Regular Plan: September 29, 2014; Direct Plan: September 29, 2014. [^] 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. Past performance may or may not be sustained in future & should not be used as a basis of comparison with other investments.			

	<p>Yearwise Absolute Returns as on March 31, 2015</p>  <p>Inception Date: Regular Plan: March 06, 2014; Direct Plan: March 06, 2014.</p>	
<p>Load Structure (also applicable to SIP/STP and SWP)</p>	<p>Entry Load: Nil; Exit Load: 1% if the investor redeemed / switched out within 3 months from the allotment of units and Nil if redeemed / switched out subsequent to 3 months of allotment of units.</p>	<p>Entry Load: Nil; Exit Load: 1% if the investor redeems within 1 year from the date of allotment of units.</p>
<p>Recurring Expenses</p>	<p>FY. 2014-15: Rs. 10,460,547 (Audited) FY. 2014-15: Rs. 3,253,345 (Audited)</p>	
<p>Frequency</p>	<p>For SIP/STP: 1st, 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. For SWP: 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. For details please refer page no. 34</p>	
<p>Switching</p>	<p>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.</p>	
<p>Applicable NAV</p>	<p>For details, please refer Page No. 28</p>	
<p>NAV Publication</p>	<p>For details, please refer Page No. 30</p>	
<p>Investor Grievances</p>	<p>For details, please refer Page No. 30</p>	
<p>Waiver of Load for Direct Applications</p>	<p>Not Applicable</p>	
<p>Tax Treatment for Investors Unitholders</p>	<p>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.</p>	

COMPARISON OF EXISTING SCHEMES OF DEUTSCHE MUTUAL FUND

Name of the Scheme	Investment Objective	Differenciati on – Investment Pattern	AUM as on 30/09/2015 (Rs. in Crs.)	No. of folios as on 30/09/2015
DWS Alpha Equity Fund (DAEF) Open Ended Equity Scheme	The objective of DAEF is to generate long-term capital growth from investment in a diversified portfolio of equity and equity related securities. There can be no assurance that the investment objective of the Scheme will be realized.	The corpus of the DAEF will be invested primarily in equity and equity related securities. The Scheme may invest its corpus in debt and money market instruments, to manage its liquidity requirements. The investment objective is to generate long term capital growth from a diversified portfolio of equity and equity related securities of companies registered in, and / or listed on a regulated market of India. The Scheme will invest in companies across a range of market capitalisations with a preference for medium and large companies.	117.75	9541
DWS Investment Opportunity Fund (DIOF) Open Ended Dynamic Allocation Scheme	The objective of DIOF is to generate capital appreciation on the portfolio over a long term by actively investing in different asset classes as per market conditions. There can be no assurance that the investment objective of the Scheme will be realized.	The corpus of the DIOF will be invested in mix of equity & equity related securities and Debt and Money market related instruments. Whenever in the opinion of the Investment Manager, the equity market valuation appears more attractive and the Investment Manager anticipates higher return compared to the debt market returns, the investment in equities would be highest. The Investment Manager will have the discretion to invest up to 100% of the assets in the portfolio in equity market/equity related instruments at that given point of time. However if in the opinion of the Investment Manager, the market valuation appears stretched and/or the risks outweigh the opportunities, the Fund could shift significantly in favour of Debt instruments.	264.53	6863
DWS Tax Saving Fund (DTSF) Open Ended Equity Linked Savings Scheme	The objective of DTSF is to generate long term capital appreciation from a portfolio that is invested predominantly in equity and equity related instruments. There can be no assurance that the investment objective of the Scheme will be realized.	The net assets of DTSF will be invested primarily in equity and equity related instruments. The Scheme may invest a part of its net assets in debt and money market instruments in order to manage its liquidity requirements from time to time, and under certain circumstances, to protect the interests of the Unit holders.	43.56	12866
DWS Arbitrage Fund (DAF) An Open Ended Equity Scheme	The objective of DAF is to generate income by investing in arbitrage opportunities that potentially exist between the cash and derivatives market as well as within the derivatives segment of the market. Investments may also be made in debt & money market instruments. There can be no assurance that the investment objective of the Scheme will be realized.	The investment strategy for the DWS Arbitrage Fund focuses on arbitrage strategies using equity derivatives.	538.20	384
DWS Equity Income Fund (DEIF) An Open Ended Equity Scheme	The objective of the DEIF is to provide capital appreciation and income distribution to the investors by using equity and equity related instruments, arbitrage opportunities and investments in debt and money market instruments. However, there can be no assurance that the investment objective of the Scheme will be realized or that income will be generated and the scheme does not assure or guarantee any returns.	The scheme would invest in unhedged equity along with equity arbitrage and fixed income instruments	27.64	539
DWS Top Euroland Offshore Fund (DTEOF) An open-ended overseas fund of funds scheme	The objective of DTEOF is to generate long-term capital growth from a diversified portfolio of units of overseas mutual funds. There can be no assurance that the investment objective of the Scheme will be realized.	The Scheme will invest in units/securities issued by overseas mutual funds or unit trusts. The scheme invests in units of Deutsche Invest I Top Euroland Fund.	23.70	1154
DWS Global Agribusiness Offshore Fund (DGAOF) Open Ended Overseas Fund of Funds Scheme	The objective of DGAOF is to generate long-term capital growth by investing predominantly in units of overseas mutual funds, focusing on agriculture and/or would be direct and indirect beneficiaries of the anticipated growth in the agriculture and/or affiliated/allied sectors. There can be no assurance that the investment objective of the Scheme will be realized.	The Underlying Fund of the scheme invests in companies across the world engaged in agriculture, food & related sectors. The scheme invests in units of Deutsche Invest I Global Agribusiness.	31.40	1317

COMPARISON OF EXISTING SCHEMES OF DEUTSCHE MUTUAL FUND

Name of the Scheme	Investment Objective	Differenciation – Investment Pattern	AUM as on 30/09/2015 (Rs. in Crs.)	No. of folios as on 30/09/2015
DWS Insta Cash Plus Fund (DICPF) Open ended liquid income scheme	The objective of DICPF is to generate steady returns along with high liquidity by investing in a portfolio of short-term, high quality money market and debt instruments. There can be no assurance that the investment objective of the Scheme will be realized.	Being a liquid scheme at any given point in time 100% of the Portfolio of DICPF will be invested in securities with maturity of upto 91 days and below, in line with existing guidelines for liquid funds.	5415.22	503
DWS Treasury Fund - Cash Plan Open ended liquid plan	The objective of DTF-CP is to provide liquidity and generate stable returns to the investors by investing in a high quality portfolio comprising a mix of short term debt and money market instruments. There can be no assurance that the investment objective of the Scheme will be realized.	Being a liquid scheme at any given point in time 100% of the Portfolio of DTF-CP will be invested in securities with maturity of upto 91 days and below, in line with existing guidelines for liquid funds. The investible securities shall primarily carry the highest short term rating (P1+ or similar); and likewise : AA or higher for a longer term securities. The asset allocation (minimum 50% in CDs & other liquid assets) is in line with the twin objectives of offering high liquidity and relatively higher safety to the investors of this scheme.	556.51	199
DWS Ultra Short Term Fund (DUSF) Open ended Debt Scheme	The objective of DUSF is to provide liquidity and generate stable returns by investing in a mix of short term debt and money market instruments. There can be no assurance that the investment objective of the Scheme will be realized.	The objective of DUSF is to generate regular income by investing in FI Securities/ Money Market Instrument. DUSF has a flexibility to invest upto 30% of its assets in debt securities with duration greater than 1 year.	2825.03	1622
DWS Cash Opportunities Fund (DCOF) Open ended Debt Scheme	The objective of DCOF is to generate regular income by investing primarily in investment graded fixed income securities/money market instruments. There can be no assurance that the investment objective of the Scheme will be realized.	The objective of DCOF is to generate regular income by investing in fixed income securities/money market instruments. The DCOF invests across the credit spectrum to achieve its objective.	668.55	1190
DWS Low Duration Fund (DLDF)* Open ended Debt Scheme	The objective of DLDF is to generate steady return by investing in debt and money market securities across the credit spectrum. There can be no assurance that the investment objective of the Scheme will be realized.	The objective of DLDF is to generate regular income by investing in FI Securities/Money Market Instrument. DLDF has flexibility to invest upto 30% of its assets in debt instruments with residual maturity greater than 1 year. DLDF assumes moderately higher credit risk to achieve its objective.	20.37	316
DWS Treasury Fund - Investment Plan Open ended debt plan	The objective of DTF-IP is to provide liquidity and generate stable returns by investing in a mix of short term debt and money market instruments. There can be no assurance that the investment objective of the Scheme will be realized.	The primary objective of the Scheme is to provide liquidity and generate stable returns by investing in a mix of short term debt and money market instruments. The fund proposes to focus on high credit quality.	735.44	206
DWS Short Maturity Fund (DSMF) Open ended debt scheme	The objective of DSMF is to generate steady returns with low volatility by investing in short-medium term debt and money market securities. There can be no assurance that the investment objective of the Scheme will be realized.	DSMF is a short term debt fund with 65% to 100% of securities having average maturity less than 18 months.	2031.77	2215
DWS Banking and PSU Debt Fund (DBPDF) An Open Ended Debt Fund	The objective of DBPDF is to generate income and capital appreciation by investing in money market and debt instruments issued by banks and public sector Companies. There can be no assurance that the investment objective of the Scheme will be realized.	The investment objective is to generate income and capital appreciation by investing in money market and debt instruments issued by banks and public sector Companies. The portfolio is invested only in securities issued by banks and public sector undertakings.	1460.82	204
DWS Premier Bond Fund (DPBF) Open ended debt scheme	The objective of DPBF is to provide regular income by investing in debt securities including bonds and money market instruments. There can be no assurance that the investment objective of the Scheme will be realized.	DPBF is a medium to long term debt fund without any bias on the tenure of the security. Major portion of the portfolio will be invested in medium to long term corporate bonds & government bonds.	945.15	718

*The name of "DWS Money Plus Fund", an open ended Debt Scheme of Deutsche Mutual Fund has been changed to "DWS Low Duration Fund" w.e.f June 29, 2015. All the features of the Scheme will remain same.

COMPARISON OF EXISTING SCHEMES OF DEUTSCHE MUTUAL FUND

Name of the Scheme	Investment Objective	Differenciati on – Investment Pattern	AUM as on 30/09/2015 (Rs. in Crs.)	No. of folios as on 30/09/2015
DWS Gilt Fund (DGF) Open ended Gilt scheme	The objective of DGF is to generate reasonable returns by investing in Central/ State Government securities of various maturities. There can be no assurance that the investment objective of the Scheme will be realized.	DGF will invest only in securities issued by Central and State Governments.	556.56	398
DWS Income Advantage Fund (DI AF) Open ended Debt Fund	The objective of DIA F is to generate regular income (no assured 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. There can be no assurance that the investment objective of the Scheme will be realized.	DI AF shall predominantly invest in Debt and Money market securities; however depending on the views on the equity markets, the Fund Managers shall allocate the assets of the Scheme in equity/equity related instruments to enhance the overall return of the portfolio. The composition of securitized debt could go upto 70% of net assets. The objective is to achieve balance between safety and higher return in order to generate better returns as compared to pure debt funds.	21.33	226
DWS Inflation Indexed Bond Fund (DIIBF) An Open Ended Debt Fund	The objective of DIIBF is to generate income and capital appreciation indexed to inflation by investing in a portfolio of inflation indexed bonds. There can be no assurance that the investment objective of the Scheme will be realized.	The DIIBF portfolio would comprise of predominantly inflation indexed bonds issued by the government and other private companies.	98.66	90
DWS Medium Term Income Fund (DMTIF) An Open-Ended Debt Scheme	The objective of DMTIF is to generate income and capital appreciation by investing in a portfolio of high quality debt securities and money market instruments. There can be no assurance that the investment objective of the Scheme will be realized.	The DMTIF portfolio would have a weighted average maturity between 3 years to 7 years.	759.00	81
DWS Corporate Debt Opportunities Fund (DCDOF) An Open Ended Debt Scheme	The investment objective of the Scheme is to generate income and capital appreciation by investing predominantly in corporate debt. There can be no assurance that the investment objective of the Scheme will be realized.	The fund invests predominantly in corporate debt instruments and would not invest in government securities.	163.29	602

RISK MITIGATION MEASURES BY AMC

Sr. No.	Nature of Risk	Risk Mitigation Measures by AMC
For Equity Schemes		
1	Liquidity Risk: Trading volumes, settlement periods and transfer procedures may restrict the liquidity of underlying investments.	All trades are executed on the two leading exchanges, the NSE and BSE. The internal investment process incorporates the days required to sell as an important criteria for investment decisions. Further, the days required to liquidate an investment is actively monitored by our internal systems. This ensures that the liquidity risk in the portfolio is minimized.
2	Settlement Risk: 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 to make intended securities' purchases due to settlement problems could cause the Scheme to miss certain investment opportunities.	The portfolio invests only in stocks listed on the Bombay Stock Exchange and/or the National Stock Exchange. Both these exchanges are regulated by SEBI. The counterparty risk and settlement risk for all trades on the NSE is guaranteed by the National Securities Clearing Corporation Ltd. (a wholly owned subsidiary of the NSE); and by the Trade Guarantee Fund on the BSE. Fixed income investments for equity scheme are limited to highly liquid money market instruments and used only as a cash management tool. Therefore, this minimizes the settlement risk in the portfolio.
3	Volatility Risk: Equity securities and equity related securities are volatile and prone to price fluctuations on a daily basis.	The scheme has a diversified portfolio to counter the volatility in the prices of individual stocks. Diversification in the portfolio reduces the impact of high fluctuations in daily individual stock prices on the portfolio.
4	Risk of investing in unlisted securities: In general investing in unlisted securities 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 Scheme will realize its investments in unlisted securities at a fair value.	As per SEBI guidelines, not more than 10% of the portfolio can be invested in unlisted securities. Rigorous due diligence is undertaken before any investments by the portfolio in unlisted securities.

5	Risk of investing in derivative instruments: The Scheme may also use various derivative and hedging products from time to time, as would be available and permitted by SEBI.	The scheme proposes to invest in derivative instruments subject to SEBI and internal guidelines. The scheme may invest in exchange traded derivatives, as per current guidelines. Further, derivatives may be used only for hedging and portfolio rebalancing.
For Debt Schemes		
1	Credit Risk: Debt securities are subject to the risk of an issuer's inability to meet principal and interest payments on the obligations.	The fund has a rigorous credit research process. The credit team analyses and approves each issuer before investment by the scheme. There is a regulatory and internal cap on exposure to each issuer. This ensures a diversified portfolio and reduced credit risk in the portfolio.
2	Liquidity 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.	The schemes are envisaged to be actively managed portfolios. The liquidity and volatility of a security are important criteria in security selection process. This ensures that liquidity risk is minimized.
3	Investing in unrated securities: 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 schemes have a rigorous credit research process and as such all investments, rated or unrated, are analyzed and approved by the credit team before investment by the scheme. Further there is a regulatory and internal cap on exposure to unrated issuers, limiting exposure to unrated securities.
4	Investing in unlisted securities: 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 will predominantly invest in listed securities and in some instances, in securities which are expected to be listed. Further, listing of debt securities typically has no significant impact on the liquidity, trading volatility and price discovery.
5	Settlement Risk: 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 AMC has a strong operations team and well laid out processes and systems, which mitigate operational risks attached with the settlement process.
6	Investing in Securitised Debt: Investment in securitised debt (especially in pool securities) is subject to prepayment risk i.e. early payment of the principal. Though this will not change the absolute amount of receivables for the investor, but may have impact on re-investment of the periodic cash flows received by the investor (re-investment risk).	Reinvestment risk is an inherent feature of portfolio management process. It can be managed by investing in securities with relatively low intermittent cash flows.

Applicable Nav

Applicability of NAV across Equity / Income / Debt Oriented Schemes / Plans (Other than Liquid Schemes / Plans):

Purchase including Switch-ins: In respect of purchase of units in above Scheme with amount less than Rs. 2 Lakhs : If the applications is 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 applications :

- (i) up to 3.00 p.m. - Closing NAV of the day of receipt of application.
- (ii) after 3.00 p.m. - Closing NAV of the next Business Day.

In respect of valid application received for an amount equal to or more than Rs. 2 lakhs upto 3.00 p.m. on a Business Day at the official point(s) of acceptance and funds for the entire amount of subscription / purchase as per the application are credited to the bank account of the respective Scheme before the cut-off time i.e. available for utilization before the cut-off time – the closing NAV of the day shall be applicable;

In respect of valid application received for an amount equal to or more than Rs. 2 lakhs after 3.00 p.m. on a Business Day at the official point(s) of acceptance and funds for the entire amount of subscription / purchase as per the application are credited to the bank account of the respective Scheme before the cut-off time of the next Business Day i.e. available for utilization before the cutoff time of the next Business Day - the closing NAV of the next Business Day shall be applicable;

Irrespective of the time of receipt of application for an amount equal to or more than Rs. 2 lakhs at the official point(s) of acceptance, where funds for the entire amount of subscription / purchase as per the application are credited to the bank account of the respective Scheme before the cut-off time on any subsequent Business Day i.e. available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable.

Liquid Funds: Purchase and Switch in

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:

- i. where the application is received upto 2.00 p.m. on a business day and funds are available for utilization before 2.00 p.m.: Closing NAV of the day immediately preceding the day of receipt of application;
- ii. where the application is received after 2.00 p.m. on a business day and funds are available for utilization on the same day: Closing NAV of the day immediately preceding the next business day ; and
- iii. irrespective of the time of receipt of application, where the funds are not available for utilization before 2.00 p.m.: Closing NAV of the day immediately preceding the day on which the funds are available for utilization.

Redemption & Switch out

Equity and Debt Funds:

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

Liquid Funds - Redemption and Switch out:

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.

Transaction Charges

In compliance with SEBI circular no. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, CIR/IMD/DF/21/2012 dated September 13, 2012 and amendments if any, the AMC may deduct Transaction Charge for subscriptions made through distributors of mutual funds. Such Transaction Charge collected by the AMC will be paid to the distributor/ARN Holder (who have 'opted in' to receive the transaction charges) through whom the investment has been made. The distributors shall also have the option to opt in or opt out of levying transactions charges based on the type of product. However,

no Transaction Charges will be imposed for investments made directly with the Fund.

Transaction Charge shall be subject to the following as well as amendments that may be made from time to time:

- i. For existing mutual fund investors, an amount of Rs.100/- per subscription of Rs.10,000/- and above.
- ii. For a new investor investing for the first time in mutual funds, an amount of Rs.150/- per subscription of Rs.10,000/- and above.
- iii. There shall be no Transaction Charge on subscription below Rs.10,000/-
- iv. There shall be no Transaction Charge on transactions other than purchases/ subscriptions relating to new inflows.
- v. Such amount shall be deducted by the AMC from the subscription amount and paid to the distributor; and the balance amount shall be invested under the Scheme and units allotted accordingly.
- vi. The Statement of Account sent to the Unit holder shall state gross subscription less transaction charge and also show the number of units allotted against the net investment.

Total Expense Ratio (TER)

- i. As per regulation 52 (6A) of SEBI (Mutual Funds) Regulations, 1996, additional TER up to 30 basis points will be charged on daily net assets of the scheme, if the new inflows from beyond top 15 cities are at least (a) 30% of gross new inflows in the scheme or (b) 15% of the average assets under management (year to date) of the scheme, whichever is higher.
- ii. In case inflows from beyond top 15 cities is less than the higher of (a) or (b) above, additional TER on daily net assets of the scheme shall be charged on a proportionate basis as per the formula prescribed by SEBI.
- iii. The expenses charged under this clause should be utilized for distribution expenses incurred for bringing inflows from beyond top 15 cities. The amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment.
- iv. An additional expenses up to 20 basis points of daily net assets of the scheme will be charged to defray additional expenses towards different heads mentioned under Regulation 52 (2) and 52 (4) of the Regulations.
- v. TER will be charged on daily net assets of each schemes of DMF.
- vi. Brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12 per cent in case of cash market transactions and 0.05 per cent in case of derivative market transactions.
- vii. Direct Plan shall have a lower expense ratio, as no distribution expenses, commission etc. for distribution of Units will be paid / charged under Direct Plan.

Any expenditure in excess of the said prescribed limit (including brokerage and transaction cost, if any) shall be borne by the AMC or by the trustee or sponsors."

Service Tax

- i. The AMC will charge service tax on investment and advisory fees to the scheme in addition to the maximum limit of TER as prescribed in regulation 52 of the Regulations.
- ii. Service tax on other than investment and advisory fees will be borne by the scheme within the maximum limit of TER as per regulation 52 of the Regulations.
- iii. Service tax on brokerage and transaction cost paid for asset purchases, will be within the limit prescribed under regulation 52 of the Regulations.
- iv. Service tax on exit load, if any, will be paid out of the exit load proceeds and exit load net of service tax, if any, will be credited to the scheme.

Exit Load

The entire exit load net of service tax charged to the investor, will be credited to the respective schemes.

Investor Education And Awareness

The AMC shall set apart at least 2 basis points on daily net assets within the maximum limit of TER as per regulation 52 of the Regulations for investor education and awareness initiatives in compliance with the aforesaid mentioned circular.

Computation And Publication Of Net Asset Value (NAV)

The NAV of the scheme / plan / option will be calculated on daily basis and published in at least two daily newspapers having circulation all over India.

Monthly Portfolio Disclosure

The monthly portfolio (along with ISIN) of all the schemes of DMF as on the last day of the month will be disclosed on the Fund's website i.e. www.dws-india.com on or before 10th day of the succeeding month

Half Yearly Financial Result

The half yearly unaudited financial results of all the schemes of DMF will be uploaded on the Fund's website i.e. www.dws-india.com within one month from the close of each half year ended 30th September and 31st March.

The AMC will publish an advertisement disclosing the hosting of such financial results on its website, in at least one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the mutual fund is situated.

Unitholders' Information

a. Account Statements:

An allotment confirmation specifying the units allotted shall be sent by way of email and/or SMS within 5 Business Days of the transaction to the Unit holder's registered e-mail address and/or mobile number.

With a view to create one record for all financial assets of every individual, SEBI vide its Circular no. CIR / MRD / DP / 31 / 2014 dated November 12, 2014 enabled a single consolidated view of all the investments of an investor in Mutual Funds (MF) and securities held in demat form with the Depositories.

In accordance with the above, CAS will contain details relating to all the transactions carried out by the investor across all schemes of all mutual funds during the month and holding at the end of the month including transaction charges paid to the distributor.

The following will be applicable with respect to CAS, for unit holders having a Demat Account.

- Investors having MF investments and holding securities in Demat account will receive a single CAS from the Depository.
- CAS will be done on the basis of PAN. In case of multiple holding, it will be a PAN of the first holder and pattern of holding. The CAS will be generated on a monthly basis.
- If there is any transaction in any of the Demat accounts of the investor or in any of his mutual fund folios, depositories will send the CAS within ten days from the month end. In case there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details shall be sent to the investor on half yearly basis.
- In case an investor has multiple accounts across two depositories, the depository with whom the account has been opened earlier will be the default depository.
- Unit holders who do not have Demat account will be issued the CAS for each calendar month on or before 10th of the immediately succeeding month in whose folio(s) transaction(s) has / have taken place during the month by physical / e-mail mode. For the purpose of sending CAS, common investors across mutual funds shall be identified by their Permanent Account Number (PAN).

For more details, please refer the Combined Scheme Information Document (CSID) and Statement of Additional Information (SAI).

b. Annual Financial Results: The Scheme wise annual report or an abridged summary thereof shall be sent:

- (i) by e-mail to the Unit holders whose e-mail address is available with the Fund,
- (ii) in physical form to the Unit holders whose email address is not registered with the Fund and/or those Unit holders who have opted/ requested for the same.

c. Half Yearly Portfolio Disclosure: Half Yearly Portfolio Disclosure shall be published 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 Mutual Fund is situated before expiry one month from the close of each half-year, that is on March 31 and September 30.

A link of the scheme annual report/abridged summary, half yearly unaudited financial results & half yearly portfolio disclosure thereof shall be displayed prominently on the website of the Fund and shall

also be displayed on the website of Association of Mutual Funds in India (AMFI).

- d. Investor is requested to note that the AMC may, at its sole discretion, disclose details of the investor's account and transaction there under to those intermediaries whose stamp / ARN Code appears on the application form. In addition, the Mutual Fund may also disclose such details at its sole discretion, to the bankers / its agents, as may be necessary for the purpose of effecting payments to the investor.

If a request is received from any other person, the AMC shall accede to such request only on receipt of a written consent from the investor.

The Mutual Fund may disclose details of the investor's account and transactions there under to any Regulatory / Statutory entities as per the provisions of law.

NAV Publication

The NAV of the Scheme will be declared on every Business Day on the AMFI website www.amfiindia.com and the Fund's website www.dws-india.com by 9. p.m on the same day.

The Mutual Fund/ AMC shall disclose portfolio under the Scheme(s) as on the last day of each month on its website viz. www.dws-india.com on or before the tenth day of the succeeding month in the prescribed format. As presently required by the SEBI (MF) Regulations, a complete statement of the portfolio under the Scheme(s) would also be published by the Mutual Fund as an advertisement in one 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 Mutual Fund is situated within one month from the close of each half year (i.e. March 31 & September 30) or mailed to the Unit holders.

For Investor Grievances Please Contact

- Karvy Computershare Private Limited
Karvy Centre 8-2-609/K, Avenue 4, Street No. 1,
Banjara Hills, Hyderabad 500034
Telephone : 040 - 67406120 / 6121
E-mail: dws.mutual@db.com
- Mr. Murali Ramasubramanian
Deutsche Asset Management (India) Private Limited
The Capital, 14th Floor, C-70, G Block,
Bandra Kurla Complex, Mumbai-400051, India.
Telephone: 022 - 71804444; Fax: 022 - 71804373/4381
E-mail: dws.mutual@db.com

Instructions For Filling The Application Form

1. General Information

- a) The Application Form should be completed in ENGLISH in BLOCK LETTERS only. Please Tick (✓) in the appropriate box (☐), where boxes have been provided.
- b) Please refer to the respective Scheme Information Document and the Key Information Memorandum carefully before filling the Application Form.
- c) 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.
- d) 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 or designated 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.

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

b) Know Your Customer (KYC) :

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

Investments in Micro SIP and investments from investors residing in Sikkim:

In respect of Micro SIPs, Deutsche Asset Management shall continue to implement the uniform KYC procedure for Micro SIP as per AMFI circular 35P/MEM-COR/4/09-10 dated July 14, 2009 with the following additional requirement i.e. In addition to the photo identification documents prescribed under clause 4 of the AMFI circular referred above, we shall require a copy of the proof of address which is self attested and attested by the ARN holder. However, investors with PAN are not eligible for simplified KYC procedure for Micro SIP.

In respect of investment by an investor residing in Sikkim, the investor should submit the proof of address of Sikkim state and the same address should be mentioned in the application form. Address proof shall be self attested by the investor / attested by the ARN holder mentioning the ARN number or attested by any competent authority.

Uniform KYC Procedure

Pursuant to SEBI Circular No. MIRSD/CIR-26/2011 Dated December 23, 2011, SEBI Circular No. MIRSD/SE/CIR-21/2011 dated October 5, 2011 and SEBI (KYC Registration Agency) Regulations, 2011, regarding uniformity in the Know Your Customer (KYC) process, avoiding duplication and developing a mechanism to centralize the KYC records & data in the securities market, it has been decided to make following changes in SAI/CKIM of the Schemes of DMF w.e.f January 1, 2012 (Effective Date):

- 1) SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries viz. Mutual Funds, Portfolio Managers, Depository Participants, Stock Brokers, Venture Capital Funds, Collective Investment Schemes etc. New Investors are therefore requested to use the Common KYC Application Form and carry out the KYC process including In-Person Verification ("IPV") with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are available on our website www.dws-india.com.
- 2) The Mutual Fund/Register & Transfer Agents ("RTA") shall perform the initial KYC of its new investors. The Mutual Fund/RTA shall upload the details of the investors on the system of the KYC Registration Agency ("KRA") forthwith. KRA shall send a letter to investor within 10 working days of the receipt of initial/ updated KYC documents from the Mutual Fund /RTA confirming the details thereof.
- 3) Once the investor has done KYC with a SEBI registered intermediary, the investor need not undergo the same process again with another intermediary including mutual funds. However, the Mutual Fund reserves the right to carry out fresh KYC of the investor.
- 4) It is mandatory for intermediaries including mutual funds to carry out IPV of its investors from the effective date. The IPV carried out by any SEBI registered intermediary can be relied upon by the Mutual Fund. Deutsche Asset Management (India) Private limited/RTA and NISM/AMFI certified distributors who are KYD compliant are authorized to carry out the IPV for Mutual Fund investors. Further, in case of any applications received directly (i.e without being routed through the distributors) from the investors, the Mutual Fund may rely upon the IPV (on the KYC Application Form) performed by the schedule commercial Banks.
- 5) Existing KYC compliant investors of the Mutual Fund should comply with the new KYC requirements including IPV as mandated by SEBI. With effect from January 1, 2016, clients who have not provided their income/net worth details and their status as a 'Politically Exposed Person' will not be allowed to invest in the schemes of Deutsche Mutual Fund.
- 6) In addition to the data and documents submitted to the KRA, the AMC reserves the right to request for additional data and/or documents from investors in order to comply with KYC requirements of its internal anti-money laundering policies and procedures. The AMC reserves the right to freeze or terminate any folio/account which is not in accordance with or is breach of any applicable laws and/or internal policies and procedures of the AMC at any point of time, before or after the allocation of units.
- 7) Politically Exposed Persons (PEP) are individuals who are or have been entrusted with prominent public functions in any

country, e.g., Heads of States or of Governments, politicians, senior government/judicial/military officers, senior executives of state-owned corporations, important political party officials, etc. This includes immediate family members or persons known to be close associates of such persons.

Specific provisions with respect to KYC

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. 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 Indian 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 will not be permitted in the said folio and all other folios having same PAN.
- 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 Centres 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 changes from time to time. 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/FILs/FPIs/Association of Persons/Body of Individuals.
- Investor has an option to receive Account Statement and other communication and Annual Report by e-mail.

e) Prohibition on investment:

The sale and solicitation of Units of the Fund is prohibited to citizens and residents of United States of America or any other US person (as defined in the US Securities Act of 1933) or any person of any other jurisdiction which restricts or regulates the sale of Indian securities to its citizens and/or residents or which jurisdiction could otherwise subject the AMC or its parent companies or any of its affiliates or employees or the trustees to any reporting, licensing or registration requirements, in such jurisdiction.

Further, investors are requested to note that if, subsequent to the account opening, if an investor is found to be a US person or resident of US or any other jurisdiction which restricts or regulates the sale of Indian securities to its citizens and/or residents as mentioned above (whether or not due to a change in status), the AMC reserves the right to redeem such investor's investments.

Also, resident of Canada cannot invest in units of the Scheme.

3. Subscriptions

a) 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 invests/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 bankdraft must accompany each Application.

b) NRIs, Persons of Indian Origin, FILs / FPIs

Payment by FILs/FPIs/NRIs/Persons of Indian Origin must be made either by cheque or demand draft by means of: (i) inward remittance through normal 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.
- In case of payments made by Demand Drafts, units will be allocated for the amount mentioned in the Demand Draft only. The draft charges will have to be borne by the Investor only.

5. Bank Account Details

Applicants should provide the name of the bank, branch address, account type, IFSC code 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. Demat Account Details

Investors desirous of holding their units in their demat account should provide their demat account details in the application form. Investors applying as Joint holders, need to provide Demat details of their Joint Demat Account.

7. 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.

- i) 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.
- j) 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.

8. 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, Citi Bank, Indusind Bank, HSBC Bank, ABN AMRO Bank.

RTGS: The minimum amount is Rs.2,00,000/-.

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.

9. Employee Unique Identification Number (EUIN)

SEBI circular dated September 13, 2012 has directed mutual funds to capture the Unique identity number (EUIN) of the employee/relationship manager/sales person of the distributor interacting with the investor for the sale of mutual fund products in addition to the AMFI Registration Number (ARN) of the distributor. EUIN is a unique number allotted to each Sales Person holding a valid NISM certificate and associated with a ARN holder. Where the sales person is interacting with the investor for sale of Mutual Fund Product, it is important to capture the EUIN allotted to such sales person in the application form, as the same would help in tracking the problem of mis-selling if any, even if such Employee / Relationship manager leaves the employment of the Distributor / ARN holder.

10. 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.

11. Ultimate Beneficial Owner (UBO)

Ultimate Beneficial Owner (UBO) is the natural person, who ultimately owns or controls, directly or indirectly your organisation. Controlling ownership interest has been defined as ownership of / entitlement to a) more than 25% of shares or capital or profits of the juridical person, where the juridical person is a company; b) more than 15% of the capital or profits of the juridical person, where the juridical person is a partnership or, c) more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals; d) In case of Trust, beneficial owners of the trust needs to be known by determining the identity of the settler of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership; e) In case of Association of Persons and Body of Individuals - Details of persons controlling the entity or details of current managing committee; f) In case of HUF - Details of Karta; g) In case of proprietorship - Details of proprietor and nature of business of proprietor. In case of companies, details of Directors also need to be provided.

In case the Investor is a listed company or where the majority is held by a listed company, then the details of shareholders or beneficial owners is not required.

Investor needs to submit a copy of the following documents of the UBO's/Directors:

- PAN card;
- Proof of Identity; and
- Proof of Address.

Investor needs to follow the guidelines laid down by the KRA for submission of the above documents to the AMC.

With effect from November 1, 2015, applications received from non-individual entities will be rejected unless accompanied by the details of their UBOs and the documents mentioned above.

Existing customers should also submit these data and documents by December 31, 2015. From January 1, 2016, existing customers who have not provided the data and documents of their UBOs will not be allowed to invest in the schemes of Deutsche Mutual Fund.

12. Data and documents related to tax residency status of the investor

Rules 114F to 114H of the Income tax Rules, 1962 require the AMC to report to the Indian tax authorities data related to those customers who are tax residents of countries other than India. The Indian Government has executed agreements that require it to share these data with other countries. In order to report these data, individual investors and non-individual investors such as companies, partnership firms, trusts, Association of Persons, Body of Individuals, Societies, etc are required to complete the Tax Residency Forms of the AMC. The data and documents required in the forms have to be submitted along with the application for investment in the schemes of Deutsche Mutual Fund. The AMC reserves the right to reject all applications that are not accompanied with the full data and documents required by these Tax Residency forms. The investors should consult their tax advisors to determine their residential status from a tax perspective and accordingly complete the forms accurately. The AMC reserves the right to report all the data required by Rules 114F to 114H to the Indian income tax authority for those customers who are tax residents of other countries. The AMC will also report these data if it believes from the information submitted by the Investor that the Investor may be a tax resident of another country. The AMC reserves the right to close the account of any investor who does not submit the required data and documents for determining their tax residency status. The Investor acknowledges and agrees that it shall have no claim against the Mutual Fund/AMC or any Director, Manager, Officer or Employee of the AMC for any damages or liabilities attributable due to the compliance of its obligations under the above rules of the Indian Income tax Rules, 1962.

Instructions – Systematic Investment Plan (SIP), Systematic Transfer Plan (STP) And Systematic Withdrawal Plan (SWP)

1. Unit holders are advised to read the Scheme Information Document of the respective Scheme/Plans carefully.
2. New Investors who wish to enroll for SIP/STP/SWP are required to fill the respective enrolment Form in addition to the Application Form.
3. Existing Unit Holders are required to provide their Folio No. and submit only the respective Enrolment Form.

Applicants 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 and mention the Folio Number in the SIP Form. The New Applicants need to indicate the Common Application Form No. in the SIP Form.

4. Unit holders must use separate SIP/STP/SWP Enrolment Forms for different Schemes.
5. In case of STP and SWP, investors should clearly indicate from and to which scheme/ plan/ option he/she wishes to transfer/ withdraw their units.
6. Minimum total investment amount for SIP, STP and SWP should be Rs. 12,000/-
7. An investor cannot simultaneously participate in SIP and SWP/STP in the same scheme.
8. SIP: Investors can invest on daily, weekly, monthly and quarterly intervals by providing post dated cheques/providing the auto debit form. Minimum investment per installment is Rs. 300/- for daily option, Rs. 1000/- for weekly and monthly options and Rs. 3000/- for quarterly option. The cheques should be dated either for 1st/7th/15th/21st/28th. In case of daily SIP, after the first installment, subsequent investments can happen only by way of ECS/auto debit form. The aggregate of the SIP cheque should not be less than the minimum investment requirement for SIP.

STP: Investors can choose to withdraw Fixed Amount/Capital Appreciation (available only for Growth option). The frequency for withdrawal can be daily, weekly, monthly or quarterly on the 1st/7th/15th/21st/28th of the month and on the next business day if it happens to be a holiday. Minimum transfer amount is Rs. 1000/- for weekly and monthly and Rs. 3000/- for quarterly. Please refer page no 34 for more details.

SWP: Investors can choose to transfer Fixed Amount/Capital Appreciation (available only for Growth option)/ Dividend Transfer. The frequency for transfer can be weekly, 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. Minimum transfer amount is Rs. 1000/- for weekly and monthly and Rs. 3000/- for quarterly.

For discontinuation of SIP/STP/SWP, the Unit holder/investor should intimate in writing to the AMC/ISC at least 7 Business Days in advance. On receipt of such completed request, SIP/STP/SWP will be terminated and debit instruction given by the Unit holder/investor will be cancelled.

9. **Applicable Load Structure:**

STP & SWP: The exit load on STP & SWP shall be same as of Exit Load of respective Scheme.

10. For SIP, the cheques should be drawn in favour of "the specific Scheme" as applicable and crossed "A/c. Payee Only". Unit holders must write the Folio Number on the reverse of the Cheques accompanying the Application Form.
11. 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.
12. Investors should also note that under the Daily SIP facility, if 5 or more consecutive payment instructions provided by the investor are dishonored for either insufficiency of funds or as a result of a stop payment instruction issued by the investor, the AMC reserves the right to discontinue his / her SIP. Similarly, other SIPs will be terminated if three consecutive instalments are dishonored.
13. 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.
14. Unitholder may discontinue the SIP/STP/SWP by sending a written request to the nearest Investor Service Centre.

In case of SIP, the request of discontinuance should reach to the AMC/Fund at least 7 business days prior to the due date of the next Cheque / debit instruction. On receipt of such request the SIP would be discontinued and balance post dated Cheques will be returned to the Unitholder. In case of STP and SWP, the same 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 installment amounts; otherwise the application is liable to be rejected.

15. **Changes:**

SIP: The rejected ECS instruction will not be presented again under any circumstances, the initial purchase and subsequent installments should be the same and the registered date by the SIP investor cannot be modified later.

STP: 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.

SWP: 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.

16. An updated Account Statement and the Cheque/Demand Draft towards Redemption proceeds will be dispatched by email to the Unit holder normally within 7 Business Days from the date of SIP/STP/SWP transaction. Where no email is provided, the investor will receive a common account statement on a monthly basis.
17. 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
18. All corrections by the investor on the forms are to be countersigned by them.

Instructions – Micro SIP

Systematic Investment Plans (SIPs) where aggregate of installments in a rolling 12 month period or in a financial year i.e. April to March does not exceed Rs. 50,000 (to be referred as "Micro SIP" hereinafter).

Micro SIP investors are required to submit any of the following documents for Photo Identification and Proof of address along with Micro SIP applications if the PAN is not provided:

(1) Voter Identity Card; (2) Driving License; (3) Government/Defense identification card; (4) Passport; (5) Photo Ration Card; (6) Photo Debit Card (Credit card not included because it may not be backed up by a bank account) (7) Employee ID cards issued by companies registered with Registrar of Companies; (8) Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament; (9) ID card issued to employees of Scheduled Commercial / State / District Co-operative Banks; (10) Senior Citizen / Freedom Fighter ID card issued by Government; (11) Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI; (12) Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL); (13) Any other photo ID card issued by Central Government / State Governments / Municipal authorities / Government organizations like ESIC/EPFO.

Investors (including joint holders) will submit a photocopy of any of the above documents identified along with Micro SIP applications. Supporting document should be current and valid and copy shall be self attested by the investor and attested by the ARN holder mentioning the ARN number. Micro SIP application without the above supporting document will liable to be rejected.

This exemption will also not be applicable to normal purchase transactions upto Rs. 50,000 which will continue to be subject to PAN requirement.

This exemption will be applicable ONLY to investments by individuals (including NRIs but not PIOs), Minors, Sole proprietary firms and Joint holders. HUFs and other categories will not be eligible for Micro SIPs.

In case the first Micro SIP installment is processed by way of banking of the cheque and the application is found to be defective and liable for rejection, the MICRO SIP registration will not be effective for future installments. Investor will be communicated about the same and should the investor wish to withdraw, he/she may do so by tendering the redemption form.

Investor having PAN No are not eligible for simplified KYC procedure as enumerated above.

Instructions – Daily SIP

Introduced Daily Systematic Investment Plan (SIP) for Existing Distributor's/ Regular and Direct Plans of the following schemes of DMF w.e.f. January 27, 2014: DWS Alpha Equity Fund, DWS Investment Opportunity Fund, DWS Tax Savings Fund, DWS Global Agribusiness Offshore Fund, DWS Top Euroland Offshore Fund, DWS Income Advantage Fund, DWS Equity Income Fund, DWS Premier Bond Fund, DWS Short Maturity Fund, DWS Inflation Indexed Bond Fund and DWS Arbitrage Fund w.e.f. 30th June, 2015.

Payment of installments under Daily Systematic Investment Plan (SIP) can be made only by availing the Auto Debit Facility in select locations as indicated in Key Information Memorandum and is subject to terms and conditions prescribed therein. Alternatively, the investor may also contact the Karvy ISC/AMC Offices for more information.

Wherein the investor has opted for the "Auto Debit Facility", the payment of first installment will be through physical payment instrument i.e (local cheque/demand draft) only. First SIP cheque should be handed over to the respective collection centre at least 21 business days before the first SIP date.

Investors should also note that under the Daily SIP facility, if 5 or more consecutive payment instructions provided by the investor are dishonored for either insufficiency of funds or as a result of a stop payment instruction issued by the investor, the AMC reserves the right to discontinue the SIP.

Introduction of new frequency and duration for Systematic Investment Plan (SIP) under various schemes of DMF w.e.f June 30, 2015

Introduced perpetual duration under the Systematic Investment Plan (SIP) facility for all the Open Ended Schemes of DMF. Accordingly, the frequencies available under the SIP facility will be Daily, Weekly, Monthly and Quarterly. Added 1st date of the every month for SIP in addition to 7th, 15th, 21st, 28th of every month on which the SIP can be processed.

Instructions – Daily STP

Introduction of Daily Systematic Transfer Plans (STP) and new frequency under STP facility of various schemes of DMF w.e.f June 30, 2015

Name of the Funds	Minimum Daily Amount	Minimum Duration	Maximum Duration
DWS Alpha Equity Fund	Rs. 300	2 Months	Perpetual
DWS Investment Opportunity Fund			
DWS Tax Savings Fund			
DWS Global Agribusiness Offshore Fund			
DWS Top Euroland Offshore Fund			
DWS Equity Income Fund			
DWS Arbitrage Fund			

Introduced a perpetual duration under the Systematic Transfer Plans (STP) facility of aforesaid schemes of DMF. The frequencies now available under the STP for the aforesaid schemes will be Daily, Weekly, Monthly and Quarterly. Added the 1st date of every month for STP in addition to 7th, 15th, 21st, 28th of every month on which the STP can be processed.

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: • Delhi • Ludhiana • Amritsar • Jalandhar • Chandigarh • Shimla • Jammu • Kanpur • Allahabad • Varanasi • Lucknow • Dehradun • Gorakhpur • Agra • Jaipur • Bhilwara • Udaipur • Jodhpur • Rajkot • Ahmedabad • Baroda • Surat • Mumbai • Panjim • Pune • Solapur • Kolhapur • Nasik • Aurangabad • Nagpur • Indor • Bhopal • Gwalior • Jabalpur • Raipur • Hyderabad • Tirupati • Vijayawada (also covers Guntur, Tenali & Mangalgi) • Nellore • Vizag • Kakinada • Bangalore • Mysore • Mangalore • Hubli • Chennai • Pondicherry • Trichy • Madurai • Salem • Erode • Coimbatore • Tirupur • Calicut • Trichur • Cochin • Trivendrum • Kolkata • Burdwan • Durgapur • Siliguri • Bhubaneswar • Guwahati • Patna • Jamshedpur • Ranchi • Dhanbad • Asansol • Jamnagar • Udupi • Gadag • Belgaum • Shimoga • Bijapur • Cuttack • Raichur • Gulbarga • Bikaner • Davangere • Mandya • Gangtok

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.

- 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.
- Payment of installments under Daily Systematic Investment Plan (SIP) can be made only by availing the Auto Debit Facility with specific banks in selected locations as indicated in the Application Form for SIP and subject to terms and conditions prescribed therein. Alternatively the investor may also contact the Karvy ISC/AMC Offices for more information.
- 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) and crossed "A/c. Payee Only".

- A separate SIP enrolment form must be filled for each Scheme/Plans, Unitholders 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 Scheme Information Document/Addendum(s) 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 Scheme Information 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 on 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.
- In addition to the photo identification documents prescribed, a copy of the proof of address which is self attested and attested by the ARN holder shall be required.
- In respect of investments by an investor residing in Sikkim, the investor should submit the proof of address of Sikkim state and the same address should be mentioned in the application form. Address proof shall be self attested by the Investor /attested by the ARN holder mentioning the ARN No. or attested by any competent authority.

DWS Trigger Facility

Transfer Out and Transfer In" ("TOTI") and "Transfer In & Transfer Out" ("TITO") facilities in the Schemes of DMF has been renamed as Trigger Facility w.e.f January 23, 2015.

Under the Trigger Facility (Equity to Debt Trigger Option), Investors will be provided an option to switch automatically from a chosen equity scheme(s) i.e. the Source Fund to the debt / liquid scheme(s) i.e. the Target Fund and

vice versa, on happening of events leading to such triggers viz. % increase / fall in the NAV as chosen by the investors in Source Fund at the time of registration.

Under the Trigger Facility (Debt to Equity Trigger Option), investors will be provided an option to switch automatically from a chosen debt / liquid scheme(s) i.e. the Source Fund to the chosen equity scheme(s) i.e. the Target Fund once the Index value (BSE Sensex) as specified by the Investors is reached. Further, the investors can choose to switch back to the Source Fund from invested Target equity scheme(s) and trigger event for such switch back will be % growth in the NAV of the Target equity scheme (s) as chosen by the investors at time of registration. Trigger event here is preferred NAV growth and at a pre-defined percentage at the time of registration.

Trigger Facility is available under the following Scheme(s) of DMF:

	Equity to Debt Trigger Option	Debt to Equity Trigger Option
Source Fund	DWS Alpha Equity Fund DWS Investment Opportunity Fund	DWS Ultra Short Term Fund DWS Cash Opportunities Fund
Target Fund	DWS Ultra Short Term Fund DWS Cash Opportunities Fund	DWS Alpha Equity Fund DWS Investment Opportunity Fund

For terms and conditions of Trigger Facility, investors are requested to refer the website of the DMF or contact ISCs of the Fund. Further, Investors are required to use the specific form designed for availing the above mentioned facilities.

Snapshot of SIP/STP/SWP options available in funds. For selected schemes, the Daily SIP* & Daily STP* facility is available. Please refer to key scheme features for details

	SIP	STP	SWP
DWS Alpha Equity Fund**	✓	✓	✓
DWS Investment Opportunity Fund**	✓	✓	✓
DWS Tax Saving Fund**	✓	✓	✗
DWS Arbitrage Fund**	✓	✓	✓
DWS Equity Income Fund**	✓	✓	✓
DWS Top Euroland Offshore Fund**	✓	✓	✓
DWS Global Agribusiness Offshore Fund**	✓	✓	✓
DWS Income Advantage Fund*	✓	✓	✓
DWS Gilt Fund	✓	✓	✓
DWS Premier Bond Fund*	✓	✓	✓
DWS Short Maturity Fund*	✓	✓	✓
DWS Insta Cash Plus Fund	✗	✓	✓
DWS Treasury Fund - Cash Plan	✓	✓	✓
DWS Treasury Fund - Investment Plan	✓	✓	✓
DWS Ultra Short Term Fund	✗	✓	✓
DWS Low Duration Fund	✗	✓	✓
DWS Cash Opportunities Fund	✗	✓	✓
DWS Banking and PSU Debt Fund	✓	✓	✓
DWS Inflation Indexed Bond Fund*	✓	✓	✓
DWS Medium Term Income Fund	✓	✓	✓
DWS Corporate Debt Opportunities Fund	✓	✓	✓

Default Plan

The default plan between Direct Plan and Existing Distributor's Plan/Regular Plan will be captured based on the following Scenario

Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct	Direct Plan
3	Not mentioned	Existing Distributor's Plan / Regular Plan	Direct Plan
4	Mentioned	Direct	Direct Plan
5	Direct	Not Mentioned	Direct Plan
6	Direct	Existing Distributor's Plan / Regular Plan	Direct Plan
7	Mentioned	Existing Distributor's Plan / Regular Plan	Existing Distributor's Plan / Regular Plan
8	Mentioned	Not Mentioned	Existing Distributor's Plan / Regular Plan

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Existing Distributor's Plan/ Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.

Default Options

Scheme Name	If the Plan is not ticked	If the Option is not mentioned (Dividend /Growth)	If the Dividend Mode is not mentioned (Payout / Reinvestment)	If the Dividend Frequency is not mentioned (Daily/Regular/ Weekly/Fornightly/Monthly/ Quarterly/Half Yearly/Annual)
DWS Alpha Equity Fund	See Notes below	Growth	Reinvestment	NA
DWS Investment Opportunity Fund		Growth	Reinvestment	NA
DWS Tax Saving Fund		Growth	Payout	NA
DWS Arbitrage Fund		Growth	Reinvestment	Regular
DWS Top Euroland Offshore Fund		Growth	Reinvestment	NA
DWS Global Agribusiness Offshore Fund		Growth	Reinvestment	NA
DWS Equity Income Fund		Growth	Reinvestment	Monthly Dividend
DWS Low Duration Fund		Growth	Reinvestment	Daily Dividend
DWS Income Advantage Fund		Growth	Reinvestment	NA
DWS Ultra Short Term Fund		Growth	Reinvestment	Daily Dividend
DWS Cash Opportunities Fund		Growth	Reinvestment	Daily Dividend
DWS Gilt Fund		Growth	Reinvestment	NA
DWS Premier Bond Fund		Growth	Reinvestment	Monthly
DWS Short Maturity Fund		Growth	Reinvestment	Weekly
DWS Insta Cash Plus Fund		Growth	Reinvestment	Daily Dividend
DWS Treasury Fund - Cash Plan		Growth	Reinvestment	Daily Dividend
DWS Treasury Fund - Investment Plan		Growth	Reinvestment	Daily Dividend
DWS Banking and PSU Debt Fund		Growth	Reinvestment	Monthly
DWS Inflation Indexed Bond Fun		Growth	Reinvestment	Regular
DWS Medium Term Income Fund		Growth	Reinvestment	Monthly
DWS Corporate Debt Opportunities Fund	Growth	Reinvestment	Monthly	

Note:

- 1) If the Plan is ticked as 'Direct' but carries a Distributor Code, then the allotment will happen in Direct Plan and Distributor Code will be ignored.
- 2) If Surviving Plan is ticked such as 'Existing Distributor's Plan/Regular Plan' but application does not carry a Distributor Code, then instruction will be ignored and allotment will be made in the DIRECT Plan. However, if it carries a distributor code, then the allotment will happen in the chosen distributor plan.
- 3) If NO Plan is ticked and application is WITHOUT Distributor Code, then allotment will be in Direct Plan.
- 4) If NO Plan is ticked and the application HAS a Distributor Code, then the allotment will be in distributor Plan for all schemes.

✓ INVESTMENT DETAILS

Scheme Name

Plan (Please ✓) Existing Distributor's Plan/Regular Plan Direct Plan **Option** (Please ✓) Growth Dividend

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

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). In case the investor subscribes to units of a plan other than the single plan, then by default the units of the single plan will be allotted.

✓ PAYMENT OPTIONS

Investment Amount (Rs.) Mode of Payment Cheque / Demand Draft / Fund Transfer Strikeout whichever is not applicable.

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.

✓ DEMAT ACCOUNT DETAILS OF FIRST / JOINT APPLICANT(S)

NSDL OR CDSL

Depository Participant (DP) ID Depository Participant (DP) ID

Beneficiary Account Number & Beneficiary Account Number

(If the name of the applicant in this application is not identical with the Beneficiary Account details with the above mentioned DP, the application will be treated as incomplete and is liable to be rejected.)

NOMINATION DETAILS

I/We do hereby _____ nominate the under mentioned person to receive the units to my / our credit in this folio no. in the event of my / our death. I/ We also understand that all payments and settlements made to such Nominee, and signature of the Nominee acknowledgment receipt thereof shall be a valid discharge by the AMC / Mutual Fund / Trustee.

Nominee's Name _____

Relationship _____

Address _____

In case Nominee is a Minor

Name of Guardian _____

Address of Guardian _____

Date of Birth Signature of Guardian _____

In case of more than one nominee, kindly submit multiple nomination (maximum 3 nominees) forms. Extra nomination forms can be obtained from the nearest ISC or Registrar or from the AMC website.

OTHER DETAILS*

Individuals Gross Annual Income Details (please specify): Income Range per annum:
 Below Rs 1 Lac 1-5 Lac 5-10 Lac 10-25 Lac >25 Lacs

OR Net-worth as on (date) _____ (Net worth should not be older than 1 year)

Source of Income _____

Occupation (please ✓ any one and give brief details): Private Sector Public Sector
 Government Service Business Professional Agriculturist Retired
 Housewife Student Others _____

Any other information: _____

Non Individuals Gross Annual Income Details (please specify): Income Range per annum:
 Below Rs 1 Lac 1-5 Lac 5-10 Lac 10-25 Lac 25 Lacs-1 crore > 1 crore

Net-worth as on (date) _____ (dd/mm/yyyy): _____ (*Net worth should not be older than 1 year)

Nature of Business _____

Source of Income _____

(* Mandatory)

✓ FOR DETAILS OF TAX RESIDENCY REFER POINT 12 & COMPLETE SEPERATE FORM. UBO DETAILS NEED TO BE PROVIDED ONCE ONLY# (*Mandatory)

✓ DECLARATION AND SIGNATURES

I/We have read and understood the contents of the Statement of Additional Information / Scheme Information 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 form 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, Tax Residency details are 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 declared that I/We shall update change to my/our KYC information as required under the law or requirements under your policies. I/We do not have any existing Micro SIPs which together with the current Micro SIP application will result in aggregate investments exceeding Rs. 50,000/- in a year (applicable to Micro SIP investors only). I/We hereby confirm that where the EUIN space has been left blank by me/us, the transaction is an "execution-only" transaction. 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.

Date:

First / Sole Applicant / Guardian Second Applicant Third Applicant Power of Attorney Holder

CHECKLIST Documents as listed below are to be submitted along with the Application Form (as applicable to your specific case)

Document submitted Kindly (✓)	Sr No	Documents	Individuals	Companies	Trusts	Societies	Partnership Firms	FIs/FPIs	NRIs	Investments through POA	UBO / Directors / Trustee
	1	Resolution / Authorisation to invest		✓	✓	✓	✓	✓		✓	
	2	List of Authorised Signatories with Specimen Signature(s)		✓	✓	✓	✓	✓		✓	
	3	Memorandum & Articles of Association		✓							
	4	Trust Deed			✓						
	5	Bye-Laws				✓					
	6	Partnership Deed					✓				
	7	Notarised Power of Attorney								✓	
	8	Account Debit Certificate in case payment is made by DD from NRE / FCNR A/c where applicable						✓	✓		
	9	PAN Proof (not required for existing investors)	✓	✓	✓	✓	✓	✓	✓	✓	✓
	10	KYC acknowledgment letter (required if not already submitted)	✓	✓	✓	✓	✓	✓	✓	✓	
	11	Copy of cancelled cheque	✓	✓	✓	✓	✓	✓	✓	✓	
	12	Details under FATCA/Foreign Tax Law	✓	✓	✓	✓	✓	✓	✓	✓	
	13	Proof of Identity									✓
	14	Proof of Address									✓

All documents in 1 to 6 above should be originals or true copies certified by the Director/Trustee/Company Secretary/Authorised Signatory/Notary Public/Partner as applicable. Originals will be handed over after verification.

In compliance with SEBI circular no. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, CIR/IMD/DF/21/2012 dated September 13, 2012 and amendments if any, the AMC may deduct Transaction Charge for subscriptions made through distributors of mutual funds. Such Transaction Charge collected by the AMC will be paid to the distributor/ARN Holder (who have 'opted in' to receive the transaction charges) through whom the investment has been made. The distributors shall also have the option to opt in or opt out of levying transactions charges based on the type of product. However, no Transaction Charges will be imposed for investments made directly with the Fund. Transaction Charge shall be subject to the following as well as amendments that may be made from time to time: i. For existing mutual fund investors, an amount of Rs.100/- per subscription of Rs.10,000/- and above. ii. For a new investor investing for the first time in mutual funds, an amount of Rs.150/- per subscription of Rs.10,000/- and above. iii. There shall be no Transaction Charge on subscription below Rs.10,000/- iv. There shall be no Transaction Charge on transactions other than purchases/ subscriptions relating to new inflows. v. Such amount shall be deducted by the AMC from the subscription amount and paid to the distributor; and the balance amount shall be invested under the Scheme and units allotted accordingly. vi. The Statement of Account sent to the Unit holder shall state gross subscription less transaction charge and also show the number of units allotted against the net investment.



BROKER INFORMATION			
BROKER NAME & ARN	SUB-BROKER ARN	EMPLOYEE UNIQUE IDENTIFICATION NUMBER (EJIN)	SUB-BROKER CODE

Application No. _____

Application Date & Time _____

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

I/We hereby confirm that the EJIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

First / Sole Applicant / Guardian

Second Applicant

Third Applicant

Power of Attorney Holder

EXISTING FOLIO NUMBER _____ KYC Yes No. Common Application Form No. (for New Investor) _____

SIP AUTO DEBIT (ECS) FACILITY FORM Registration cum Mandate Form for ECS (Debit Clearing)
 New SIP Registration - by existing investor Change in Bank Account for an existing investor with DMF New SIP Registration - by new investor (Also attach the new Application Form duly filled & signed)

SIP/ENROLLMENT DETAILS

Scheme Name _____ Plan (Please) Existing Distributor's Plan/Regular Plan Direct Plan **Option** (Please) Growth Dividend

Dividend Frequency (Please) Daily Regular Weekly Fortnightly Monthly Quarterly Half Yearly Annual **Dividend Mode** (Please) Reinvestment Payout

Amount per SIP Installment Rs. _____ **SIP Frequency** (Please) Daily* Monthly Quarterly Weekly Perpetual

SIP Dates (for option other than daily SIP) (Please) 1st 7th 15th 21st 28th **Enrollment Period** From To or Perpetual#

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). For full details of default plans/options refer to page 36.

*For Daily SIP please refer to key scheme features. # Please refer to page 34 for more details.
 Micro SIPs (Please) (Investment of equal to or less than Rs. 50000/- per annum under SIP registration) (Required only in case of PAN not provided.)

	Photo Identificatin Document Type (Mandatory)	ID Card No. / Reference No.
1st Applicant		
2nd Applicant		
3rd Applicant		

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 (Please) Savings Current NRE NRO FCNR Others _____

Bank Name _____ Bank City _____ PIN Code _____

Branch Address _____

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

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.

First SIP/Micro Cheque No. _____ Cheque dated Amount _____

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 AS PER DEUTSCHE MUTUAL FUND		SIGNATURE/S AS PER BANK RECORDS	
First/Sole Account Holder		First/Sole Account Holder	
Second Account Holder		Second Account Holder	
Third Account Holder		Third Account Holder	

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 Weekly Daily Perpetual

Collection Centre Stamp & Signature

Deutsche Mutual Fund

Deutsche Asset
& Wealth Management



DWS TRIGGER FACILITY APPLICATION FORM (Please fill in CAPITAL Letters) (Please read the instructions before completing this Application Form)

Application No. _____

BROKER INFORMATION

Broker Name & ARN	Sub-Broker ARN	Employee Unique Identification Number (EJIN)	Sub-Broker Code

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.
 I/We hereby confirm that the EJIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

First/Sole Applicant/Guardian

Second Applicant

Third Applicant

Power of Attorney Holder

TRANSACTION CHARGES (Please refer instructions and tick any one)

Applicable for transactions routed through a distributor who has 'Opted in' for transaction charges.

I am a First Time Investor in Mutual Fund Industry. (Rs 150 will be deducted.) I am an Existing Investor in Mutual Fund Industry. (Rs 100 will be deducted.)

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 (First holder/Minor) DD / MM / YYYY Sex Male Female * Nationality Indian Others _____

PAN^{SS} _____ Place of Birth _____ Enclosed (Please ✓) PAN Card copy^{SS} KYC Compliance proof^{**}

Name of Guardian (in case of Minor) _____

Contact Person (in case of Institutional Investors) _____

* Nationality Indian Others _____ PAN^{SS} _____ Enclosed (Please ✓) PAN Card copy^{SS} KYC Compliance proof^{**}

Name of Second Applicant _____

* Nationality Indian Others _____ PAN^{SS} _____ Enclosed (Please ✓) PAN Card copy^{SS} KYC Compliance proof^{**}

Name of Third Applicant _____

* Nationality Indian Others _____ PAN^{SS} _____ Enclosed (Please ✓) PAN Card copy^{SS} KYC Compliance proof^{**}

* 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 / FIs / FPIs applicants) Address for Correspondance (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 _____

* Mode of Holding (Please ✓) Single Joint Anyone or Survivor * If NRI (Please ✓) Repatriation basis Non-repatriation basis

* Status (Please ✓) Individual HUF Company FIs FPIs NRI Trust Society Partnership Proprietary AOP Insurance Company Bank BOI
 On behalf of Minor Other _____

** w.e.f 1 January, 2011, KYC shall be mandatory for all investors irrespective of amount of investments in Mutual Fund.

* MANDATORY FIELDS

^{SS} 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).

... continued overleaf

ACKNOWLEDGEMENT SLIP (To be filled in by the Investor)

Deutsche Mutual Fund: Registered Office: The Capital, 14th Floor, C -70, G Block, Bandra Kurla Complex, Mumbai 400051.

Application No. _____

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

* **Occupation** (Please ✓) Private Sector Service Public Sector/Government Service Retired Business Professional Housewife Student Agriculturist
 Current/Former Head of State Forex Dealer Other _____

* **List of documents submitted (in case of company)** Memorandum of Association/Article of Association Board Resolution List of Authorised Signatory

* If company is listed Yes No * **Are you Politically Exposed Person?** First Holder Yes No Second Holder Yes No Third Holder Yes No

* If occupation is business/profession, please mention precisely the nature of business/profession/industry _____

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 ^{ss} KYC Compliance proof **

*** In case the investor is other than individual viz. Corporate, Partnerships, Trust etc. Please provide following details (MANDATORY)**

*In case the INVESTOR is NOT an INDIVIDUAL, please provide Ultimate Beneficial Owner (UBO)/ Directors/Partners/Trustees/Karta of HUF details (Refer to point 11 under General Information on page 32). If there is NO UBO, please declare that the entity does not have anyone holding beneficial interest.

List of Beneficiary Owners/ Directors/Partners/Trustees/Karta of HUF						
Name	Date of Birth	PAN No.	Nationality	Residential Address	Status (Director / Trustee etc.)	PEP (Y/N)

If the above space is insufficient, please provide the information by way of an annexure, duly attested.

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** (Please ✓) Savings Current NRE NRO FCNR Others _____
Bank Name _____ **Bank City** _____ **Pin Code** _____
Branch Address _____
MICR Code _____ This is a 9 digit number next to your Cheque No. **IFSC Code** _____

INVESTMENT & PAYMENT DETAILS

Scheme Name _____ **Plan** (Please ✓) Existing Distributor's/Regular Direct **Option** (Please ✓) Growth Dividend
Dividend Mode (Please ✓) Payout Reinvestment **Dividend Frequency** (Please ✓) Daily Regular Weekly Fortnightly Monthly Quarterly Half Yearly Annual
 In case of valid application received without indicating any choice of Options, it will be considered as Growth Option by default.
Investment Amount (Rs.) _____ **DD Charges if any (Rs.)** _____
Net Amount (Rs.) _____ **Mode of Payment** Cheque / Demand Draft / Fund Transfer **Strikeout whichever is not applicable.**
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**

DEMAT ACCOUNT DETAILS OF FIRST / JOINT APPLICANT(S) (REQUIRED)

NSDL Depository Participant (DP) ID _____ Beneficiary Account Number _____
 OR **CDSL** Depository Participant (DP) ID & Beneficiary Account Number _____
 (If the name of the applicant in this application is not identical with the Beneficiary Account details with the above mentioned DP, the application will be treated as incomplete and is liable to be rejected.)

** w.e.f 1 January, 2011, KYC shall be mandatory for all investors irrespective of amount of investments in Mutual Fund. * **MANDATORY FIELDS**
^{ss} 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). ... continued overleaf

In compliance with SEBI circular no. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, CIR/IMD/DF/21/2012 dated September 13, 2012 and amendments if any, the AMC may deduct Transaction Charge for subscriptions made through distributors of mutual funds. Such Transaction Charge collected by the AMC will be paid to the distributor/ARN Holder (who have 'opted in' to receive the transaction charges) through whom the investment has been made. The distributors shall also have the option to opt in or opt out of levying transactions charges based on the type of product. However, no Transaction Charges will be imposed for investments made directly with the Fund. Transaction Charge shall be subject to the following as well as amendments that may be made from time to time: i) For existing mutual fund investors, an amount of Rs.100/- per subscription of Rs.10,000/- and above. ii) For a new investor investing for the first time in mutual funds, an amount of Rs.150/- per subscription of Rs.10,000/- and above. iii) There shall be no Transaction Charge on subscription below Rs.10,000/- iv) There shall be no Transaction Charge on transactions other than purchases/ subscriptions relating to new inflows. v) Such amount shall be deducted by the AMC from the subscription amount and paid to the distributor; and the balance amount shall be invested under the Scheme and units allotted accordingly. vi) The Statement of Account sent to the Unit holder shall state gross subscription less transaction charge and also show the number of units allotted against the net investment.

**TRIGGER FACILITY**

Debt to Equity Trigger Schemes		Equity to Debt Trigger Schemes	
Source Fund: DWS Ultra Short Term Fund, DWS Cash Opportunities Fund Target Fund: DWS Alpha Equity Fund, DWS Investment Opportunity Fund		Source Fund: DWS Alpha Equity Fund, DWS Investment Opportunity Fund Target Fund: DWS Ultra Short Term Fund, DWS Cash Opportunities Fund	
Select your Source & Target Fund/Plan/Option		Select your Source & Target Fund/Plan/Option	
Source Fund (Please ✓) <input type="checkbox"/> DWS Ultra Short Term Fund <input type="checkbox"/> DWS Cash Opportunities Fund		Source Fund (Please ✓) <input type="checkbox"/> DWS Alpha Equity Fund <input type="checkbox"/> DWS Investment Opportunity Fund	
Plan (Please ✓) <input type="checkbox"/> Existing Distributor's <input type="checkbox"/> Direct		Plan (Please ✓) <input type="checkbox"/> Existing Distributor's <input type="checkbox"/> Direct	
Option (Please ✓) <input type="checkbox"/> Growth <input type="checkbox"/> Dividend		Option (Please ✓) <input type="checkbox"/> Growth <input type="checkbox"/> Dividend	
Dividend (Please ✓) <input type="checkbox"/> Payout <input type="checkbox"/> Reinvestment		Dividend (Please ✓) <input type="checkbox"/> Payout <input type="checkbox"/> Reinvestment	
Target Fund (Please ✓) <input type="checkbox"/> Alpha Equity Fund <input type="checkbox"/> DWS Investment Opportunity Fund		Target Fund (Please ✓) <input type="checkbox"/> DWS Ultra Short Term Fund <input type="checkbox"/> DWS Cash Opportunities Fund	
Plan (Please ✓) <input type="checkbox"/> Existing Distributor's <input type="checkbox"/> Direct		Plan (Please ✓) <input type="checkbox"/> Existing Distributor's <input type="checkbox"/> Direct	
Option (Please ✓) <input type="checkbox"/> Growth <input type="checkbox"/> Dividend		Option (Please ✓) <input type="checkbox"/> Growth <input type="checkbox"/> Dividend	
Dividend (Please ✓) <input type="checkbox"/> Payout <input type="checkbox"/> Reinvestment		Dividend (Please ✓) <input type="checkbox"/> Payout <input type="checkbox"/> Reinvestment	
Transfer into Target Fund (Please ✓)	At Index Level (multiples of 50 points)	Transfer into Target Fund	When NAV of Source Fund Grows by (%) (Please ✓ one)
<input type="checkbox"/> 100% Transfer	Sensex Level _____	100% Transfer	<input type="checkbox"/> 5% <input type="checkbox"/> 10% <input type="checkbox"/> 15% <input type="checkbox"/> 20% <input type="checkbox"/> 25%
<input type="checkbox"/> 50% Transfer	OR Sensex Level _____		<input type="checkbox"/> Other _____%*
<input type="checkbox"/> Balance 50% Transfer	Sensex Level _____	If you want to Transfer back into Source Fund	When NAV of Source Fund Falls by (%) (Please ✓ one)
If you want to Transfer back into Source Fund (Please ✓)	When NAV of Target Fund Grows by (%) (select one)	100% Transfer	<input type="checkbox"/> 5% <input type="checkbox"/> 10% <input type="checkbox"/> 15% <input type="checkbox"/> 20% <input type="checkbox"/> 25%
<input type="checkbox"/> 100% Transfer	<input type="checkbox"/> 5% <input type="checkbox"/> 10% <input type="checkbox"/> 15% <input type="checkbox"/> 20% <input type="checkbox"/> 25% <input type="checkbox"/> Other _____%*	* The NAV Increase/Decrease % should not be less than 5% and should not be in decimals	
<input type="checkbox"/> 50% Transfer	OR <input type="checkbox"/> 5% <input type="checkbox"/> 10% <input type="checkbox"/> 15% <input type="checkbox"/> 20% <input type="checkbox"/> 25% <input type="checkbox"/> Other _____%*		
<input type="checkbox"/> Balance 50% Transfer	<input type="checkbox"/> 5% <input type="checkbox"/> 10% <input type="checkbox"/> 15% <input type="checkbox"/> 20% <input type="checkbox"/> 25% <input type="checkbox"/> Other _____%*		

FOR DETAILS UNDER FATCA / FOREIGN TAX LAWS# (Refer to separate form)*(# Mandatory)***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 of cheque/Demand Drafts)

- 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/IFSC Code) in the investor application form. The minimum amount for payout through RTGS is Rs. 2,00,000/- (Rupees Two Lacs 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.

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

This portion has been intentionally left blank

OTHER DETAILS *

(* Mandatory)

Individuals

Gross Annual Income Details (please specify): Income Range per annum:

Below Rs 1 Lac 1-5 Lac 5-10 Lac 10-25 Lac >25 Lacs

OR Net-worth as on (date) () (Net worth should not be older than 1 year)

Occupation (please any one and give brief details): Private Sector Public Sector

Government Service Business Professional Agriculturist Retired

Housewife Student Others _____

Please tick, if applicable: Politically Exposed Person (PEP) Related to a Politically Exposed Person (PEP)

Any other information: _____

Non Individuals

Gross Annual Income Details (please specify): Income Range per annum:

Below Rs 1 Lac 1-5 Lac 5-10 Lac 10-25 Lac 25 Lacs-1 crore > 1 crore

Net-worth as on (date) (dd/mm/yyyy): () (*Net worth should not be older than 1 year)

Please tick, if applicable, for any of your authorized signatories/Promoters/Partners/Karta/Trustees/whole time directors:

Politically Exposed Person (PEP) Related to a Politically Exposed Person (PEP)

Any other information: _____

DECLARATIONS & SIGNATURE/S

I/We have read and understood the contents of the Scheme Information Document of the Scheme of Deutsche Mutual Fund. I/We hereby apply to the Trustees of Deutsche Mutual Fund for allotment of Units of the Scheme of Deutsche Mutual Fund, as indicated above and agree to abide by the terms, conditions, rules and regulations of the relevant Scheme. I/We have understood the details of the Scheme and I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. *I/We confirm that I am/I/We are Non Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my/our 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. 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.

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 NRI.

If NRI Please () Repatriation basis Non-repatriation basis

Date

SIGNATURE/S

First/Sole Account Holder

Second Account Holder

Third Account Holder

DWS Trigger Facility Instructions

Debt to Equity Trigger Facility Instructions

- New Investors who wish to enroll for trigger have to fill in Debt to Equity Trigger details in the application form
- Investors should clearly indicate Source and Target Fund/Scheme/Plan/Option he/she wishes to invest and transfer their investment.
- Investors should mandatorily mention Transfer In Index level and Transfer Back reverse entry percentage level. They can choose any of the 5%, 10%, 15%, 20% or 25% of NAV growth % or any other % of their choice. Sensex to be indicated by the investor in multiples of 50.
- A Trigger / Alert once deactivated after execution will not be activated unless advised in writing.
- Only one Trigger can be selected per transaction for a Fund/Scheme, Plan & Option
- Unit holders may change the Indices level and/or % of NAV growth at any time by giving revised trigger level at the nearest Investor Service Centre
- Investor can choose to transfer either full investment at Market value OR in two installments of 50% of net assets of the scheme in to equity. In case investor chooses to transfer the investment in two parts, then he will indicate two different levels of Sensex and accordingly, the switch will happen.
- A minimum of 4 working days difference will be maintained between purchase and the beginning of the first Debt to Equity Trigger
- Additional investment in source fund and target fund in the earmarked folio is not permitted. The default sweep in scheme will be DWS Alpha Equity Fund - Growth Plan.
- The source funds and target funds are as given in the application form.
- Investor can switch to other funds before activation of trigger. Exit from source fund to target fund is mandatory on activation of chosen trigger. Reentry into source fund is NOT mandatory. The investors can re-register for trigger cycle only after completion of complete cycle i.e. only when the money comes back to the source fund.
- The exit load is applicable on switches at both ends.

- Once the cycle is completed investor is free to define existing/new exit and reentry levels.
- Default plan & options and corresponding minimum amount will be applicable as defined under the schemes for enrolling in this facility.

Equity to Debt Trigger Facility Instructions

- New Investors who wish to enroll for trigger have to fill in Equity to Debt Trigger details in the application form
- Investors should clearly indicate Source and Target Fund/Scheme / Plan / Option he / she wishes to transfer their investment.
- Only the NAV of the Source Fund would be tracked for Transfer into (NAV Growth) and Transfer back (NAV Fall)
- Profit booking & Transfer In percentage of NAV to be defined during set up of the trigger.
- Only one Trigger can be selected per transaction for a Scheme, Plan & Option.
- Investor can choose the % growth in chosen equity fund's NAV in specified form.
- If the NAV of source fund grows by the chosen %, then the entire outstanding amount in the source fund will be swept to target fund and if NAV of source fund falls by the chosen %, then the entire outstanding amount in the target fund will be swept back to the source fund
- A minimum of 4 working days difference will be maintained between the purchase and the beginning of the first Equity to Debt Trigger
- Unit holders may change the % of NAV growth at any time by giving revised trigger level at the nearest Investor Service Centre.
- Additional investment in source fund and target fund in the earmarked portfolio is not permitted. The exit load is applicable on switches at both ends.
- Default plan & options and corresponding minimum amount will be applicable as defined under the schemes for enrolling in this facility.

This portion has been intentionally left blank



Name of the entity	
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Type of address given at KRA	Residential or Business	Residential	Business	Registered Office
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Address of tax residence would be taken as available in KRA database. In case of any change, please approach KRA & notify the changes

Customer ID / Folio number / Application Number	
--	--

PAN	Date of incorporation
------------	------------------------------

City of incorporation	
------------------------------	--

Country of incorporation	
---------------------------------	--

Entity Constitution Type Please tick as appropriate	<input type="checkbox"/> Partnership Firm <input type="checkbox"/> HUF <input type="checkbox"/> Private Limited Company <input type="checkbox"/> Public Limited Company <input type="checkbox"/> Society <input type="checkbox"/> AOP / BOI <input type="checkbox"/> Trust <input type="checkbox"/> Liquidator <input type="checkbox"/> Limited Liability Partnership <input type="checkbox"/> Artificial Juridical Person <input type="checkbox"/> Others specify _____
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Please tick the applicable tax resident declaration-

1. Is "Entity" a tax resident of any country other than India Yes No

(If yes, please provide country/ies in which the entity is a resident for tax purposes and the associated Tax ID number below)

Country	Tax Identification Number %	Identification Type (TIN or Other, please specify)

%In case Tax Identification Number is not available, kindly provide its functional equivalent⁸.
 In case TIN or its functional equivalent is not available, please provide Company Identification number or global Entity Identification Number or GIIN, etc.

In case the Entity's Country of Incorporation / Tax residence is U. S. but Entity is not a Specified U.S. Person, mention Entity's exemption code here

FATCA & CRS Declaration
 (Please consult your professional tax advisor for further guidance on FATCA & CRS classification)

PART A (to be filled by Financial Institutions or Direct Reporting NFEs)

1 We are a, Financial institution ⁶ <input type="checkbox"/> or Direct reporting NFE ⁷ <input type="checkbox"/> (please tick as appropriate)	GIIN <input style="width:100%;" type="text"/> Note: If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below Name of sponsoring entity <input style="width:100%;" type="text"/> <input style="width:100%;" type="text"/> GIIN not available (please tick as applicable) <input type="checkbox"/> Applied for If the entity is a financial institution <input type="checkbox"/> Not required to apply for- please specify 2 digits sub-category ¹⁰ <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> <input type="checkbox"/> Not obtained - Non-participating FI
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PART B (please fill any one as appropriate "to be filled by NFEs other than Direct Reporting NFEs")

1. Is the Entity a publicly traded company ¹ (that is, a company whose shares are regularly traded on an established securities market)	Yes <input type="checkbox"/> (If yes, please specify any one stock exchange on which the stock is regularly traded) Name of stock exchange _____
2. Is the Entity a related entity ² of a publicly traded company (a company whose shares are regularly traded on an established securities market)	Yes <input type="checkbox"/> (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded) Name of listed company _____ Nature of relation: <input type="checkbox"/> Subsidiary of the Listed Company or <input type="checkbox"/> Controlled by a Listed Company Name of stock exchange _____
3. Is the Entity an active ³ NFE	Yes <input type="checkbox"/> (If yes, please fill UBO declaration in the next section.) Nature of Business _____ Please specify the sub-category of Active NFE <input style="width:20px;" type="text"/> <input style="width:20px;" type="text"/> (Mention code – refer 2c of Part D)
4. Is the Entity a passive ⁴ NFE	Yes <input type="checkbox"/> (If yes, please fill UBO declaration in the next section.) Nature of Business _____

¹Refer 2a of Part D | ²Refer 2b of Part D | ³Refer 2c of Part D | ⁴Refer 3(ii) of Part D | ⁶Refer 1 of Part D | ⁷Refer 3(vii) of Part D | ¹⁰Refer 1A of Part D

UBO Declaration

Category (Please tick applicable category): Unlisted Company Partnership Firm Limited Liability Partnership Company
 Unincorporated association / body of individuals Public Charitable Trust Religious Trust Private Trust Others (please specify _____)
 Please list below the details of controlling person(s), confirming ALL countries of tax residency / permanent residency / citizenship and ALL Tax Identification Numbers for EACH controlling person(s).

Owner-documented FFI's⁵ should provide FFI Owner Reporting Statement and Auditor's Letter with required details as mentioned in Form W8 BEN E

Name - Beneficial owner / Controlling person Country - Tax Residency* Tax ID No. - Or functional equivalent for each country ⁶	Tax ID Type - TIN or Other, please specify Beneficial Interest - in percentage Type Code ¹¹ - of Controlling person	Address - Include State, Country, PIN / ZIP Code & Contact Details Address Type -
1. Name <input style="width: 100%;" type="text"/> Country <input style="width: 100%;" type="text"/> Tax ID No. ⁶ <input style="width: 100%;" type="text"/>	Tax ID Type <input style="width: 100%;" type="text"/> Type Code <input style="width: 100%;" type="text"/> AddressType <input type="checkbox"/> Residence <input type="checkbox"/> Business <input type="checkbox"/> Registered office	Address <input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> ZIP <input style="width: 100%;" type="text"/> State <input style="width: 100%;" type="text"/> Country <input style="width: 100%;" type="text"/>
2. Name <input style="width: 100%;" type="text"/> Country <input style="width: 100%;" type="text"/> Tax ID No. ⁶ <input style="width: 100%;" type="text"/>	Tax ID Type <input style="width: 100%;" type="text"/> Type Code <input style="width: 100%;" type="text"/> AddressType <input type="checkbox"/> Residence <input type="checkbox"/> Business <input type="checkbox"/> Registered office	Address <input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> ZIP <input style="width: 100%;" type="text"/> State <input style="width: 100%;" type="text"/> Country <input style="width: 100%;" type="text"/>
3. Name <input style="width: 100%;" type="text"/> Country <input style="width: 100%;" type="text"/> Tax ID No. ⁶ <input style="width: 100%;" type="text"/>	Tax ID Type <input style="width: 100%;" type="text"/> Type Code <input style="width: 100%;" type="text"/> AddressType <input type="checkbox"/> Residence <input type="checkbox"/> Business <input type="checkbox"/> Registered office	Address <input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> <input style="width: 100%;" type="text"/> ZIP <input style="width: 100%;" type="text"/> State <input style="width: 100%;" type="text"/> Country <input style="width: 100%;" type="text"/>

If passive NFE, please provide below additional details. (Please attach additional sheets if necessary)

PAN / Any other Identification Number (PAN, Aadhar, Passport, Election ID, Govt. ID, Driving Licence NREGA Job Card, Others) City of Birth - Country of Birth	Occupation Type - Service, Business, Others Nationality Father's Name - Mandatory if PAN is not available	DOB - Date of Birth Gender - Male, Female, Other
1. PAN <input style="width: 100%;" type="text"/> City of Birth <input style="width: 100%;" type="text"/> Country of Birth <input style="width: 100%;" type="text"/>	Occupation Type <input style="width: 100%;" type="text"/> Nationality <input style="width: 100%;" type="text"/> Father's Name <input style="width: 100%;" type="text"/>	DOB <input style="width: 100%;" type="text"/> Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other
2. PAN <input style="width: 100%;" type="text"/> City of Birth <input style="width: 100%;" type="text"/> Country of Birth <input style="width: 100%;" type="text"/>	Occupation Type <input style="width: 100%;" type="text"/> Nationality <input style="width: 100%;" type="text"/> Father's Name <input style="width: 100%;" type="text"/>	DOB <input style="width: 100%;" type="text"/> Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other
3. PAN <input style="width: 100%;" type="text"/> City of Birth <input style="width: 100%;" type="text"/> Country of Birth <input style="width: 100%;" type="text"/>	Occupation Type <input style="width: 100%;" type="text"/> Nationality <input style="width: 100%;" type="text"/> Father's Name <input style="width: 100%;" type="text"/>	DOB <input style="width: 100%;" type="text"/> Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other

Additional details to be filled by controlling persons with tax residency / permanent residency / citizenship / Green Card in any country other than India:

* To include US, where controlling person is a US citizen or green card holder

⁶In case Tax Identification Number is not available, kindly provide functional equivalent

⁴Refer 3(iii) of Part D | ⁵Refer 3(vi) of Part D | ¹¹Refer 3(iv) (A) of Part D

FATCA - CRS Terms and Conditions

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which require Indian financial institutions to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all account holders. In relevant cases, information will have to be reported to tax authorities/ appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

Please note that you may receive more than one request for information if you have multiple relationships with (Deutsche Mutual Fund) or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

If you have any questions about your tax residency, please contact your tax advisor. If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the US Tax Identification Number.

⁸It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

Certification

I / We have understood the information requirements of this Form (read along with the FATCA & CRS Instructions) and hereby confirm that the information provided by me / us on this Form is true, correct, and complete. I / We also confirm that I / We have read and understood the FATCA & CRS Terms and Conditions below and hereby accept the same.

Name	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Designation	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
Signature	Signature	Signature	Place _____ Date <input style="width: 100%;" type="text"/>

PART D FATCA Instructions & Definitions

1 Financial Institution (FI) - The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.

- Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
- Custodial institution is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where it's income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of-
 - (i) The three financial years preceding the year in which determination is made; or
 - (ii) The period during which the entity has been in existence, whichever is less.

• Investment entity is any entity:

- That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer
 - (i) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; interest rate and index instruments; transferable securities; or commodity futures trading; or
 - (ii) Individual and collective portfolio management; or
 - (iii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;

or

- The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above.

An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of :

- (i) The three-year period ending on 31 March of the year preceding the year in which the determination is made; or
- (ii) The period during which the entity has been in existence.

The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 03, 04, 05 and 06 - refer point 2c.)

- Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.
- FI not required to apply for GIIN:
 - A. Reasons why FI not required to apply for GIIN:

Code	Sub-category
01	Governmental Entity, International Organization or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
04	Entity is an Indian FI solely because it is an investment entity
05	Qualified credit card issuer
06	Investment Advisors, Investment Managers & Executing Brokers
07	Exempt collective investment vehicle
08	Trustee of an Indian Trust
09	FI with a local client base
10	Non-registering local banks
11	FFI with only Low-Value Accounts
12	Sponsored investment entity and controlled foreign corporation
13	Sponsored, Closely Held Investment Vehicle
14	Owner Documented FFI

2. Non-financial entity (NFE) - Foreign entity that is not a financial institution

Types of NFEs that are regarded as excluded NFE are:

a. Publicly traded company (listed company)

A company is publicly traded if its stock are regularly traded on one or more established securities markets

(Established securities market means an exchange that is officially recognized and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange)

b. Related entity of a publicly traded company

The NFE is a related entity of an entity of which is regularly traded on an established securities market;

c. Active NFE : (is any one of the following):

Code	Sub-category
01	Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;
02	The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing;
03	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
04	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
05	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
06	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
07	<p>Any NFE that fulfills all of the following requirements:</p> <ul style="list-style-type: none"> • It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare; • It is exempt from income tax in India; • It has no shareholders or members who have a proprietary or beneficial interest in its income or assets; <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and</p> <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof.</p> <p>Explanation:- For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:-</p> <p>(I) an Investor Protection Fund referred to in clause (23EA);</p> <p>(II) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and</p> <p>(III) an Investor Protection Fund referred to in clause (23EC),</p> <p>of section 10 of the Act;</p>

3. Other definitions

(i) Related entity

An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control. For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.

(ii) Passive NFE

The term passive NFE means

- (i) any non-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company; or
- (ii) an investment entity defined in clause (b) of these instructions
- (iii) a withholding foreign partnership or withholding foreign trust;

(Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)

(iii) Passive income

The term passive income includes income by way of :

- (1) Dividends,
- (2) Interest
- (3) Income equivalent to interest,
- (4) Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE
- (5) Annuities
- (6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income
- (7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,
- (8) The excess of foreign currency gains over foreign currency losses
- (9) Net income from swaps
- (10) Amounts received under cash value insurance contracts

But passive income will not include, in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.

(iv) Controlling persons

Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance of Records) Rules, 2005. In the case of a trust, the controlling person means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust. In the case of a legal arrangement other than a trust, controlling person means persons in equivalent or similar positions.

Pursuant to guidelines on identification of Beneficial Ownership issued vide SEBI circular no. CIR/MIRSD/2/2013 dated January 24, 2013, persons (other than Individuals) are required to provide details of Beneficial Owner(s) ('BO'). Accordingly, the Beneficial Owner means 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest of / entitlements to:

- i. More than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
- ii. More than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or
- iii. More than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

Where the client is a trust, the financial institution shall identify the beneficial owners of the client and take reasonable measures to verify the identity of such persons, through the identity of the settler of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

Where no natural person is identified the identity of the relevant natural person who holds the position of senior managing official.

(A) Controlling Person Type:

Code	Sub-category
01	CP of legal person-ownership
02	CP of legal person-other means
03	CP of legal person-senior managing official
04	CP of legal arrangement-trust-settlor
05	CP of legal arrangement-trust-trustee
06	CP of legal arrangement-trust-protector
07	CP of legal arrangement-trust-beneficiary
08	CP of legal arrangement-trust-other
09	CP of legal arrangement-Other-settlor equivalent
10	CP of legal arrangement-Other-trustee equivalent
11	CP of legal arrangement-Other-protector equivalent
12	CP of legal arrangement-Other-beneficiary equivalent
13	CP of legal arrangement-Other-other equivalent
14	Unknown

(v) Specified U.S. person – A U.S. person other than the following:

- (i) a corporation the stock of which is regularly traded on one or more established securities markets;
- (ii) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);
- (iii) the United States or any wholly owned agency or instrumentality thereof;
- (iv) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;
- (v) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;
- (vi) any bank as defined in section 581 of the U.S. Internal Revenue Code;
- (vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;
- (viii) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);
- (ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;
- (x) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;
- (xi) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;
- (xii) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or
- (xiii) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

(vi) Owner documented FFI

An FFI meets the following requirements:

- (a) The FFI is an FFI solely because it is an investment entity;
- (b) The FFI is not owned by or related to any FFI that is a depository institution, custodial institution, or specified insurance company;
- (c) The FFI does not maintain a financial account for any non participating FFI;
- (d) The FFI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a change in circumstances; and
- (e) The designated withholding agent agrees to report to the IRS (or, in the case of a reporting Model 1 IGA, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any specified U.S. persons and (2). Notwithstanding the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FFI that holds its interest through a participating FFI, a deemed-compliant FFI (other than an owner-documented FFI), an entity that is a U.S. person, an exempt beneficial owner, or an excepted NFE.

(vii) Direct reporting NFE

A direct reporting NFE means a NFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS.

(viii) Exemption code for U.S. persons

Code	Sub-category
A	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
B	The United States or any of its agencies or instrumentalities
C	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)
E	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)
F	A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
G	A real estate investment trust
H	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
I	A common trust fund as defined in section 584(a)
J	A bank as defined in section 581
K	A broker
L	A trust exempt from tax under section 664 or described in section 4947(a)(1)
M	A tax exempt trust under a section 403(b) plan or section 457(g) plan

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Official Points for Accepting Transactions

Deutsche Asset Management (India) Private Limited

Ahmedabad: 303-A, 3rd Floor, Raindrop Bldg, C G Road, Ahmedabad-380006. Tel: +91 (079) 65124445/26463005. **Bangalore:** No.909, 9th Floor, Prestige Meridian-1, # 29, M.G. Road, Bangalore-560001, Karnataka, India. Tel: +91 (080) 64545651/64545652. **Chandigarh:** 333-334, Megabyte Centre, 1st Floor, Sector 35, Chandigarh. Tel: +91 (0172) 4628570. **Chennai:** Gee Gee Plaza, 3rd Floor, Plot no.14A, Door No. 1, Wheat Crofts Road, Nungambakkam, Chennai-600034 Tel: +91 (044) 64504425/26/27. **Cochin:** 510, 5th Floor, Govardhan Business Centre, Chittoor Road, Cochin-682035. Tel: +91 (0484) 4022116. **Hyderabad:** DBS Business Center, DBS House 1-7-43-46, Sardar Patel Road, Secunderabad-500003. Tel: +91 (040) 64555700/27846970. **Jaipur:** Office No – 810, Okay Plus Towers, Government Hostel Circle, Ajmer Road, Jaipur-302001, Tel: +91 (141) 6505302/303. **Kanpur:** Office No. 410, 4th Floor, Kan Chamber, 14/113, Civil Lines, Kanpur-208001. Tel.: +91 (0512) 3938989. **Kolkata:** 'Chowringhee Court', 55 & 55/1, Chowringhee Road, 3rd Floor, Room No. 24, Kolkata-700071. Tel: +91 (033) 22821144/ 40055247. **Mumbai:** The Capital, 14th Floor, C-70, G Block, Bandra Kurla Complex, Mumbai-400051, India. Tel: +91 (22) 71804342/4305. **New Delhi:** Unit 1307 & 1308, 13th Floor, Gopaldas Bhavan, Barakhamba Road, Connaught Place, New Delhi-110001. Tel: +91 (011) 43070184/185. **Pune:** 105, 1st Floor, Above AUDI Showroom, Pro-1 Business Centre, Senapati Bapat Road, Pune-411016. Tel: +91 (020) 65233233. **Vadodara:** 135, Siddharth Complex, R.C. Dutt Road, Vadodara-390007. Tel: +91 (265) 3095446/6643918.

Karvy Computershare Pvt. Ltd.

Agra: Deepak Wasan Plaza, Behind Holiday Inn, Opp Megdoot Furnitures, Sanjay Place, Agra 282002 (U.P). **Ahmedabad:** 201, Shail Building, Opp Madhusudhan House, Nr. Navrangpura Telephone Exchange, Navrangpura, Ahmedabad 380006. **Ajmer:** 302, 3rd Floor, Ajmer Auto Building, Opposite City Power House, Jaipur Road, Ajmer 305 001. **Allahabad:** RSA Towers, 2nd Floor, Above Sony TV Showroom, 57, S P Marg, Civil Lines, Allahabad 211001. **Alwar:** 101, 1st Floor, Saurabh Towers, Opp. UTI, Road No # 2, Bhagat Singh Circle, Alwar 301001. **Ambala:** 6349, Nicholson Road, Adjacent KOS Hospital, Ambala Cantt, Ambala 133001. **Amravati:** Shop No. 21, 2nd Floor, Gulshan Tower, Near Panchsheel Talkies, Jaistambh Square, Amravati (M.H.) 444601. **Amritsar:** 72-A, Taylor's Road, Aga Heritage Gandhi Ground, Amritsar 143001. **Anand:** B-42 Vaibhav Commercial Center, Nr TVS Down Town Show Room, Grid Char Rasta, Anand, Baroda 380001. **Ananthapur:** # 15-149, 1st Floor, S.R.Towers, Opp Lalithakala Parishat, Subash Road, Anantapur 515001. **Aurangabad:** Ramkunj, Railway Station Road, Near Osmanpura Circle, Aurangabad 431005. **Bangalore:** 59, Skanda, Puttanna Road, Basavanagudi, Bangalore 560004. **Bareilly:** 1st Floor, 165, Civil Lines, Opp. Hotel Bareilly Palace, Near Rly Station Road, Bareilly 243001. **Baroda:** SB-4&5, Mangaldeep Complex, Opposite Mesonic Hall, Productivity Road, Alkapuri, Vadodara 390007. **Bhavnagar:** Krushna Darshan Complex, Parimal Chowk, Office No. 306-307, 3rd Floor, Above Jed Blue Show Room, Bhavnagar 364002. **Bhilai:** Shop No. 1, First Floor, Plot No. 1, Old Sada Office Block, Commercial Complex, Near HDFC ATM, Nehru Nagar- East, Bhilai 490020. **Bhilwara:** 27-28, 1st Floor, Hira-Panna Complex, Pur Road, Bhilwara 311001. **Bhopal:** Kay Kay Business Centre, 133, Zone I, MP Nagar, Above City Bank, Bhopal 462011. **Bhubaneswar:** 2nd & 3rd Floor, Janardan House, A 181, Saheed Nagar, Bhubaneswar 751007, Odisha. **Bikaner:** 2nd Floor, Plot No 70 & 71, Panchshati Circle, Sardul Gunj Scheme, Bikaner 334003. **Calicut:** Sowbhagya Shopping Complex, Areyadathupalam, Mavoor Road, Calicut 673004. **Chandigarh:** SCO 2423-2424, Sector 22-C, Chandigarh 160022. **Chennai:** Flat No F11, First Floor, Akshya Plaza, (Erstwhile Harris Road), Opp Chief City Metropolitan Court, # 108, Adhithanar Salai, Egmore, Chennai 600002. **Cochin:** Building No. 39 Ali Arcade, 1st floor, Near Atlantis Junction, Kizhvana Road, Panampili Nagar, Cochin 682036. **Coimbatore:** 3rd Floor, Jaya Enclave, 1056-1057 Avinashi Road, Coimbatore 641018. **Cuttack:** Dargha Bazar, Opp. Dargha Bazar Police Station, Buxibazar, Cuttack 753001. **Dehradun:** Kaulagarh Road, Near Sirmour Marg, Above Reliance Webworld, Dehradun 248001. **Dharwad:** 307/9-A 1st Floor, Elite Business Center, Nagarkat Colony, P B Road, Dharwad 580001. **Dhule:** Ground Floor Ideal Laundry, Lane No. 4, Khol Galli, Near Muthoot Finance, Opp. Bhavasar General Store, Dhule 424001. **Durgapur:** MWAV-16 Bengal Ambuja, 2nd Floor, City Centre, Durgapur 713216. **Faridabad:** A-2B, 1st Floor, Nehru Ground, Neelam Bata Road, NIT, Faridabad 121001. **Ghaziabad:** 1st Floor, C-7, Lohia Nagar, Ghaziabad 201001. **Goa:** Above V.I.P. House, Ajdacent A.D. Girls Inter College, Bank Road, Gorakhpur 273001. **Guntur:** Door No. 6-10-18, Sai House, 10/1, Arundelpet, Guntur 522002. **Gurgaon:** Shop No. 18, Ground Floor, Sector-14, Opp. AKD Tower, Near Huda Office, Gurgaon 122001. **Guwahati:** 1st Floor, Bajrangbali Building, Near Bora Service Station, GS Road, Guwahati 781007. **Gwalior:** 2nd Floor, Rajeev Plaza, Jayendra Ganj, Lashkar, Gwalior, M.P. 474009. **Haridwar:** 8, Govind Puri, Opp. LIC - 2, Above Vijay Bank, Main Road, Ranipur More, Haridwar 249401. **Hissar:** SCO 71, 1st Floor, Red Square Market, Hissar 125001. **Hubli:** CTC No. 483 / A1/A2, Ground Floor, Shri Ram Plaza, Behind Kotak, Mahindra Bank, Club Road, Hubli 580029. **Hyderabad:** Karvy Centre 8-2-609/K, Avenue 4, Street No. 1, Banjara Hills, Hyderabad 500034. **Indore:** 2nd floor, 203-205 Balaji Corporate, Above ICICI bank, 19/1 New Palasia Indore 452001. **Jabalpur:** Grover Chamber, 43 Naya Bazar Malviya Chowk, Opp Shyam Market, Jabalpur 482002. **Jaipur:** S-16 A, 3rd Floor, Land Mark, Opposite Jaipur Club, Mahavir Marg, C-Scheme, Jaipur 302001. **Jalandhar:** Lower Ground Floor, Office No. 3, Arora Prime Tower, Plot No. 28, G T Road, Jalandhar 144004. **Jamnagar:** 136-137-138, Madhav Plaza, Opp SBI Bank, Jamnagar, Gujarat 361001. **Jamshedpur:** 2nd Floor, R.R square, SB Shop Area, Near Reliance Foot Print & Hotel- BS Park Plaza, Main Road, Bistupur Jamshedpur 831001. **Jodhpur:** 203, Modi Arcade, Chupasni Road, Jodhpur 342001. **Kanpur:** 15/46, Ground Floor, Opp. Muir Mills, Civil Lines, Kanpur 208001. **Karimnagar:** H.No.4-2-130/131, Above Union Bank, Jafri Road, Rajeev Chowk, Karimnagar 505001. **Karnal:** 18/369, Char Chaman, Kunjpara road, Karnal 132001. **Kolhapur:** 605/1/4 E Ward, Near Sultane Chambers, Shahupuri 2nd Lane, Kolhapur 416001. **Kolkata:** 166A, Rashbehari Avenue, 2nd Floor, Near Adi Dhakerhwari Bastralaya, Opp Fortis Hospital, Kolkata 700029. **Kota:** H.No. 29, First Floor, Near Lala Lajpat Rai Circle, Shopping Centre, Kota 324007. **Kurnool:** Shop No. 43, 1st Floor, S V Complex, Railway Station Road, Kurnool 518004. **Lucknow:** 1st Floor, A. A. Complex, Thaper House, 5 Park Road, Hazratganj Lucknow 226001. **Ludhiana:** SCO - 136, First Floor, Above Airtel Show Room, Feroze Gandhi Market, Ludhiana 141001. **Madurai:** Rakesh Towers, 30-C, Bye Pass Road, 1st Floor, Opp Nagappa Motors, Madurai 625010. **Mangalore:** Ground Floor, Mahendra Arcade, Kodial Bail, Mangalore 575003. **Margao:** 2nd Floor, Dalal Commercial Complex, Pajifond, Margao 403601. **Mathura:** Ambey Crown, 2nd Floor, In Front of BSA College, Gaushala Road, Mathura 281001. **Meerut:** 1st Floor, Medi Centre Complex, Opp. ICICI Bank, Hapur Road, Meerut 250002. **Moradabad:** Om Arcade, Parker Road, Above Syndicate Bank, Tari Khana Chowk, Moradabad 244001. **Mumbai:** Office Number 01/04, 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind Bombay Stock Exchange, Fort, Mumbai 400001. **Mysore:** L-350, Silver Tower, Clock Tower, Ashoka Road, Mysore 570001. **Nagpur:** Plot No.2/1, House No. 102/1, Mangaldeep Apartment, Mata Mandir Road, Opp. Khandelwal Jewellers, Dharampath, Nagpur 440010. **Nasik:** F-1 Suyojit Sankul, Sharanpur Road, Nasik 422002. **Navsari:** 1/1 Chinmay Arcade, Opp Sattapir Rd, Tower Rd, Navsari, Baroda 396445. **Nellore:** 207, II Floor, Kaizen Heights, 16/2/230, Sunday Market, Pogathota, Nellore 524001. **New Delhi:** 305, 3rd Floor, New Delhi House, Bara Khamba Road, Connaught Place, New Delhi 110001. **Noida:** 405, 4th Floor, Vishal Chamber, Plot No. 1, Sector-18, Noida 201301. **Panipat:** 1st Floor, Krishna Tower, Near HDFC Bank, Opp. Railway Road, G T Road, Panipat 132103. **Panjim:** Flat No.1-A, H. No. 13/70, Timotio Bldg, Heliodoro Salgado Road, Next to Navhind Bhavan (Market Area), Panaji, Goa 403001. **Patiala:** SCO 27 D, Chhoti Baradari, Patiala 147001. **Patna:** 3A, 3rd floor, Anand tower, Beside Chankya Cinema Hall, Exhibition Road, Patna 800001. **Pondicherry:** First Floor, No.7, Thiayagaraja Street, Pondicherry 605001. **Pune:** Mozaic Bldg, CTS No.1216/1, Final, Plot No.576/1 TP, Scheme No.1, F C Road, Bhamburda, Shivaji Nagar, Pune 411004. **Raipur:** Room No. TF 31, 3rd Floor, Millennium Plaza, Behind Indian Coffee House, G E Road, Raipur 492001. **Rajahmundry:** Dr. No. 6-1-4, First Floor, Rangachary Street, Tnagar, Rajahmundry 533101. **Rajkot:** 104, Siddhi Vinayak Complex, Dr Yagnik Road, Opp Ramkrishna Ashram, Rajkot 360001. **Ranchi:** Room No. 307, 3rd Floor, Commerce Towers, Beside Mahabir Towers, Main Road, Ranchi 834001. **Rohtak:** 1st Floor, Ashoka Plaza, Delhi Road, Rohtak 124001. **Salem:** Door No. 40, Brindavan Road, Near Perumal Koil, Fairlands, Salem 636016. **Shillong:** Mani Bhawan, Thana Road, Lower Police Bazar, Shillong 793001. **Shimla:** Triveni Building, By Pas Chowk, Khallini, Shimla 171002. **Siliguri:** Nanak Complex, Near Church Road, Sevoke Road, Siliguri 734001. **Sonepat:** 205 R Model Town, Above Central Bank of India, Sonepat 131001. **Surat:** G-6 Empire State Building, Near Parag House, Udhna Darwaja, Ring Road, Surat 395002. **Tirupati:** H.No 10-13-425, 1st Floor, Tilak Road, Opposite Sridevi Complex, Tirupati 517501. **Trichy:** Sri Krishna Arcade, 1st Floor, 60 Thennur High Road, Trichy 620017. **Trivandrum:** 2nd Floor, Akshaya Towers, Above Jetairways, Sasthamangalam, Trivandrum 695010. **Udaipur:** 201-202, Madhav Chambers, Opp. G.P.O, Chetak Circle, Madhuban, Udaipur 313001. **Valsad:** Shop No. 2, Phiroza Corner, Opp Next Show Room, Tithal Road, Valsad, Baroda 396001. **Vapi:** Shop No. 12, Ground Floor, Sheetal Appatment, Near K P Tower, Vapi, Baroda, Baroda 396195. **Varanasi:** D-64/132, KA 1st Floor, Anant Complex, Sagra, Varanasi 221010. **Vellore:** No.1, M.N.R. Arcade, Officer's Line, Krishna Nagar, Vellore 632001. **Vijayawada:** 39-10-7 Opp Municipal Water Tank, Labbipet, Vijayawada 520010. **Visakhapatnam:** Door No. 48-8-7, Dwaraka Diamond, Ground Floor, Srinagar, Visakhapatnam 530016. **Warangal:** 5-6-95, 1st floor, Opp B.Ed Collage, Lashkar Bazar, Chandra Complex, Hanmakonda, Warangal 506001.