



COMBINED KEY INFORMATION MEMORANDUM AND APPLICATION FORMS

Name of the Asset Management Company : Deutsche Asset Management (India) Private Limited
Registered & Corporate Office : 2nd Floor, 222, Kodak House, Dr. D. N. Road, Fort, Mumbai-400 001.

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.

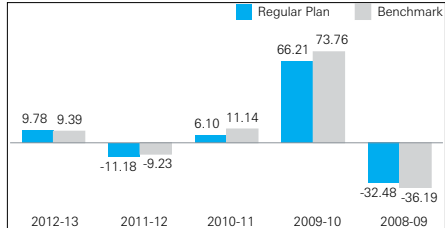
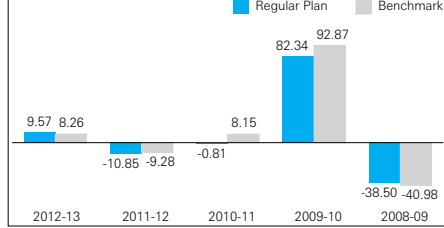
Statutory Details: Deutsche Mutual Fund (DMF) had been set up as a trust settled by Deutsche Asset Management (Asia) Ltd. (DeAM Asia) (liability restricted to Rs. 1 lakh). The Sponsors of Deutsche Mutual Fund are DeAM Asia and Deutsche India Holdings Pvt Ltd. The Trustee of the Mutual Fund is Deutsche 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 : June 28, 2013

Name of the scheme	This product is suitable for investors who are seeking*
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. High Risk. (BROWN)
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. High Risk. (BROWN)
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. High Risk. (BROWN)
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. High Risk. (BROWN)
DWS Global Thematic Offshore Fund (An open-ended Overseas Fund of Funds Scheme)	<ul style="list-style-type: none"> Capital growth in the medium to long term. Investment in units of overseas mutual funds having diversified portfolio. High Risk. (BROWN)
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. Medium Risk. (YELLOW)
DWS Twin Advantage Fund (An open ended Income Scheme)	<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. Medium Risk. (YELLOW)
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. Low Risk. (BLUE)
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. Low Risk. (BLUE)
DWS Treasury Fund-Investment Plan (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. Low Risk. (BLUE)
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. Low Risk. (BLUE)
DWS Money Plus Fund (An open ended Debt Scheme)	<ul style="list-style-type: none"> Income over the short term. Investment in debt across credit spectrum and money market instruments. Low Risk. (BLUE)
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. Low Risk. (BLUE)
DWS Gilt Fund (An open ended Gilt fund)	<ul style="list-style-type: none"> Income over the medium term. Investments only in Central/State securities of various maturities. Low Risk. (BLUE)
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. Low Risk. (BLUE)
DWS Insta Cash Plus Fund (An open ended Liquid Income Fund)	<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. Low Risk. (BLUE)
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. Low Risk. (BLUE)

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

Note: Risk is represented as: (BLUE) investors understand that their principal will be at low risk. (YELLOW) investors understand that their principal will be at medium risk. (BROWN) investors understand that their principal will be at high risk.

KEY SCHEME FEATURES																																										
Name of the Scheme	DWS Alpha Equity Fund (DAEF)			DWS Investment Opportunity Fund (DIOF)																																						
Date of Inception	Regular Plan : January 21, 2003; Direct Plan: January 01, 2013 w.e.f. January 1, 2013 Direct Plan has been introduced			Regular Plan : January 29, 2004; Direct Plan: January 01, 2013 w.e.f. January 1, 2013 Direct Plan has been introduced																																						
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	Normal Allocation (% of Net Asset)	Risk Profile**	Asset Class	Normal Allocation (% of Net Asset)	Risk Profile**																																				
	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																																				
	* Investment in Securitised Debt would be upto 10% of the corpus of the Scheme. Investments in foreign debt securities will normally not exceed 10% of the corpus of the Scheme. The Scheme will not invest in foreign securitized Debt. The Scheme may participate in securities lending as permitted under the Regulations. The Scheme will invest in derivatives only for the purpose of hedging and portfolio balancing and the exposure to derivatives shall be restricted to 50% of the net assets of the scheme. ** Risk profile refers to the price risk of the respective asset class. Please refer risk factors for more details.			* Debt securities may include Securitised Debt upto 25% of the net assets of the Scheme. The Scheme will invest in derivatives only for the purpose of hedging and portfolio balancing and the exposure to derivatives shall be restricted to 50% of the net assets of the scheme. ** Risk profile refers to the price risk of the respective asset class. Please refer risk factors for more details.																																						
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.			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.																																						
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: Regular Plan* and Direct Plan [§] *With effect from 1st October, 2012 Regular Plan is available as a single plan for subscription and Wealth Plan is discontinued for fresh subscription. [§] With effect from January 1, 2013, Direct Plan is available for applications not routed through distributors. Options: 'Dividend' (Payout & Reinvestment), 'Growth' & Bonus. Default Option: Growth Default between Payout and Re-investment Option: Re-investment Default Bonus Frequency: NA																																									
Minimum Application and Redemption Amount/Number of Units	Purchase			Additional Purchase		Repurchase																																				
	Rs. 5000/- and in multiples of Re. 1/- thereafter.			Rs. 1,000/- 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.																																									
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	S&P 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.																																									
Bonus Option	The Trustees may declare issue of bonus units by capitalising net earnings and the amount standing to the credit of the reserves in the scheme																																									
Name of Fund Manager	Akash Singhania																																									
Name of the Trustee Company	Deutsche Trustee Services (India) Private Limited																																									
Performance of the scheme (as on May 31, 2013)	Compounded Annualised Returns ^{^^}	Regular Plan Returns % [^]	Benchmark Returns %	Compounded Annualised Returns ^{^^}	Regular Plan Returns % [^]	Benchmark Returns %																																				
	Last 1 Year	24.08	21.56	Last 1 Years	24.62	20.27																																				
	Last 3 Years (CAGR)	3.39	5.57	Last 3 Years (CAGR)	1.65	3.83																																				
	Last 5 Years (CAGR)	3.00	4.21	Last 5 Years (CAGR)	1.26	3.40																																				
	Since Inception (CAGR)	22.25	17.99	Since Inception (CAGR)	15.23	13.32																																				
<p>Yearwise Absolute Returns as on March 31, 2013</p>  <table><thead><tr><th>Year</th><th>Regular Plan</th><th>Benchmark</th></tr></thead><tbody><tr><td>2012-13</td><td>9.78</td><td>9.39</td></tr><tr><td>2011-12</td><td>-11.18</td><td>-9.23</td></tr><tr><td>2010-11</td><td>6.10</td><td>11.14</td></tr><tr><td>2009-10</td><td>66.21</td><td>73.76</td></tr><tr><td>2008-09</td><td>-32.48</td><td>-36.19</td></tr></tbody></table>			Year	Regular Plan	Benchmark	2012-13	9.78	9.39	2011-12	-11.18	-9.23	2010-11	6.10	11.14	2009-10	66.21	73.76	2008-09	-32.48	-36.19	<p>Yearwise Absolute Returns as on March 31, 2013</p>  <table><thead><tr><th>Year</th><th>Regular Plan</th><th>Benchmark</th></tr></thead><tbody><tr><td>2012-13</td><td>9.57</td><td>8.26</td></tr><tr><td>2011-12</td><td>-10.85</td><td>-9.28</td></tr><tr><td>2010-11</td><td>-0.81</td><td>8.15</td></tr><tr><td>2009-10</td><td>82.34</td><td>92.87</td></tr><tr><td>2008-09</td><td>-38.50</td><td>-40.98</td></tr></tbody></table>				Year	Regular Plan	Benchmark	2012-13	9.57	8.26	2011-12	-10.85	-9.28	2010-11	-0.81	8.15	2009-10	82.34	92.87	2008-09	-38.50	-40.98
Year	Regular Plan	Benchmark																																								
2012-13	9.78	9.39																																								
2011-12	-11.18	-9.23																																								
2010-11	6.10	11.14																																								
2009-10	66.21	73.76																																								
2008-09	-32.48	-36.19																																								
Year	Regular Plan	Benchmark																																								
2012-13	9.57	8.26																																								
2011-12	-10.85	-9.28																																								
2010-11	-0.81	8.15																																								
2009-10	82.34	92.87																																								
2008-09	-38.50	-40.98																																								
Past performance may or may not be sustained in future & should not be used as a basis of comparison with other investments.																																										
[^] Returns are calculated on Growth Option NAV.																																										
^{^^} Returns are calculated on Compounded Annualised basis for a period of more than a year and on an absolute basis for a period of less than or equal to a year.																																										
Inception Dates: Regular Plan: January 21, 2003.																																										
Past performance may or may not be sustained in future & should not be used as a basis of comparison with other investments.																																										
[^] Returns are calculated on Growth Option NAV.																																										
^{^^} Returns are calculated on Compounded Annualised basis for a period of more than a year and on an absolute basis for a period of less than or equal to a year.																																										
Inception Dates : Regular Plan : January 29, 2004.																																										

As per the Notice-cum-addendum dated September 28, 2012, no fresh purchases / additional purchases / switch - in(s) are accepted with effect from October 01, 2012 in the discontinued Plans of open ended schemes of DMF. However, if the investor has registered for special facility like SIP / STP / Dividend Re-investment, bonus etc., such transactions shall continue to be processed as per the terms and conditions of the respective facility plan / options till 31st October, 2012. Effective November 1, 2012, the existing registrations / mandates / facilities in the discontinued Plans / Options shall be processed in the respective options of the continued / surviving plan of the open ended schemes of DMF as mentioned in the Notice Cum Addendum dated October 19, 2012. The units so created on account of above will be processed at the applicable NAV of the corresponding option in the continued / surviving plan.

Expenses of the Schemes	Entry Load: Nil. Exit Load: 1% if redeemed/switched out within 12 months of allotment.	Entry Load: Nil. Exit Load: 1% if redeemed/switched out within 3 months of allotment.
(i) Load Structure (also applicable to SIP/STP/SWP)	<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 Switches/STP between the equity schemes (DAEF, DIOF & DTSF) Bonus units allotted Units allotted on reinvestment of Dividends <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>	
(ii) Recurring Expenses	FY. 2012-13: Rs. 21,492,065.61 (Unaudited)	FY. 2012-13: Rs. 22,493,851.38 (Unaudited)
Frequency for SIP, STP and 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.	
Switching	Investors may opt to switch units between different schemes of Deutsche Mutual Fund and also between different options (Growth/Dividend/Bonus) and plans of the same scheme at NAV based prices.	
Applicable NAV	For details, please refer Page No. 16	
NAV Publication	For details, please refer Page No. 17	
Investor Grievances	For details, please refer Page No. 17	
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 Tax Saving Fund (DTSF) *			DWS Global Thematic Offshore Fund (DGTOF)		
Date of Inception	Regular Plan : March 20, 2006; Direct Plan: January 01, 2013 w.e.f. January 1, 2013 Direct Plan has been introduced			Regular Plan : September 11, 2007; Direct Plan: January 01, 2013 w.e.f. January 1, 2013 Direct Plan has been introduced		
Type of the Scheme	An Open Ended Equity Linked Savings Scheme			An Open Ended Overseas Fund of Funds Scheme		
Investment Objective	To generate long term capital appreciation from a portfolio that is invested predominantly in equity and equity related instruments.			To generate long-term capital growth from a diversified portfolio of units of overseas mutual funds.		
Asset Allocation Pattern of the Scheme	Asset Class	Normal Allocation (% of Net Asset)	Risk Profile**	Asset Class	Normal Allocation (% of Net Asset)	Risk Profile**
	Equities & Equity related securities	80-100%	High	The Scheme shall invest in units/securities issued by overseas mutual funds or unit trusts @	80-100%	Medium to High
	Debt Instruments* including Government securities and cash and money at call, Money Market Instruments and Securitised Debt Instruments	0-20%	Low to Medium	Debt Instruments including Government Securities, Corporate Debt, Money Market Instruments (incl. Cash equivalents), Securitised Debt * and units of domestic money market mutual funds	0-20%	Low to Medium
	* Investment in Securitised Debt would be upto 10% of the net assets of the Scheme. Investments in foreign debt securities will normally not exceed 10% of the corpus of the Scheme. The Scheme will not invest in foreign securitized debt. The Scheme may participate in securities lending as permitted under the Regulations. The Scheme will invest in derivatives only for the purpose of hedging and portfolio balancing and the exposure to derivatives shall be restricted to 50% of the net assets of the scheme. ** Risk profile refers to the price risk of the respective asset class. Please refer risk factors for more details.			@ The Scheme shall initially invest predominantly in the units of DWS Invest Global Thematic Fund, domiciled in Luxembourg or similar mutual funds at the discretion of the Investment Manager. * Investments in securitized debt would be up to a maximum of 70% of non-equity allocation of the Scheme. The Scheme will not invest in foreign securitized debt. The Scheme will not engage in Scrip lending. The Scheme will invest in derivatives only for the purpose of hedging and portfolio balancing and the exposure to derivatives shall be restricted to 50% of the net assets of the scheme. ** Risk profile refers to the price risk of the respective asset class. Please refer risk factors for more details.		
Investment Strategy	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. The investment approach will be based on a set of well established but flexible principles that emphasise the concept of sustainable economic earnings and cash return on investment as the means of valuation of companies.			The aim of the Scheme is to achieve capital appreciation by investing primarily in overseas mutual funds which shall invest in equity and equity related instruments of global companies. The stock assessment by the fund manager of the underlying fund shall be based on present or future geopolitical, social and economic trends and themes. The world is changing - and companies are changing with it. The fund manager identifies trends that create and capture new markets, and exploit the benefits of expanding world trade.		
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			read the Combined Scheme Information Document carefully for details on risk factors before		
Plans and Option	Plans: Regular Plan and Direct Plan [§] [§] With effect from January 1, 2013, Direct Plan is available for applications not routed through distributors. Options: Dividend (Payout & Reinvestment) Growth & Bonus Default Option: Growth Default between Payout and Re-investment Option: Re-investment Default Bonus Frequency: NA			Plans: Regular Plan and Direct Plan [§] [§] With effect from January 1, 2013, Direct Plan is available for applications not routed through distributors. Options: Dividend (Payout & Reinvestment) Growth & Bonus Default Option: Growth Default between Payout and Re-investment Option: Re-investment Default Bonus Frequency: NA		
Minimum Application and Redemption Amount/Number of Units	Purchase	Additional Purchase	Repurchase	Purchase	Additional Purchase	Repurchase
	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. 1,000/- and in multiples of Re. 1/- thereafter	
Minimum Application Amount for SIP / STP / SWP	SIP: Minimum amount Rs. 12000/- divided into minimum installment of Rs. 500/- and in multiples of Rs. 500/-.			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 Mututal Fund.					
Benchmark Index	S&P CNX 500			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.					
Bonus Option	The Trustees may declare issue of bonus units by capitalising net earnings and the amount standing to the credit of the reserves in the scheme					
Name of Fund Manager	Akash Singhania			Akash Singhania (Indian Equity) and Kumaresh Ramakrishnan (Foreign Securities)		
Name of the Trustee Company	Deutsche Trustee Services (India) Private Limited					

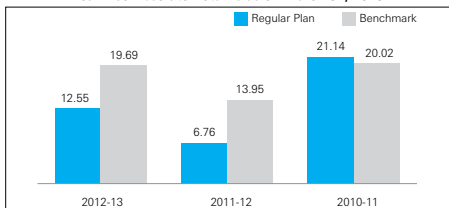
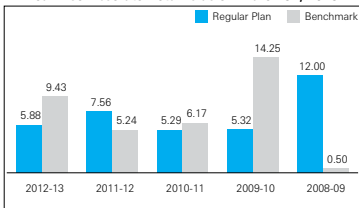
Investments in DTSF will have to be kept for a minimum period of 3 years from the date of allotment of Units and after the said period of 3 years, the Unit holders shall have the option to tender the Units to the Mutual Fund for Redemption / Switch. It may however be noted that in the event of death 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

As per the Notice-cum-addendum dated September 28, 2012, no fresh purchases / additional purchases / switch - in(s) are accepted with effect from October 01, 2012 in the discontinued Plans of open ended schemes of DMF. However, if the investor has registered for special facility like SIP / STP / Dividend Re-investment, bonus etc., such transactions shall continue to be processed as per the terms and conditions of the respective facility plan / options till 31st October, 2012. Effective November 1, 2012, the existing registrations / mandates / facilities in the discontinued Plans / Options shall be processed in the respective options of the continued / surviving plan of the open ended schemes of DMF as mentioned in the Notice Cum Addendum dated October 19, 2012. The units so created on account of above will be processed at the applicable NAV of the corresponding option in the continued / surviving plan.

Performance of the scheme (as on May 31, 2013)	Compounded Annualised Returns ^{^^}	Regular Plan Returns % [^]	Benchmark Returns %	Compounded Annualised Returns ^{^^}	Regular Plan Returns % [^]	Benchmark Returns %																																			
	Last 1 Year	25.73	19.64	Last 1 Year	20.47	28.34																																			
	Last 3 Years (CAGR)	1.99	3.46	Last 3 Years (CAGR)	14.19	21.13																																			
	Last 5 Years (CAGR)	0.01	3.40	Last 5 Years (CAGR)	1.52	7.65																																			
	Since Inception (CAGR)	4.67	7.33	Since Inception (CAGR)	1.86	7.35																																			
<p>Yearwise Absolute Returns as on March 31, 2013</p> <table border="1"><thead><tr><th>Year</th><th>Regular Plan</th><th>Benchmark</th></tr></thead><tbody><tr><td>2012-13</td><td>10.78</td><td>7.49</td></tr><tr><td>2011-12</td><td>-11.24</td><td>-8.75</td></tr><tr><td>2010-11</td><td>7.26</td><td>-0.36</td></tr><tr><td>2009-10</td><td>77.07</td><td>87.95</td></tr><tr><td>2008-09</td><td>-41.44</td><td>-40.02</td></tr></tbody></table>			Year	Regular Plan	Benchmark	2012-13	10.78	7.49	2011-12	-11.24	-8.75	2010-11	7.26	-0.36	2009-10	77.07	87.95	2008-09	-41.44	-40.02	<p>Yearwise Absolute Returns as on March 31, 2013</p> <table border="1"><thead><tr><th>Year</th><th>Regular Plan</th><th>Benchmark</th></tr></thead><tbody><tr><td>2012-13</td><td>10.56</td><td>19.69</td></tr><tr><td>2011-12</td><td>6.04</td><td>13.95</td></tr><tr><td>2010-11</td><td>9.87</td><td>13.47</td></tr><tr><td>2009-10</td><td>32.55</td><td>34.99</td></tr><tr><td>2008-09</td><td>-34.57</td><td>-27.37</td></tr></tbody></table>			Year	Regular Plan	Benchmark	2012-13	10.56	19.69	2011-12	6.04	13.95	2010-11	9.87	13.47	2009-10	32.55	34.99	2008-09	-34.57	-27.37
Year	Regular Plan	Benchmark																																							
2012-13	10.78	7.49																																							
2011-12	-11.24	-8.75																																							
2010-11	7.26	-0.36																																							
2009-10	77.07	87.95																																							
2008-09	-41.44	-40.02																																							
Year	Regular Plan	Benchmark																																							
2012-13	10.56	19.69																																							
2011-12	6.04	13.95																																							
2010-11	9.87	13.47																																							
2009-10	32.55	34.99																																							
2008-09	-34.57	-27.37																																							
<p>Past performance may or may not be sustained in future & should not be used as a basis of comparison with other investments.</p> <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>Inception Date : Regular Plan: March 20, 2006</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> <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>Inception Date: Regular Plan: September 11, 2007</p>																																						
Expenses of the Scheme	Entry Load: Nil; Exit Load: Nil;			Entry Load: Nil; Exit Load: 1% if redeemed/switched out within 12 months of allotment.																																					
(i) Load Structure (also applicable to SIP/STP and SWP)	<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• Switches/STP between the equity schemes (DAEF, DIOF & DTSF)• Bonus units allotted• Units allotted on reinvestment of Dividends <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>																																								
(ii) Recurring Expenses	FY. 2012-13: Rs. 14,450,091.18 (Unaudited)			FY. 2012-13: Rs. 2,009,215.21 (Unaudited)																																					
Frequency for SIP, STP and 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.																																								
Switching	Investors may opt to switch units between different schemes of Deutsche Mutual Fund and also between different options (Growth/Dividend/Bonus) and plans of the same scheme at NAV based prices.																																								
Applicable NAV	For details, please refer Page No. 16																																								
NAV Publication	For details, please refer Page No. 17																																								
Investor Grievances	For details, please refer Page No. 17																																								
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 Global Agribusiness Offshore Fund (DGAOF)			DWS Income Advantage Fund (DIAF) (formerly known as DWS Money Plus Advantage Fund)		
Date of Inception	Regular Plan : May 14, 2010; Direct Plan : January 01, 2013 w.e.f. January 1, 2013 Direct Plan has been introduced			Regular Plan : November 2, 2007; Direct Plan : January 01, 2013 w.e.f. January 1, 2013 Direct Plan has been introduced		
Type of the Scheme	An Open Ended Overseas Fund of Funds Scheme			An Open Ended Debt Scheme		
Investment Objective	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.			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.		
Asset Allocation Pattern of the Scheme	Asset Class	Normal Allocation (% of Net Asset)	Risk Profile**	Asset Class	Normal Allocation (% of Net Asset)	Risk Profile**
	Units/Securities issued by overseas mutual funds or unit trusts@	80-100%	Medium to High	Domestic Debt Instruments including Government Securities, Money Market Instruments and Securitised Debt*	90-100%	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	Equity & Equity related instruments	0-10%	Medium to high
	<p>@ The scheme shall initially invest predominantly in the units of DWS Invest 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 for more details.</p>			<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 for more details.</p>		
Investment Strategy	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 AA/P1 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.			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.		

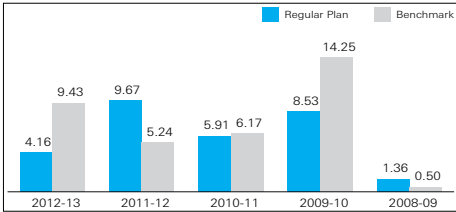
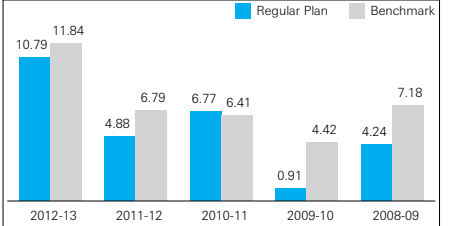
As per the Notice-cum-addendum dated September 28, 2012, no fresh purchases / additional purchases / switch - in(s) are accepted with effect from October 01, 2012 in the discontinued Plans of open ended schemes of DMF. However, if the investor has registered for special facility like SIP / STP / Dividend Re-investment, bonus etc., such transactions shall continue to be processed as per the terms and conditions of the respective facility plan / options till 31st October, 2012. Effective November 1, 2012, the existing registrations / mandates / facilities in the discontinued Plans / Options shall be processed in the respective options of the continued / surviving plan of the open ended schemes of DMF as mentioned in the Notice Cum Addendum dated October 19, 2012. The units so created on account of above will be processed at the applicable NAV of the corresponding option in the continued / surviving plan.

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 [§] [§] With effect from January 1, 2013, Direct Plan is available for applications not routed through distributors. Options: Dividend (Payout & Reinvestment), Growth & Bonus. Default Option: Growth Default between Payout and Re-investment Option: Re-investment Default Bonus Frequency: NA		Plans: Regular Plan* and Direct Plan* *With effect from 1 st October, 2012 Regular Plan is available as a single plan for subscription and Institutional Plan is discontinued for fresh subscription. [§] With effect from January 1, 2013, Direct Plan is available for applications not routed through distributors. Options: Dividend (Payout & Reinvestment), Growth & Bonus. Default Option: Growth Default between Payout and Re-investment Option: Re-investment Default Bonus Frequency: NA		
Minimum Application and Redemption Amount/Number of Units	Purchase Rs. 5,000/- and in multiples of Re. 1/- thereafter.	Additional Purchase Rs. 1,000/- and in multiples of Re. 1/- thereafter		Repurchase	
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	MSCI World Index		CRISIL MIP Blended 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.				
Bonus Option	The Trustees may declare issue of bonus units by capitalising net earnings and the amount standing to the credit of the reserves in the scheme				
Name of Fund Manager	Akash Singhania (Indian Equity) and Kumaresh Ramakrishnan (Foreign Securities)		Fixed Investments: Fund Manager: Nitish Gupta, Co Fund Manager: Kumaresh Ramakrishnan, Equity Investments: Fund Manager: Akash Singhania		
Name of the Trustee Company	Deutsche Trustee Services (India) Private Limited				
Performance of the scheme (as on May 31, 2013)	Compounded Annualised Returns ^{^^}	Regular Plan Returns % [^]	Benchmark Returns %	Compounded Annualised Returns ^{^^}	Regular Plan Returns % [^]
	Last 1 Year	14.76	19.69	Last 1 Year	7.54
	Last 3 Years	16.40	21.13	Last 3 Years (CAGR)	6.45
	Since Inception (CAGR)	14.68	19.36	Last 5 Years (CAGR)	7.36
	<div>Yearwise Absolute Returns as on March 31, 2013</div> 		<div>Yearwise Absolute Returns as on March 31, 2013</div> 		
					Past performance may or may not be sustained in future & should not be used as a basis of comparison with other investments. [^] Returns are calculated on Growth Option NAV. ^{^^} Returns are calculated on Compounded Annualised basis for a period of more than a year and on an absolute basis for a period of less than or equal to a year. Inception Date : Regular Plan: May 14, 2010
Past performance may or may not be sustained in future & should not be used as a basis of comparison with other investments. [^] Returns are calculated on Growth Option NAV. ^{^^} Returns are calculated on Compounded Annualised basis for a period of more than a year and on an absolute basis for a period of less than or equal to a year. Inception Date: Regular Plan: November 2, 2007					
Expenses of the 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.				
(i) 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 schemeSwitches/STP between the equity schemes (DAEF, DIOF & DTSF)Bonus units allottedUnits allotted on reinvestment of Dividends		Entry Load: Nil; Exit Load: 1.5% 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 schemeSTP into an equity schemeBonus units allottedUnits allotted on reinvestment of Dividends		
(ii) Recurring Expenses	FY. 2012-13: Rs. 21,731,092.22 (Unaudited)		FY. 2012-13: Rs. 2,437,239.86 (Unaudited)		
Frequency for SIP, STP and 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.				
Switching	Investors may opt to switch units between different schemes of Deutsche Mutual Fund and also between different options (Growth/Dividend/Bonus) and plans of the same scheme at NAV based prices.				
Applicable NAV	For details, please refer Page No. 16				
NAV Publication	For details, please refer Page No. 17				
Investor Grievances	For details, please refer Page No. 17				
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.				

As per the Notice-cum-addendum dated September 28, 2012, no fresh purchases / additional purchases / switch - in(s) are accepted with effect from October 01, 2012 in the discontinued Plans of open ended schemes of DMF. However, if the investor has registered for special facility like SIP / STP / Dividend Re-investment, bonus etc., such transactions shall continue to be processed as per the terms and conditions of the respective facility plan / options till 31st October, 2012. Effective November 1, 2012, the existing registrations / mandates / facilities in the discontinued Plans / Options shall be processed in the respective options of the continued / surviving plan of the open ended schemes of DMF as mentioned in the Notice Cum Addendum dated October 19, 2012. The units so created on account of above will be processed at the applicable NAV of the corresponding option in the continued / surviving plan.

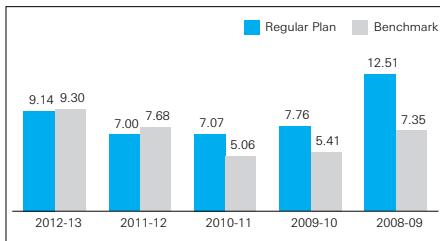
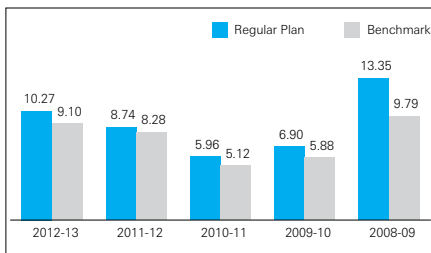
KEY SCHEME FEATURES						
Name of the Scheme	DWS Twin Advantage Fund (DTAF)			DWS Gilt Fund (DGF)		
Date of Inception	Regular Plan : January 29, 2004; Direct Plan : January 01, 2013 w.e.f. January 1, 2013 Direct Plan has been introduced			Regular Plan : October 27, 2008; Direct Plan: January 01, 2013 w.e.f. January 1, 2013 Direct Plan has been introduced		
Type of the Scheme	An Open Ended Income Scheme			An Open Ended Debt Scheme		
Investment Objective	To generate regular income in order to make regular dividend payments to unitholders and the secondary objective is growth of capital.			To generate reasonable returns by investing in Central/ State Government securities of various maturities.		
Asset Allocation Pattern of the Scheme	Asset Class	Normal Allocation (% of Net Asset)	Risk Profile**	Asset Class	Normal Allocation (% of Net Asset)	Risk Profile**
	Debt Instruments* including Government Securities and Corporate Debt and Money Market instruments	80-100%	Low to Medium	Government Securities and Money Market Instruments	0 - 100%	Low to Medium
	Equity & Equity related securities	0-20%	Medium to High	The scheme will not engage in scrip lending. The Scheme will not invest in foreign securities and securitized debt.		
	* Debt securities may include securitized debt upto 70% of the net assets. The Scheme may participate in securities lending as permitted under the Regulations. The Scheme will invest in derivatives only for the purpose of hedging and portfolio balancing and the exposure to derivatives shall be restricted to 50% of the net assets of the scheme.			** Risk Profile refers to the price risk of the respective asset class. Please refer risk factors for more details.		
	** Risk profile refers to the price risk of the respective asset class. Please refer risk factors for more details.					
Investment Strategy	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 Fund Manager shall allocate the assets of the Scheme between equity and / or fixed income securities as per the asset allocation pattern based on prevailing market conditions, the macro economic environment (including interest rates and inflation), performance of the corporate sector and the state of equity markets. The Scheme shall be actively managed and the Fund Manager shall formulate a view on the interest rate movement by monitoring various factors of the Indian economy, as well as developments in the global markets. The Scheme shall predominantly invest in debt and money market securities; however the Fund Manager/s shall allocate the assets of the Scheme to equity/ equity related instruments to enhance the overall return of the portfolio. The Investment Manager may try to leverage its international resource base to understand the global economy, prevailing interest rate/s and the equity market/s.			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.		
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: Regular Plan and Direct Plan [§] [§] With effect from January 1, 2013, Direct Plan is available for applications not routed through distributors. Options: Dividend (Monthly, Quarterly & Annual - Payout/Reinvestment), Growth and Bonus Default Option: Growth Default between Payout and Re-investment Option: Re-investment Default Dividend Frequency: Monthly Default Bonus Frequency: NA			Plans: Regular Plan* and Direct Plan [§] *With effect from 1 st October, 2012 Regular Plan is available as a single plan for subscription and Institutional Plan is discontinued for fresh subscription. [§] With effect from January 1, 2013, Direct Plan is available for applications not routed through distributors. Options: Dividend (Payout and Reinvestment), Growth & Bonus (Half Yearly and Annual). Default Option: Growth Default between Payout and Re-investment Option: Re-investment Default Bonus Frequency: Half Yearly		
Minimum Application and Redemption Amount/Number of Units	Purchase	Additional Purchase	Repurchase	Purchase	Additional Purchase	Repurchase
	Monthly and Quarterly Dividend: Rs. 25,000/- and in multiples of Re. 1/- thereafter. Growth and Annual Dividend: Rs. 5,000/- and in multiples of Re. 1/- thereafter.	Rs. 1,000/- and in multiples of Re. 1/- thereafter		Rs. 5,000/- and in multiples of Re. 1/- thereafter.	Rs. 1,000/- and in multiples of Re. 1/- thereafter.	
Minimum Application Amount for SIP / STP / SWP	SIP and STP: Monthly/Quarterly Dividend: Initial investment of Rs. 25000/- and subsequent investment of Rs. 5000/- each. 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. SWP: Minimum amount for SWP shall be the same as minimum redemption amount for scheme.			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 Mututal 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.					
Bonus Option	The Trustees may declare issue of bonus units by capitalising net earnings and the amount standing to the credit of the reserves in the scheme					
Name of Fund Manager	Fixed Investments: Fund Manager: Nitish Gupta, Co Fund Manager: Kumaresh Ramakrishnan, Equity Investment: Fund Manager: Akash Singhania			Fund Manager: Nitish Gupta, Co Fund Manager: Kumaresh Ramakrishnan		
Name of the Trustee Company	Deutsche Trustee Services (India) Private Limited					

As per the Notice-cum-addendum dated September 28, 2012, no fresh purchases / additional purchases / switch - in(s) are accepted with effect from October 01, 2012 in the discontinued Plans of open ended schemes of DMF. However, if the investor has registered for special facility like SIP / STP / Dividend Re-investment, bonus etc., such transactions shall continue to be processed as per the terms and conditions of the respective facility plan / options till 31st October, 2012. Effective November 1, 2012, the existing registrations / mandates / facilities in the discontinued Plans / Options shall be processed in the respective options of the continued / surviving plan of the open ended schemes of DMF as mentioned in the Notice Cum Addendum dated October 19, 2012. The units so created on account of above will be processed at the applicable NAV of the corresponding option in the continued / surviving plan.

Performance of the scheme (as on May 31, 2013)	Compounded Annualised Returns ^{^^}	Regular Plan Returns % [^]	Benchmark Returns %	Compounded Annualised Returns ^{^^}	Regular Plan Returns % [^]	Benchmark Returns %
	Last 1 Year	6.57	13.39	Last 1 Year	9.68	7.35
	Last 3 Years (CAGR)	6.85	8.24	Last 3 Years	9.17	9.22
	Last 5 Years (CAGR)	6.21	7.73	Since Inception	7.35	8.99
	Since Inception (CAGR)	7.26	7.56			
	Yearwise Absolute Returns as on March 31, 2013 			Yearwise Absolute Returns as on March 31, 2013 		
	<p>Past performance may or may not be sustained in future & should not be used as a basis of comparison with other investments.</p> <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>Inception Date: Regular Plan: January 29, 2004</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> <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>Inception Date: Regular Plan: October 27, 2008</p>		
Expenses of the Scheme (i) 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. 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 STP into an equity scheme Bonus units allotted Units allotted on reinvestment of Dividends 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.			Entry Load: Nil; Exit Load: Nil.		
(ii) Recurring Expenses	F.Y. 2012-13: Rs. 2,661,752.89 (Unaudited)			F.Y. 2012-13: Rs. 24,878,379.18 (Unaudited)		
Frequency for SIP, STP and 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.					
Switching	Investors may opt to switch units between different schemes of Deutsche Mutual Fund and also between different options (Growth/Dividend/Bonus) and plans of the same scheme at NAV based prices.					
Applicable NAV	For details, please refer Page No. 16					
NAV Publication	For details, please refer Page No. 17					
Investor Grievances	For details, please refer Page No. 17					
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	Regular Plan: January 21, 2003; Direct Plan: January 01, 2013 w.e.f. January 1, 2013 Direct Plan has been introduced			Regular Plan: January 21, 2003; Direct Plan: January 01, 2013 w.e.f. January 1, 2013 Direct Plan has been introduced		
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	Normal Allocation (% of Net Asset)	Risk Profile**	Asset Class	Normal Allocation (% of Net Asset)	Risk Profile**
	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	Up to 35%	Medium
	<p>* Debt securities may include Securitised Debt up to 50% of the net assets. The Scheme may invest in foreign debt securities upto 25% of the corpus of the Scheme. The Scheme will invest in derivatives only for the purpose of hedging and portfolio balancing and the exposure to derivatives shall be restricted to 50% of the net assets of the scheme.</p> <p>** Risk profile refers to the price risk of the respective asset class. Please refer risk factors for more details.</p>			<p>* Debt securities may include Securitised Debt up to 50% of the net assets. The Scheme may invest in foreign debt securities upto 25% of the corpus of the Scheme. The Scheme will not engage in scrip lending.</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	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.			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.		

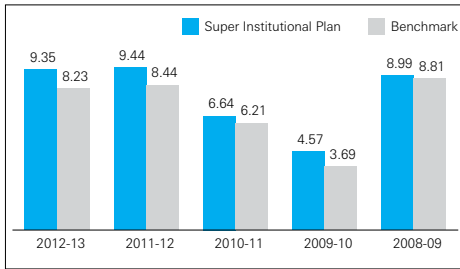
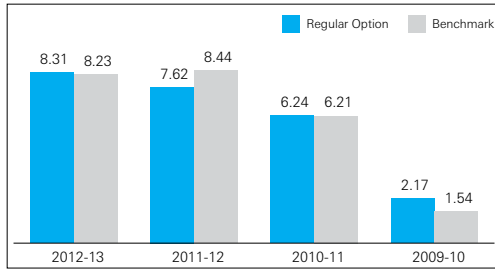
As per the Notice-cum-addendum dated September 28, 2012, no fresh purchases / additional purchases / switch - in(s) are accepted with effect from October 01, 2012 in the discontinued Plans of open ended schemes of DMF. However, if the investor has registered for special facility like SIP / STP / Dividend Re-investment, bonus etc., such transactions shall continue to be processed as per the terms and conditions of the respective facility plan / options till 31st October, 2012. Effective November 1, 2012, the existing registrations / mandates / facilities in the discontinued Plans / Options shall be processed in the respective options of the continued / surviving plan of the open ended schemes of DMF as mentioned in the Notice Cum Addendum dated October 19, 2012. The units so created on account of above will be processed at the applicable NAV of the corresponding option in the continued / surviving plan.

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: Regular Plan* and Direct Plan [§] *With effect from 1 st October, 2012 Regular Plan is available as a single plan for subscription and Institutional Plan and Premium Plus Plan are discontinued for fresh subscription. [§] With effect from January 1, 2013, Direct Plan is available for applications not routed through distributors. Options: Dividend (Monthly, Quarterly & Annual - Payout/Reinvestment), Growth and Bonus (Half Yearly and Annual). Default Option: Growth Default between Payout and Re-investment Option: Re-investment Default Dividend Frequency: Monthly Default Bonus Frequency: Half Yearly			Plans: Regular Plan* and Direct Plan [§] *With effect from 1 st October, 2012 Regular Plan is available as a single plan for subscription and Institutional Plan and Premium Plus Plan are discontinued for fresh subscription. [§] With effect from January 1, 2013, Direct Plan is available for applications not routed through distributors. Option: Dividend (Monthly, Weekly, Quarterly and Annual Payout/Reinvestment), Growth and Bonus (Half Yearly and Annual). Default Option: Growth Default between Payout and Re-investment Option: Re-investment Default Dividend Frequency: Weekly Default Bonus Frequency: Half Yearly		
Minimum Application and Redemption Amount/Number of Units	Purchase Rs. 5,000/- and in multiples of Re. 1/- thereafter.		Additional Purchase Rs. 1,000/- and in multiples of Re. 1/- thereafter		Repurchase	
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 Mututal Fund.					
Benchmark Index	CRISIL Composite Bond Fund Index			CRISIL Short Term 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.					
Bonus Option	The Trustees may declare issue of bonus units by capitalising net earnings and the amount standing to the credit of the reserves in the scheme					
Name of Fund Manager	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 May 31, 2013)	Compounded Annualised Returns ^{^^}	Regular Plan Returns %	Benchmark Returns %	Compounded Annualised Returns ^{^^}	Regular Plan Returns %	Benchmark Returns %
	Last 1 Year	11.10	11.86	Last 1 Year	10.75	9.57
	Last 3 Years (CAGR)	7.97	8.48	Last 3 Years (CAGR)	8.53	7.86
	Last 5 Years (CAGR)	9.30	7.78	Last 5 Years (CAGR)	9.22	7.77
	Since Inception (CAGR)	6.94	6.06	Since Inception (CAGR)	7.65	6.53
	Yearwise Absolute Returns as on March 31, 2013			Yearwise Absolute Returns as on March 31, 2013		
						
Past performance may or may not be sustained in future & should not be used as a basis of comparison with other investments. [^] Returns are calculated on Growth Option NAV. ^{^^} Returns are calculated on Compounded Annualised basis for a period of more than a year and on an absolute basis for a period of less than or equal to a year. Inception Date: Regular Plan: January 21, 2003			Past performance may or may not be sustained in future & should not be used as a basis of comparison with other investments. [^] Returns are calculated on Growth Option NAV. ^{^^} Returns are calculated on Compounded Annualised basis for a period of more than a year and on an absolute basis for a period of less than or equal to a year. Inception Date: Regular Plan: January 21, 2003			
Expenses of the Scheme	Entry Load: Nil; Exit Load: 1% if redeemed/switched out within 1 year of allotment.			Entry Load: Nil; Exit Load: 0.75% if redeemed/switched out within 3 months of allotment.		
(i) Load Structure (also applicable to SIP/STP and SWP)	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 schemeSTP into an equity schemeBonus units allottedUnits allotted on reinvestment of Dividends 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.					
(ii) Recurring Expenses	FY. 2012-13: Rs. 55,543,550.51 (Unaudited)			FY. 2012-13: Rs. 90,441,604.87 (Unaudited)		
Frequency for SIP, STP and 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.					
Switching	Investors may opt to switch units between different schemes of Deutsche Mutual Fund and also between different options (Growth/Dividend/Bonus) and plans of the same scheme at NAV based prices.					
Applicable NAV	For details, please refer Page No. 16					
NAV Publication	For details, please refer Page No. 17					
Investor Grievances	For details, please refer Page No. 17					
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.					

As per the Notice-cum-addendum dated September 28, 2012, no fresh purchases / additional purchases / switch - in(s) are accepted with effect from October 01, 2012 in the discontinued Plans of open ended schemes of DMF. However, if the investor has registered for special facility like SIP / STP / Dividend Re-investment, bonus etc., such transactions shall continue to be processed as per the terms and conditions of the respective facility plan / options till 31st October, 2012. Effective November 1, 2012, the existing registrations / mandates / facilities in the discontinued Plans / Options shall be processed in the respective options of the continued / surviving plan of the open ended schemes of DMF as mentioned in the Notice Cum Addendum dated October 19, 2012. The units so created on account of above will be processed at the applicable NAV of the corresponding option in the continued / surviving plan.

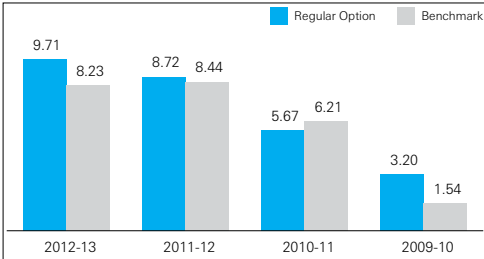
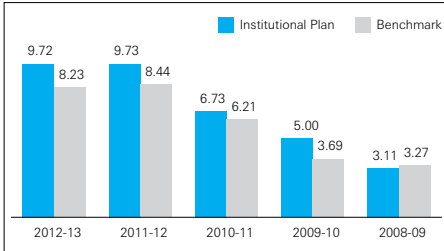
KEY SCHEME FEATURES						
Name of the Scheme	DWS Insta Cash Plus Fund (DICPF)			DWS Treasury Fund (DTF) - Cash Plan		
Date of Inception	Super Institutional Plan: September 5, 2007; Direct Plan: January 01, 2013 w.e.f. January 1, 2013 Direct Plan has been introduced			Regular Option: October 9, 2009; Direct Option: January 01, 2013 w.e.f. January 1, 2013 Direct Option has been introduced		
Type of the Scheme	An open ended Liquid Income Fund			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	Normal Allocation (% of Net Asset)	Risk Profile**	Instruments	Indicative Allocations (% of total assets)	Risk Profile**
	Debt* and Money Market Instruments	0 - 100%	Low to Medium	Debt securities and Money Market instruments with maturity up to 91 days	Up to 100%	Low to Medium
	* Debt securities may include Securitised Debt up to 50% of the net assets. ** Risk profile refers to the price risk of the respective asset class. Please refer risk factors for more details. In accordance with the SEBI Circular No. SEBI/IMD/CIR No.13/150975/09 dated January 19, 2009, the investment pattern indicating the characteristics of portfolio of DICPF has been revised as follows: (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. (b) Such inter scheme transfer of securities held in other schemes having maturity of upto 91 days only shall be permitted in DICPF. Further the term 'Maturity' shall mean: 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. 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. 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 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.			The plan will not take any exposure to securitized debt. The plan will not engage in scrip lending and in foreign securities. 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% at all times. 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. 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. ** Risk profile refers to the price risk of the respective asset class.		
Investment Strategy	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.			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 & 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.		
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: Super Institutional Plan* and Direct Plan [§] *With effect from 1 st October, 2012 Super Institutional Plan is available as a single plan for subscription and Regular Plan and Institutional Plan are discontinued for fresh subscription. [§] With effect from January 1, 2013, Direct Plan is available for applications not routed through distributors. Options: Dividend (Daily Reinvestment, Weekly, Monthly, Quarterly & Annual Payout/Reinvestment), Growth & Bonus (Monthly and Annual). Default Option: Growth Default between Payout and Re-investment Option: Re-investment Default Dividend Frequency: Daily Default Bonus Frequency: Monthly			Options: Regular Option* and Direct Option [§] *With effect from 1 st October, 2012 Regular Option is available as a single plan for subscription and Institutional Option is discontinued for fresh subscription. [§] With effect from January 1, 2013, Direct Option is available for applications not routed through distributors. Sub Options: Dividend (Daily Reinvestment only, Weekly, Monthly, Quarterly and Annual Payout/Reinvestment), Growth and Bonus (Monthly and Annual). Default Sub Option: Growth Default between Payout and Re-investment Option: Re-investment Default Dividend Frequency: Weekly Default Bonus Frequency: Monthly		
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. 1,000/- or 100 units or account balance, whichever is lower	Purchase Rs. 5,000/- and in multiples of Re. 1/- thereafter.	Additional Purchase Rs. 1,000/- 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.			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 Mututal 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.					
Bonus Option	The Trustees may declare issue of bonus units by capitalising net earnings and the amount standing to the credit of the reserves in the scheme					
Name of Fund Manager	Fund Manager: Kumaresh Ramakrishnan, Co Fund Manager: Rakesh Suri			Fund Manager: Rakesh Suri, Co Fund Manager: Kumaresh Ramakrishnan		
Name of the Trustee Company	Deutsche Trustee Services (India) Private Limited					

As per the Notice-cum-addendum dated September 28, 2012, no fresh purchases / additional purchases / switch - in(s) are accepted with effect from October 01, 2012 in the discontinued Plans of open ended schemes of DMF. However, if the investor has registered for special facility like SIP / STP / Dividend Re-investment, bonus etc., such transactions shall continue to be processed as per the terms and conditions of the respective facility plan / options till 31st October, 2012. Effective November 1, 2012, the existing registrations / mandates / facilities in the discontinued Plans / Options shall be processed in the respective options of the continued / surviving plan of the open ended schemes of DMF as mentioned in the Notice Cum Addendum dated October 19, 2012. The units so created on account of above will be processed at the applicable NAV of the corresponding option in the continued / surviving plan.

Performance of the scheme (as on May 31, 2013)	Compounded Annualised Returns^^	Super Institutional Plan Returns %	Benchmark Returns %	Compounded Annualised Returns^^	Regular Option Returns %	Benchmark Returns %
	Last 1 Year	9.06	8.08	Last 1 Year	8.37	8.08
	Last 3 Years (CAGR)	8.69	7.90	Last 3 Years	7.64	7.90
	Last 5 Years (CAGR)	7.80	7.07	Since Inception	7.09	7.09
	Since Inception (Actual)	7.89	7.09			
	<p>Yearwise Absolute Returns as on March 31, 2013</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> <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>Inception Date: Super Institutional Plan: September 5, 2007</p>			<p>Yearwise Absolute Returns as on March 31, 2013</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> <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>Inception Date: Regular Option: October 09, 2009.</p>		
Expenses of the Scheme (i) Load Structure (also applicable to SIP/STP and SWP)	Entry Load: Nil; Exit Load: Nil;			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 schemeSTP into an equity schemeBonus units allottedUnits allotted on reinvestment of Dividends 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.					
(ii) Recurring Expenses	FY. 2012-13: Rs. 231,826,729.80 (Unaudited)			F.Y. 2012-13: Rs. 18,760,372.43 (Unaudited)		
Frequency for SIP, STP and 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.					
Switching	Investors may opt to switch units between different schemes of Deutsche Mutual Fund and also between different options (Growth/Dividend/Bonus) and plans of the same scheme at NAV based prices.					
Applicable NAV	For details, please refer Page No. 16					
NAV Publication	For details, please refer Page No. 17					
Investor Grievances	For details, please refer Page No. 17					
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	Regular Option: October 9, 2009; Direct Option: January 01, 2013 w.e.f. January 1, 2013 Direct Option has been introduced			Institutional Plan: July 14, 2008; Direct Plan: January 01, 2013 Date of Resumption of Institutional Plan: November 18, 2008 w.e.f. January 1, 2013 Direct Plan has been introduced		
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	Normal Allocation (% of Net Asset)	Risk Profile**	Asset Class	Normal Allocation (% of Net Asset)	Risk Profile**
	*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 50% of net assets in derivatives only for the purpose of hedging and portfolio balancing. 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. ** Risk profile refers to the price risk of the respective asset class.			* The Scheme may invest up to 100% of assets in securitized instruments. The Scheme will not engage in scrip lending. The Scheme will invest in derivatives only for the purpose of hedging and portfolio balancing and the exposure to derivatives shall be restricted to 50% of the net assets of the scheme. ** Risk profile refers to the price risk of the respective asset class. Please refer risk factors for more details.		

As per the Notice-cum-addendum dated September 28, 2012, no fresh purchases / additional purchases / switch - in(s) are accepted with effect from October 01, 2012 in the discontinued Plans of open ended schemes of DMF. However, if the investor has registered for special facility like SIP / STP / Dividend Re-investment, bonus etc., such transactions shall continue to be processed as per the terms and conditions of the respective facility plan / options till 31st October, 2012. Effective November 1, 2012, the existing registrations / mandates / facilities in the discontinued Plans / Options shall be processed in the respective options of the continued / surviving plan of the open ended schemes of DMF as mentioned in the Notice Cum Addendum dated October 19, 2012. The units so created on account of above will be processed at the applicable NAV of the corresponding option in the continued / surviving plan.

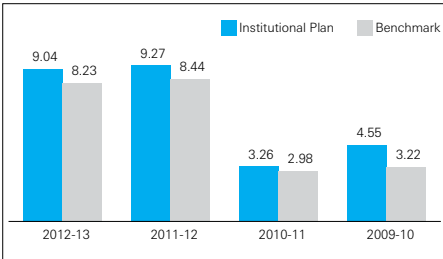
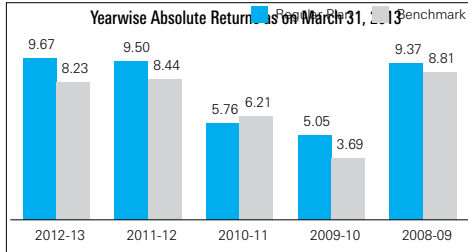
Investment Strategy	The Fund Management team endeavors to meet the investment objective whilst maintaining a balance between safety, liquidity and the profitability of the portfolio. The Fund proposes to focus on high credit quality in the fixed income market. Generally the portfolio shall be invested only in securities issued by entities rated at least AA/P1 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.			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.							
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	Options: Regular Option* and Direct Option [§] *With effect from 1 st October, 2012 Regular Option is available as a single plan for subscription and Institutional Option is discontinued for fresh subscription. [§] With effect from January 1, 2013, Direct Option is available for applications not routed through distributors. Sub Options: Dividend (Daily Reinvestment only, Weekly, Monthly, Quarterly and Annual Payout/Reinvestment), Growth and Bonus (Quarterly and Annual). Default Sub Option: Growth Default between Payout and Re-investment Option: Re-investment Default Dividend Frequency: Weekly Default Bonus Frequency: Quarterly			Plans: Institutional Plan* and Direct Plan [§] *With effect from 1 st October, 2012 Institutional Plan is available as a single plan for subscription and Regular Plan and Premium Plus Plan are discontinued for fresh subscription. [§] With effect from January 1, 2013, Direct Plan is available for applications not routed through distributors. Options: Daily Dividend Reinvestment, Weekly, Monthly, Quarterly and Annual Dividend Payout/Reinvestment, Dividend Payout/Reinvestment, Growth and Bonus (Monthly and Annual). Default Option: Growth Default between Payout and Re-investment Option: Re-investment Default Dividend Frequency: Daily Default Bonus Frequency: Monthly							
Minimum Application and Redemption Amount/Number of Units	Purchase Rs. 5,000/- and in multiples of Re. 1/- thereafter.		Additional Purchase Rs. 1,000/- and in multiples of Re. 1/- thereafter.		Repurchase						
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.			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 Mututal 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.										
Bonus Option	The Trustees may declare issue of bonus units by capitalising net earnings and the amount standing to the credit of the reserves in the scheme										
Name of Fund Manager	Fund Manager: Nitish Gupta, Co Fund Manager: Rakesh Suri			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 May 31, 2013)	Compounded Annualised Returns ^{^^}	Regular Option Returns % [^]	Benchmark Returns %	Compounded Annualised Returns ^{^^}	Institutional Plan Returns % [^]	Benchmark Returns %					
	Last 1 Year	9.63	8.08	Last 1 Year	9.41	8.08					
	Last 3 Years	8.29	7.90	Last 3 Years (CAGR)	8.98	7.90					
	Since Inception	7.97	7.09	Since Inception (Actual)	7.92	6.90					
	<div>Yearwise Absolute Returns as on March 31, 2013</div> 			<div>Yearwise Absolute Returns as on March 31, 2013</div> 							
Past performance may or may not be sustained in future & should not be used as a basis of comparison with other investments. [^] Returns are calculated on Growth Option NAV. ^{^^} Returns are calculated on Compounded Annualised basis for a period of more than a year and on an absolute basis for a period of less than or equal to a year. Inception Date: Regular Option: October 09, 2009.						Past performance may or may not be sustained in future & should not be used as a basis of comparison with other investments. [^] Returns are calculated on Growth Option NAV. ^{^^} Returns are calculated on Compounded Annualised basis for a period of more than a year and on an absolute basis for a period of less than or equal to a year. Inception Date: Institutional Plan: July 14, 2008; Date of Re commencement of Institutional Plan: November 18, 2008. In case of Institutional Plan, Date of Re commencement has been considered as Date of Inception.					

As per the Notice-cum-addendum dated September 28, 2012, no fresh purchases / additional purchases / switch - in(s) are accepted with effect from October 01, 2012 in the discontinued Plans of open ended schemes of DMF. However, if the investor has registered for special facility like SIP / STP / Dividend Re-investment, bonus etc., such transactions shall continue to be processed as per the terms and conditions of the respective facility plan / options till 31st October, 2012. Effective November 1, 2012, the existing registrations / mandates / facilities in the discontinued Plans / Options shall be processed in the respective options of the continued / surviving plan of the open ended schemes of DMF as mentioned in the Notice Cum Addendum dated October 19, 2012. The units so created on account of above will be processed at the applicable NAV of the corresponding option in the continued / surviving plan.

Expenses of the Scheme		
(i) Load Structure (also applicable to SIP/STP and SWP)	Entry Load: Nil; Exit Load: 0.5% if redeemed/switched out within 1 month 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 STP into an equity scheme Bonus units allotted Units allotted on reinvestment of Dividends <p>SEBI vide its circular no. SEBI/MD/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>	
(ii) Recurring Expenses	F.Y. 2012-13: Rs. 12,161,352.75 (Unaudited)	F.Y. 2012-13: Rs. 141,054,118.72 (Unaudited)
Frequency for SIP, STP and 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.	
Switching	Investors may opt to switch units between different schemes of Deutsche Mutual Fund and also between different options (Growth/Dividend/Bonus) and plans of the same scheme at NAV based prices.	
Applicable NAV	For details, please refer Page No. 16	
NAV Publication	For details, please refer Page No. 17	
Investor Grievances	For details, please refer Page No. 17	
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 Money Plus Fund (DMPF)			DWS Cash Opportunities Fund (DCOF)		
Date of Inception	Institutional Plan: November 7, 2006; Direct Plan: January 01, 2013 Date of Recommencement of Institutional Plan: November 10, 2010 w.e.f. January 1, 2013 Direct Plan has been introduced			Regular Plan: June 22, 2007; Direct Plan: January 01, 2013 w.e.f. January 1, 2013 Direct Plan has been introduced		
Type of the Scheme	An Open Ended Debt 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	Normal Allocation (% of Net Asset)	Risk Profile**	Asset Class	Normal Allocation (% of Net Asset)	Risk Profile**
	Debt* Instruments including Government Securities, Corporate Debt and Money Market Instruments with average maturity less than or equal to 12 months#	0-100%	Low to Medium	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. # 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 for more details.			* 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). ** Risk profile refers to the price risk of the respective asset class. Please refer risk factors 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.			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.		
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: Institutional Plan* and Direct Plan [§] *With effect from 1 st October, 2012 Institutional Plan is available as a single plan for subscription and Regular Plan is discontinued for fresh subscription. [§] With effect from January 1, 2013, Direct Plan is available for applications not routed through distributors. Options: Dividend (Daily Reinvestment, Regular, Weekly, Monthly, Quarterly and Annual Payout/Reinvestment), Growth and Bonus (Quarterly and Annual). Default Option: Growth Default between Payout and Re-investment Option: Re-investment Default Dividend Frequency: Daily Default Bonus Frequency: Quarterly			Plans: Regular Plan* and Direct Plan [§] *With effect from 1 st October, 2012 Regular Plan is available as a single plan for subscription and Institutional Plan is discontinued for fresh subscription. [§] With effect from January 1, 2013, Direct Plan is available for applications not routed through distributors. Options: Dividend (Daily Reinvestment only, Regular, Weekly, Fortnightly, Monthly, Quarterly and Annual Payout/Reinvestment), Growth and Bonus (Monthly and Annual). Default Option: Growth Default between Payout and Re-investment Option: Re-investment Default Dividend Frequency: Daily Default Bonus Option: Monthly		
Minimum Application and Redemption Amount/Number of Units	Purchase	Additional Purchase	Repurchase	Purchase	Additional Purchase	Repurchase
	Rs. 5,000/- and in multiples of Re. 1/- thereafter.	Rs. 1,000/- and in multiples of Re. 1/- thereafter.	Rs. 1000/- or 100 Units or Account Balance, whichever is lower	Rs. 5,000/- and in multiples of Re. 1/- thereafter.	Rs. 1,000/- and in multiples of Re. 1/- thereafter	
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 Mututal Fund.					

As per the Notice-cum-addendum dated September 28, 2012, no fresh purchases / additional purchases / switch - in(s) are accepted with effect from October 01, 2012 in the discontinued Plans of open ended schemes of DMF. However, if the investor has registered for special facility like SIP / STP / Dividend Re-investment, bonus etc., such transactions shall continue to be processed as per the terms and conditions of the respective facility plan / options till 31st October, 2012. Effective November 1, 2012, the existing registrations / mandates / facilities in the discontinued Plans / Options shall be processed in the respective options of the continued / surviving plan of the open ended schemes of DMF as mentioned in the Notice Cum Addendum dated October 19, 2012. The units so created on account of above will be processed at the applicable NAV of the corresponding option in the continued / surviving plan.

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.					
Bonus Option	The Trustees may declare issue of bonus units by capitalising net earnings and the amount standing to the credit of the reserves in the scheme					
Name of Fund Manager	Fund Manager: Kumaresh Ramakrishnan, Co Fund Manager: Rakesh Suri					
Name of the Trustee Company	Deutsche Trustee Services (India) Private Limited			Deutsche Trustee Services (India) Private Limited		
Performance of the scheme (as on May 31, 2013)	Compounded Annualised Returns ^{^^}	Institutional Plan Returns % ^	Benchmark Returns %	Compounded Annualised Returns ^{^^}	Regular Plan Returns % [^]	Benchmark Returns %
	Last 1 Year	9.60	8.08	Last 1 Year	9.47	8.08
	Last 3 Years (CAGR)	6.11	7.90	Last 3 Years	8.62	7.90
	Last 5 Years (CAGR)	1.96	7.07	Last 5 Years	7.89	7.07
	Since Inception (CAGR)	9.31	8.28	Since Inception	8.10	7.03
	<div>Yearwise Absolute Returns as on March 31, 2013</div> 			<div>Yearwise Absolute Returns as on March 31, 2013</div> 		
	<p>Past performance may or may not be sustained in future & should not be used as a basis of comparison with other investments.</p> <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>Inception Date: Institutional Plan: November 7, 2006.</p> <p>Date of Recommencement of Institutional Plan: November 10, 2010.</p> <p>In case of Institutional Plan Date of Recommencement has been considered as Date of Inception.</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> <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>Inception Date: Regular Plan: June 22, 2007</p>		
Expenses of the Scheme						
(i) Load Structure (also applicable to SIP/STP and SWP)	Entry Load: Nil; Exit Load: 1% if redeemed/switched out within 1 month of allotment.			Entry Load: Nil; Exit Load: 0.25% if redeemed/exited within 15 days 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 schemeSTP into an equity schemeBonus units allottedUnits allotted on reinvestment of Dividends 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.					
(ii) Recurring Expenses	FY. 2012-13: Rs. 24,677,037.70 (Unaudited)			FY. 2012-13: Rs. 32,688,388.22 (Unaudited)		
Frequency for SIP, STP and 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.					
Switching	Investors may opt to switch units between different schemes of Deutsche Mutual Fund and also between different options (Growth/Dividend/Bonus) and plans of the same scheme at NAV based prices.					
Applicable NAV	For details, please refer Page No. 16					
NAV Publication	For details, please refer Page No. 17					
Investor Grievances	For details, please refer Page No. 17					
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.					

As per the Notice-cum-addendum dated September 28, 2012, no fresh purchases / additional purchases / switch - in(s) are accepted with effect from October 01, 2012 in the discontinued Plans of open ended schemes of DMF. However, if the investor has registered for special facility like SIP / STP / Dividend Re-investment, bonus etc., such transactions shall continue to be processed as per the terms and conditions of the respective facility plan / options till 31st October, 2012. Effective November 1, 2012, the existing registrations / mandates / facilities in the discontinued Plans / Options shall be processed in the respective options of the continued / surviving plan of the open ended schemes of DMF as mentioned in the Notice Cum Addendum dated October 19, 2012. The units so created on account of above will be processed at the applicable NAV of the corresponding option in the continued / surviving plan.

KEY SCHEME FEATURES				
Name of the Scheme	DWS Banking and PSU Debt Fund			
Date of Inception	Regular Plan: March 11, 2013; Direct Plan: March 11, 2013			
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.			
Asset Allocation Pattern of the Scheme	Asset Class	Indicative allocations (% of Net Asset)		Risk Profile**
		Minimum	Maximum	
	Money market instruments issued by Banks	35%	70%	Low
	Debt Securities* issued by Public Sector Undertakings (PSUs)	30%	65%	Low to Medium
	CBLO, Reverse Repo, T Bills, and Money Market Instrument issued by non-banking sector and non - PSU sector.	0%	35%	Low
<p>* Investment in Securitized Debt would be up to 20% of the net assets of the scheme.</p> <p>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.</p> <p>The scheme will not invest in foreign securities and foreign securitized debt.</p> <p># 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.</p> <p>The cumulative gross exposure through debt, money market instruments and derivative positions shall not exceed 100% of the net assets of the Scheme. The Scheme will not have a leveraged position in derivatives. The Scheme will not invest in foreign securities and foreign securitized debt. The Scheme will not participate in Repo in corporate debt security and Credit Default Swap. The Scheme will not invest in script lending. The Scheme will not invest in equity linked debentures.</p> <p>** Risk profile refers to the price risk of the respective asset class. Please refer risk factors for more details.</p> <p>In the event of the asset allocation falling outside the range as indicated above, a review and rebalancing will be called for by the Investment Manager within 30 calendar days. Any alteration in the Investment Pattern will be for a short term on defensive considerations; the intention being at all times to protect the interests of the Unit Holders. The scheme may also hold cash from time to time.</p> <p>It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the Unitholders.</p>				
Investment Strategy	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.			
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 (Weekly, Quarterly and Annual Payout/Reinvestment), Growth and Bonus (Quarterly & Annual). Default Option: Growth Default between Payout and Re-investment Option: Re-investment Default Dividend Frequency: Default Bonus Frequency: Quarterly			
Minimum Application and Redemption Amount/Number of Units	Purchase Rs. 5,000/- and in multiples of Re. 1/- thereafter.	Additional Purchase Rs. 1,000/- and in multiples of Re. 1/- thereafter.	Redemption 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 Mututal Fund.			
Benchmark 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.			
Bonus Option	The Trustees may declare issue of bonus units by capitalising net earnings and the amount standing to the credit of the reserves in the scheme			
Name of Fund Manager	Nitish Gupta			
Name of the Trustee Company	Deutsche Trustee Services (India) Private Limited			
Performance of the scheme (as on March 31, 2013)	As per regulatory guidelines the performance is not given since it is less than 1 year.			
Expenses of the Scheme (i) Load Structure (also applicable to SIP/STP and SWP)	Entry Load: Nil; Exit Load: 0.5% if redeemed/switched out within 3 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 schemeSTP into an equity schemeBonus units allottedUnits allotted on reinvestment of Dividends 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.			
(ii) Recurring Expenses	FY. 2012-13: Rs. 872,340.16 (Unaudited)			
Frequency for SIP, STP and 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.			
Switching	Investors may opt to switch units between different schemes of Deutsche Mutual Fund and also between different options (Growth/Dividend/Bonus) and plans of the same scheme at NAV based prices.			
Applicable NAV	For details, please refer Page No. 16			
NAV Publication	For details, please refer Page No. 17			
Investor Grievances	For details, please refer Page No. 17			
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.			

COMPARISON OF EXISTING SCHEMES OF DEUTSCHE MUTUAL FUND				
Name of the Scheme	Investment Objective	Differentiation – Investment Pattern	AUM as on 31/05/2013 (Rs. in Crs.)	No. of folios as on 31/05/2013
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.	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.	64.75	12,074
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.	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.	56.85	11,168
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.	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.	48.10	19,773
DWS Global Thematic Offshore Fund (DGTOF) An open-ended overseas fund of funds scheme	The objective of DGTOF is to generate long-term capital growth from a diversified portfolio of units of overseas mutual funds.	The Scheme will invest in units/securities issued by overseas mutual funds or unit trusts. The scheme invests in units of DWS Invest Global Thematic.	5.93	1,428
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.	The Underlying Fund of the scheme invests in companies across the world engaged in agriculture, food & related sectors. The scheme invests in units of DWS Invest Global Agribusiness.	125.04	2,868
DWS Insta Cash Plus Fund (DICPF) Open ended liquid 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.	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..	6,892.37	499
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.	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 proposed 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.	507.40	132
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.	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.	1,892.81	1375
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.	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.	437.37	1158
DWS Money Plus Fund (DMPF) Open ended Debt Scheme	The objective of DMPF is to generate steady return by investing in debt and money market securities across the credit spectrum.	The objective of DMPF is to generate regular income by investing in FI Securities/Money Market Instrument. DMPF has flexibility to invest upto 30% of its assets in debt instruments with residual maturity greater than 1 year. DMPF assumes moderately higher credit risk to achieve its objective.	474.34	484
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.	552.33	197
DWS Short Maturity Fund (DSMF) Open ended income scheme	The objective of DSMF is to generate steady returns with low volatility by investing in short-medium term debt and money market securities.	DSMF is a short term debt fund with 65% to 100% of securities having average maturity less than 18 months.	1,467.65	1662
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.	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.	370.03	222
DWS Premier Bond Fund (DPBF) Open ended income scheme	The objective of DPBF is to provide regular income by investing in debt securities including bonds and money market instruments.	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.	1,240.22	1370
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.	DGF will invest only in securities issued by Central and State Governments.	1,572.26	962
DWS Twin Advantage Fund (DTAF) Open ended income scheme	The objective of DTAF is to generate regular income (no assured income) in order to make regular dividend payments to unit holders and the secondary objective is growth of capital. However, there can be no assurance that the investment objective of the scheme will be achieved.	DTAF will primarily invest in fixed income securities with an option to invest up to 20% in equity/equity related securities. The objective of the Scheme is to enhance the return of the total portfolio to offer a potentially higher return to the investors over a long term by investing portion of portfolio in equity instruments.	8.10	453
DWS Income Advantage Fund (DIAF) Open ended Debt Scheme	The objective of DIAF is 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.	DIAF 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.	7.97	204

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 only exchange traded derivatives, as per current guidelines. Further, derivatives maybe 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, invest 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 of 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 ₹ 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 :

- up to 3.00 p.m. - Closing NAV of the day of receipt of application.
- 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 ₹ 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 ₹ 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 ₹ 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:

- 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;
- 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
- 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

- Upto 3.00 PM: Closing NAV of day of the receipt of the Application
- 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

- Upto 3.00 p.m. - Closing NAV of the day immediately preceding the next Business Day.
- 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:

- For existing mutual fund investors, an amount of Rs.100/- per subscription of Rs.10,000/- and above.
- 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.
- There shall be no Transaction Charge on subscription below Rs.10,000/-
- There shall be no Transaction Charge on transactions other than purchases/ subscriptions relating to new inflows.
- 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.
- 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)

- 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.
- 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.
- 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.

"As per SEBI Circular dated November 19, 2012 having reference number CIR/IMD/24/2012, it is clarified that the brokerage and transaction cost incurred for the purpose of execution of trade may be capitalized to the extent of 0.12 percent and 0.05 percent for cash market transactions and derivatives transactions respectively. Any payment towards brokerage and transaction cost, over and above the said 12 bps and 5bps for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52 of the SEBI (MF) Regulations. 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.
 - A Consolidated Account Statement (CAS) shall also be sent to the Unit holder in whose folio transactions have taken place during that month, on or before 10th of the succeeding month.
 - A consolidated account statement detailing holding across all schemes at the end of every six months (i.e. September/ March), on or before 10th day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period shall be sent by mail/e-mail.

For more details, please refer the Scheme Information Document (SID) 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).

NAV PUBLICATION

The NAV of the Scheme will be declared on every Business 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 Registry House, #8-2-596, Avenue 4,
Street No 1, Banjara hills, Hyderabad 500 034.
Telephone : 040 - 23312454/44677075/7076/7077
E-mail: dws.mutual@db.com
- Mr. Murali Ramasubramanian
Deutsche Asset Management (India) Private Limited
2nd Floor, 222, Kodak House, Dr. D. N. Road, Fort, Mumbai 400 001
Telephone: 022 - 71584300; Fax: 022 22074411. 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/FILs' Overseas Address' should also be provided.
- b) **Know Your Customer (KYC) :**

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

With effect from January 1, 2008, PAN has been made mandatory for all the applications received in the Scheme, irrespective of the amount of transaction. Every application in the Scheme shall have PAN mentioned in the form and a copy of PAN card shall be attached with the form.

AMFI vide its circular dated August 16, 2010 has mandated Know Your Customers (KYC) requirements for all categories of non individual investors including individual investors of channel partners with effective from October 1, 2010.

[*Channel Distributors are those distributors who have an arrangement with Deutsche Asset Management India Private Company Limited (DeAM India) wherein they submit the mutual fund transactions details (viz. subscriptions/ redemptions/switches etc.) of their clients, electronically to DeAM India.]

Further in accordance with the AMFI circular dated October 07, 2010, all the individual investors need to be KYC compliant w.e.f. January 01, 2011 for making investments in units of Mutual Fund.

The above category of investors for the purpose of KYC compliance shall include (i) their constituted Power of Attorney (PoA) holder, in case of investments through a PoA; (ii) guardian investing on behalf of minor, (iii) each of the applicants, in case of application in joint names and (iv) if an individual becomes an investor due to an operation of law, e.g., transmission of units upon death of an investor, the claimant / person(s) entering the Register of unit holders of the Fund will be required to KYC compliant before such transfer takes place. The same is explained in detail under 'Specific provisions with respect to KYC'. The aforesaid provisions shall be applicable in respect of all investments - new or additional purchases or switches or new SIP or STP registrations made on or after January 1, 2011, except existing SIP/ STP/ SWP (or similar facility) including those received till December 31, 2010 and dividend reinvestment transactions.

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.

KYC Procedure

SEBI vide its master circular dated February 12, 2010 and December 31, 2010, has laid down the KYC norms to be adopted by all intermediaries in the market including AMCs. Accordingly, all investments in the Units of the Fund(s) or any of its Schemes is/are subject to scrutiny and due diligence including, know your customer (KYC) due diligence as per (a) anti money laundering and other applicable laws, rules, regulations, circulars and byelaws notified and in force, in India from time to time ("Applicable Laws"); and (b) internal anti money laundering policies and procedures of the AMC ("AML Policies"). The AMC (including its agents) reserve(s) the right to freeze or terminate any folio which is not in accordance with or is otherwise found to be in breach of any Applicable Laws and/or internal AML Policies of the AMC, at any point of time, before or after the allocation of Units.

Further, in terms of SEBI circular dated August 12, 2010, all new folios/accounts can only be opened if all investor related documents, including KYC documents etc are available with the AMC and/or its Registrar.

Uniform KYC

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/Registrar & 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 can continue to invest as per the current practice. However, existing investors are also urged to comply with the new KYC requirements including IPV as mandate by SEBI.

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.

- c) 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/Association of Persons/Body of Individuals.

- d) 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 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.

The Fund also reserves the right to include/exclude new/existing categories of investors to invest in the Scheme from time to time, subject to SEBI Regulations, and other prevailing statutory regulations, if any.

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

Payment by FILs/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

- a) 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.
- b) 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.
- c) In case the applicants wish to opt for more than one Plan/Option/Dividend Frequency/Dividend Mode, separate form for each such combination is required to be filled.

5. Bank Account Details

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

6. Demat Account Details (Required)

- a) The Scheme being close ended, no premature redemption can be made through redemption instruction to the Mutual Fund until maturity. However, the Scheme will be listed on the National Stock Exchange of India Limited. (NSE) and unitholders may avail of this facility for their transactions. In case Unit holders do not provide their Demat Account details, they will not be able to trade on the stock exchange until the holdings are converted into demat mode and listed on the stock exchange.
- b) 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.

- a) The investor has an option to provide nomination details of maximum upto 3 nominees.
- b) 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.
- c) 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.
- d) 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.
- e) 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.
- f) 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.
- g) Nomination in respect of the Units stands rescinded upon the transmission of Units.
- h) 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. 1,00,000/-.

NEFT: Any amount can be transferred under this facility

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

9. Employee Unique Identification Number (EUIIN)

SEBI circular dated September 13, 2012 has directed mutual funds to capture the Unique identity number (EUIIN) 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. EUIIN 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 EUIIN 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.

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

INSTRUCTIONS – SYSTEMATIC INVESTMENT PLAN (SIP), SYSTEMATIC TRANSFER PLAN (STP) and SYSTEMATIC WITHDRAWAL PLAN (SWP)

- Unit holders are advised to read the Scheme Information Document of the respective Scheme/Plans carefully.
- New Investors who wish to enroll for SIP/STP/SWP are required to fill the respective enrolment Form in addition to the Application Form.
- 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. Existing unit holders need to maintain the Folio Number in the SIP Form and the New Applicants needs to indicate the Common Application No. in the SIP Form.
- Unit holders must use separate SIP/STP/SWP Enrolment Forms for different Schemes.
- 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.
- Minimum total application amount for SIP, STP and SWP should be Rs. 12,000/-
- An investor cannot simultaneously participate in SIP and SWP/STP in the same scheme.
- SIP:** Investors can invest on a weekly, monthly and quarterly intervals by providing post dated cheques. Minimum investment is Rs. 1000/- per SIP for weekly and monthly option and Rs. 3000/- per SIP for quarterly option. The cheques should be dated either for 7th/15th/21st/28th. 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 weekly, monthly or quarterly on the 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.

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.

9. Applicable Load Structure:

SIP and SWP: The loads on SIP and SWP shall be the same as of the Exit Load of the respective scheme.

STP: The Load on STP shall be same as of Entry Load on SIP of the Transferee Scheme and Exit Load on SIP of Transferor Scheme.

The Load on SWP shall be same as of Exit Load of respective Scheme. However, the Trustees/AMC reserves the right to reintroduce the loads or charge waived load in case the terms and conditions as may be notified by the Trustees/AMC are not complied with. The Trustees/AMC reserves the right to modify the terms and conditions at any time in future as to close an investor's account if the balance falls below the minimum prescribed limit.

- 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.
- Payment may be made by cheques drawn on any bank branch which is a member of the Bankers' Clearing house and is located at the place (ISC) where the SIP application is submitted. Outstation cheques will not be accepted and applications accompanied by such Cheques are liable to be rejected. No cash, money orders or postal orders will be accepted.
- Returned Cheque(s) are liable not to be presented again for collection. In case the returned Cheques are presented again, the necessary charges are liable to be debited to the investor. The Trustees/AMC also

reserve the right to discontinue the SIP in case a cheque is returned and debit the charges for the cheque return to the investors' account.

- 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. On receipt of such request the SIP would be discontinued and balance post dated Cheques will be returned to the unitholder. In the event of discontinuation/termination of SIP for any reason, before the minimum number of Cheques are cleared, the units allotted pursuant to the SIP shall be liable to an Exit Load equivalent to the waived Entry Load at the time of redemption/switch/transfer/withdrawal of such units.

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.

14. 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.

- An updated Account Statement and the Cheque/Demand Draft towards Redemption proceeds will be despatched by mail to the Unit holder normally within 7 Business Days from the date of SIP/STP/SWP transaction.
- All corrections are to be countersigned.

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.

Investors residing in Sikkim:

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.

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 • Bhillwara • 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 & Mangalagiri) • 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.
- Completed Application Form, SIP Auto Debit Form and the first cheque should be submitted at least 21 days before the first transaction date.

4. Your Bank Branch through which you want your SIP Auto-Debits to take place should participate in local MICR Clearing.
5. 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.
6. 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".
7. 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.
8. 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.
9. 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.
10. 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.
11. 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.
12. 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.

13. The rejected ECS instruction will not be presented again under any circumstances.
14. The initial purchase and subsequent installments should be the same.
15. All corrections are to be countersigned.
16. Investor can not 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.

Snapshot of SIP/STP/SWP options available in funds. The SIP/STP/SWP option is only available in Regular and Direct Plan w.e.f January 1, 2013, except where otherwise mentioned to the contrary

	SIP	STP	SWP
DWS Alpha Equity Fund	✓	✓	✓
DWS Investment Opportunity Fund	✓	✓	✓
DWS Tax Saving Fund	✓	✓	✗
DWS Global Thematic Offshore Fund	✓	✓	✓
DWS Global Agribusiness Offshore Fund	✓	✓	✓
DWS Income Advantage Fund	✓	✓	✓
DWS Twin 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 Money Plus Fund	✗	✓	✓
DWS Cash Opportunities Fund	✗	✓	✓
DWS Banking and PSU Debt Fund	✓	✓	✓

Default Options w.e. f January 1, 2013

Scheme Name	If the Plan is not ticked	If the Option is not mentioned (Dividend /Growth / Bonus)	If the Dividend Mode is not mentioned (Payout / Reinvestment)	If the Dividend Frequency is not mentioned (Daily / Weekly / Monthly / Quarterly / Half Yearly / Annual)	If the Bonus Frequency is not ticked
DWS Alpha Equity Fund	See Notes below	Growth	Reinvestment	NA	NA
DWS Investment Opportunity Fund		Growth	Reinvestment	NA	NA
DWS Tax Saving Fund		Growth	Reinvestment	NA	NA
DWS Global Thematic Offshore Fund		Growth	Reinvestment	NA	NA
DWS Global Agribusiness Offshore Fund		Growth	Reinvestment	NA	NA
DWS Twin Advantage Fund		Growth	Reinvestment	Monthly Dividend	NA
DWS Money Plus Fund		Growth	Reinvestment	Daily Dividend	Quarterly
DWS Income Advantage Fund		Growth	Reinvestment	NA	NA
DWS Ultra Short Term Fund		Growth	Reinvestment	Daily Dividend	Monthly
DWS Cash Opportunities Fund		Growth	Reinvestment	Daily Dividend	Monthly
DWS Gilt Fund		Growth	Reinvestment	NA	Half Yearly
DWS Premier Bond Fund		Growth	Reinvestment	Monthly	Half Yearly
DWS Short Maturity Fund		Growth	Reinvestment	Weekly	Half Yearly
DWS Insta Cash Plus Fund		Growth	Reinvestment	Daily Dividend	Monthly
DWS Treasury Fund - Cash Plan		Growth	Reinvestment	Daily Dividend	Monthly
DWS Treasury Fund - Investment Plan		Growth	Reinvestment	Daily Dividend	Quarterly
DWS Banking and PSU Debt Fund		Growth	Reinvestment	Monthly	Quarterly

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 'Regular Plan/Institutional Plan/Super Institutional 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 surviving 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 Regular Plan for all schemes; expect for DWS Ultra Short Term Fund and DWS Money Plus Fund where allotment will be in Institutional Plan & in case of DWS Insta Cash Plus Fund allotment will be in Super Institutional Plan which are the surviving plans.



BROKER INFORMATION

BROKER NAME & ARN	SUB-BROKER ARN	EMPLOYEE UNIQUE IDENTIFICATION NUMBER (EUIN)	SUB-BROKER CODE
ARN-2111		E-029541	

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 EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

First / Sole Applicant / Guardian

Second Applicant

Third Applicant

Power of Attorney Holder

1. 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.)

2. EXISTING FOLIO NUMBER

Existing Investors - Please fill in Sections 1, 14, 15, 16 and 19 only

KYC **

☐ Yes☐ No.

3. UNIT HOLDER INFORMATION

Name of the First Applicant / Corporate Investor

Date of Birth/Incorporation*

Age (No. of years)

Mr/ Ms/ M/s/ Dr/ Minor

PAN (mandatory)^{ss}Enclosed (Please ✓) ☐PAN Proof^{ss} ☐KYC Letter** ☐Nationality ☐ Indian ☐ Other

(Refer instruction related to PAN & KYC)

Annual Income* (Please ✓)

Rs. 0 - 5 lacs

Rs. 5 - 25 lacs

Rs. 25 lacs - 1 crore

Rs. 1 - 5 crore

Rs. 5 crore & above

Source of Income :

Name of the Second Applicant

Mr/ Ms/ M/s/ Dr

PAN (mandatory)^{ss}Enclosed (Please ✓) ☐PAN Proof^{ss} ☐KYC Letter** ☐

(Refer instruction related to PAN & KYC)

Nationality

Name of the Third Applicant

Mr/ Ms/ M/s/ Dr

PAN (mandatory)^{ss}Enclosed (Please ✓) ☐PAN Proof^{ss} ☐KYC Letter** ☐

(Refer instruction related to PAN & KYC)

Nationality

Name of the Guardian (in case of a minor)/Name of the Power of Attorney Holder.

Mr/ Ms/ M/s/ Dr

PAN (mandatory)^{ss}Enclosed (Please ✓) ☐PAN Proof^{ss} ☐KYC Letter** ☐

(Refer instruction related to PAN & KYC)

Nationality

4. STATUS OF FIRST APPLICANT*

☐ Resident Individual☐ Bank☐ HUF☐ Proprietor☐ Minor☐ Society☐ FII☐ Partnership Firm☐ NRI☐ PIO☐ Trust☐ Company☐ Other

5. MODE OF OPERATION*

☐ Single☐ Joint☐ Anyone or Survivor

6. IF NRI* (Please ✓)

☐ Repatriation basis☐ Non-repatriation basis

7. IF COMPANY IS LISTED*

☐ Yes☐ No

8. ARE YOU POLITICALLY EXPOSED PERSON?*

First Holder

☐ Yes☐ No

Second Holder

☐ Yes☐ No

Third Holder

☐ Yes☐ No

9. LIST OF DOCUMENTS SUBMITTED* (in case of company)

☐ Memorandum of Association / Article of Association☐ Board Resolution☐ List of Authorised Signatory

10. OCCUPATION (Please 3)

☐ Private Sector Service☐ Public Sector / Government Service☐ Retired☐ Business☐ Professional☐ Housewife☐ Student☐ Agriculturist☐ Current / Former Head of State☐ Forex Dealer☐ Other

11. ADDRESS - FIRST APPLICANT/ GUARDIAN/ CORPORATE*

Contact Person (In case of Non Individual Investor)

Address

City

State

Country

Pin Code

Mobile

Email

12. OVERSEAS ADDRESS* (Mandatory in case of NRIs/ FIIs) (PO Box address is not sufficient. Investors residing overseas & with PO Box address must provide their Indian address)

Address

City

State

Country

Pin Code

Mobile

Landline No.

Email

13. CONTACT & ADDRESS OF POWER OF ATTORNEY HOLDER (PO Box address is not sufficient)

Address

City

State

Country

Pin Code

Mobile

Landline No.

Email

14. *In case the INVESTOR is NOT an INDIVIDUAL, please provide Ultimate Beneficial Owner (UBO) details (Refer to point 11 under General Information on page 19). If there is NO UBO, please declare that the entity does not have anyone holding beneficial interest.

List of UBOS				Directors/Partners/Trustees/Karta of HUF			
Name	Date of Birth	PAN No.	Nationality	Name	Date of Birth	PAN No.	Nationality

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

** w.e.f. 01 January, 2011, KYC shall be mandatory for all investors irrespective of the amount of investments in Mutual Fund.

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).

* MANDATORY FIELDS

... continued overleaf

ACKNOWLEDGEMENT SLIP (To be filled in by the Investor)

Deutsche Mutual Fund: Registered Office: 2nd Floor, 222, Kodak House, Dr. D. N. Road, Fort, Mumbai-400001.

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

☐ I / We wish to receive all communication through physical mode in lieu of email.

Name of Bank																Branch															
City											State						Account No.														
Account Type	<input type="checkbox"/> Current <input type="checkbox"/> Savings <input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> FCNR <input type="checkbox"/> Others																														
MICR code*											IFSC code**																				

17. INVESTMENT DETAILS

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.

[illegible]

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

(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.)

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 _____

Name of Guardian _____

Address of Guardian _____

Date of Birth

0	0	0	0	0	0	0	0
---	---	---	---	---	---	---	---

 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.

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 not 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" / I left the space blank against PAN in this Application Form, I am/we are not required to obtain a PAN under the provisions of the Income Tax Act, 1961. In the event "Know Your Customer" process is not completed by me/us to the satisfaction of the fund, I/We authorise the Fund to redeem the funds invested in the scheme, in favour of the applicant at the applicable NAV on the date of such redemption and undertaking such other action with such funds that may be required by law. I/We 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.

Date: DD MM YY

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

Document submitted. Kindly (✓)	Sr No	Documents	Individuals	Companies	Trusts	Societies	Partnership Firms	FIs	NRIs	Investments through POA
	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	✓	✓	✓	✓	✓	✓	✓	✓

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 (EUIIN)	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 EUIIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

First / Sole Applicant / Guardian	Second Applicant	Third Applicant	Power of Attorney Holder
1. EXISTING FOLIO NUMBER KYC <input type="checkbox"/> Yes <input type="checkbox"/> No. Common Application Form No. (for New Investor) 			

2. 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)

3. SIP/ENROLLMENT DETAILS

Scheme Name

Plan (Please ✓) ☐ Regular Plan ☐ Institutional Plan ☐ Super Institutional Plan ☐ Direct Plan

Dividend / Bonus Frequency (Please ✓) ☐ Daily ☐ Weekly ☐ Fortnightly ☐ Monthly ☐ Quarterly ☐ Half Yearly ☐ Annual

Option (Please ✓) ☐ Growth ☐ Dividend ☐ Bonus

Dividend Mode (Please ✓) ☐ Reinvestment ☐ Payout

Amount per SIP Installment* Rs. Enrollment Period From MMYYYY To MMYYYY

SIP Frequency (Please ✓) ☐ Monthly ☐ Quarterly ☐ Weekly SIP Dates (Please ✓) ☐ 7th ☐ 15th ☐ 21st ☐ 28th

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.

☐ Micro SIPs (Please ✓) (Investment of equal to or less than Rs. 50,000/- per annum under SIP registration) (Required only in case of PAN not provided.)

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

4. 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 ✓) <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> Others
Bank Name	 	Bank City PIN Code
Branch Address	 	
MICR Code	 	IFSC Code

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

5. 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.

6. 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	<div></div>	First/Sole Account Holder	<div></div>
Second Account Holder	<div></div>	Second Account Holder	<div></div>
Third Account Holder	<div></div>	Third Account Holder	<div></div>

ACKNOWLEDGEMENT SLIP (To be filled in by the Investor)	SIP Application No.	Collection Centre Stamp & Signature
Received from Mr./Ms./M/s. 		<div></div>
an application for SIP enrolment in the Scheme 		
Plan Option 		
Total Amount (Rs.) Cheque Nos. From To drawn on <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Weekly		

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) 25590110. Chandigarh: 333-334, Magbette 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 Centre, DBS House 1-7-43-46, Sardar Patel Road, Secunderabad-500003. Tel: +91 (040) 64555700/27846970. Jaipur: 2nd Floor, Building No. 1, Opposite Amarapura M.I. Road, Jaipur, 302001, Tel: +91 (141) 6505302/303. Kanpur: Office No. 410, 4th Floor, Kan Chamber, 14/13, Civil Lines, Kanpur-208001. Tel: +91 (0512) 3939899. Kolkata: 'Chowringhee' Centre, 55 & 55/1, Chowringhee Road, 3rd Floor, Room No. 24, Kolkata-700071. Tel: +91 (033) 65367818/65480465/466. Mumbai: 2nd Floor, ZZZ, Kodak House, Dr. D. N. Road, Fort, Mumbai-400001. Tel: +91 (022) 71584350/4342/4305. New Delhi: Unit 1307 & 1308, 13th Floor, Gopaldas Bhawan, Barakhamba Road, Connaught Place, New Delhi-110001. Tel: +91 (011) 32211855/856/857. Pune: 105, 1st Floor, Above AJDI Showroom, P-01 Business Centre, Senapati Bapat Road, Pune-411016. Tel: +91 (020) 40068171. Vadodara: 135, Siddharth Complex, R.C. Dutt Road, Vadodara-390007. Tel: +91 (265) 309546/6643918.

Karvy Computershare Private Limited: 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: 1-2, II Floor, Ajmer Tower, Kutchary Road, Ajmer 305001. 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. Amritsar: 72-A, Taylor's Road, Aga Heritage Gandhi Ground, Amritsar 143001. Anand: B-42 Vaibhav Commercial Centre, 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, Pattanna Road, Basavanagudi, Bangalore 560004. Bareilly: 1st Floor, 165, Civil Lines, Opp. Hotel Bareilly Palace, Near Rly Station Road, Bareilly 243001. Baroda: SB-485, Mangaldeep Complex, Opposite Mesonic Hall, Productivity Road, Alkapuri, Vadodara 390007. Bhavnagar: G-11 Giranjali Complex, Opp C 'C' Division Police Station, Kalanala, Bhavnagar, Baroda 364001. Bhillai: Shop No. 1, First Floor, Plot No. 1, Old Sada Office Block, Commercial Complex, Near HDFC ATM, Nehru Nagar-East, Bhillai 490020. Bhillwara: 27-28, 1st Floor, Hira-Panna Complex, Pur Road, Bhillwara 311001. Bhopal: Kay Kay Business Centre, 133, Zone 1, Mo 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-371-372, First Floor, Above HDFC Bank, Sector 35B, 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, Panampilly Nagar, Cochin 682036. Coimbatore: 1057/1058, Jaya Enclave, Avanashi Road, Coimbatore 641018. Cuttack: Dargha Bazar, Opp. Dargha Bazar Police Station, Buxibazar, Cuttack 753001. Dehradun: Kaulgarh Road, Near Sirmour Marg, Above Reliance Webworld, Dehradun 248001. Durgapur: MWAV-16 Bengal Ambuja, 2nd Floor, City Centre, Durgapur 713216. Faridabad: A-2B, 1st Floor, Nehru Ground, Neelam Bata Road, Nir, Faridabad 121001. Ghaziabad: 1st Floor, C-7, Lohia Nagar, Ghaziabad 201001. Gorakhpur: Above V.I.P. House, Adjacent 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: 54 Sagatika Bhawan, R G Baruah Road (AIDC Bus Stop), Guwahati 781024. Gwalior: 37/38, Lashkar, MLB Road Shinde Ki Chhawani, Near Nadi Gate Pul, Gwalior 474001. 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: 28 & 23, 3rd Floor, Eureka Junction, T B Road, Hubli 580029. Hyderabad: 8-2-596 Karvy Plaza, Avenue 4, Street No. 1, Banjara Hills, Hyderabad 500034. Indore: 213 B, City Centre, M.G. Road, Opp. High Court, 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. Jamshedpur: Kanchan Tower, 3rd Floor, Chhaganlal Dayalji @ Sons, 3-S B Shop Area, (Near Traffic Signal), Main Road, Bistupur, Jamshedpur 831001. Jodhpur: 203, Modi Arcade, Chupansi 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: 18/368, Char Chaman, Kunjpora 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 Dhakerhwar Basralaya, Opp Fortis Hospital, Kolkata 700029. Kota: H.No. 29, First Floor, Near Lala Lajpat Rai Circle, Shopping Centre, Kota 324007. Kumool: Shop No. 43, 1st Floor, S V Complex, Railway Station Road, Kumool 518004. Lucknow: Usha Sadan, 24, Prem Nagar, Ashok Marg, 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, Gausala 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, Ambalad Doshi Marg, Behind Bombay Stock Exchange, Fort, Mumbai 400001. Mysore: 1-350, 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, Dharampet, Nagpur 440010. Nasik: S-12, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik 422002. Navsari: 1/1 Chinmay Arcade, Opp Setappari 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: 307 Jaipura Plaza, D 68 A, 2nd Floor, Opp Delhi Public School, Sector 26, Noida 201301. Panipat: 1st Floor, Krishna Tower, Near HDFC Bank, Opp. Railway Road, G T Road, Panipat 132103. Panjim: City Business Centre, Coelho Pereira Building, Room Nos.18,19 & 20, Dada Vaidya Road, Panjim 403001. Patiala: SCO 27 D, Chhoti Baradari, Patiala 147001. Patna: 3A, 3rd floor, Anand tower, Beside Chanchi Cinema Hall, Exhibition Road, Patna 800001. Pondicherry: First Floor, No.7, Thiyaagaraja Street, Pondicherry 605001. Pune: Shop No. 16, 17 & 18, Ground Floor, Sreenath Plaza, Dyanseshwar Paduka Chowk, F C Road, Pune 411004. Raipur: Room No. TF 31, 3rd Floor, Millennium Plaza, Behind Indian Colony, G E Road, Raipur 492001. Rajahmundry: No. 6-1-4, 1st floor, Rangachary street, Nagar, 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. Surat: 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. Tirupathi: Plot No.16 (South Part), First Floor, R C Road, Tirupati 517502. 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, Sheela Apartment, Near K P Tower, Vapi, Baroda, Baroda 396195. Varanasi: D-64/132, KA 1st Floor, Anant Complex, Sigra, 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: 47-14-5/1 Eswar Paradise, Dwaraka Nagar, Main Road, Visakhapatnam 530016. Warangal: 5-6-95, 1st floor, Opp B.Ed College, Lashkar Bazar, Chandra Complex, Hannakonda, Warangal 506001.

Deutsche Asset Management (India) Private Limited: Registered office: 2nd Floor, ZZZ, Kodak House, Dr. D. N. Road, Fort, Mumbai-400001. Tel: +91 (22) 7158 4300 • Fax: +91 (22) 2207 4411 • Toll Free: 1-800-209-5005 (9.00 AM. to 6.00 PM.) • E-mail: dws.mutual@db.com • Website: www.dws-india.com

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

SYSTEMATIC TRANSFER PLAN (STP)/SYSTEMATIC WITHDRAWAL PLAN (SWP) ENROLMENT FORM

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

Deutsche Asset
& Wealth Management



BROKER INFORMATION				Application No.	
BROKER NAME & ARN	SUB-BROKER ARN	EMPLOYEE UNIQUE IDENTIFICATION NUMBER (EUIIN)	SUB-BROKER CODE	Application Date & Time	
<p>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.</p> <p><input type="checkbox"/> I/We hereby confirm that the EUIIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.</p>					
First / Sole Applicant / Guardian		Second Applicant		Third Applicant	
1. EXISTING FOLIO NUMBER		KYC <input type="checkbox"/> Yes <input type="checkbox"/> No		Common Application Form No. (for New Investor)	
2. SYSTEMATIC TRANSFER PLAN (STP) DETAILS					
Transfer From			Transfer To		
Scheme <input type="text"/>			Scheme <input type="text"/>		
Plan <input type="text"/>			Plan <input type="text"/>		
Option <input type="text"/>			Option <input type="text"/>		
Transfer Frequency (Please <input checked="" type="checkbox"/>) <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Weekly			Date (Please <input checked="" type="checkbox"/>) <input type="checkbox"/> 7th <input type="checkbox"/> 15th <input type="checkbox"/> 21st <input type="checkbox"/> 28th		
Transfer Options (Please <input checked="" type="checkbox"/>) Fixed Amount (Rs.) per installment <input type="text"/>			OR Capital Appreciation <input type="checkbox"/> OR Dividend* <input type="checkbox"/>		
Period of Enrollment From <input type="text"/> To <input type="text"/>			*Subject to minimum of Rs. 1000/-		
3. SYSTEMATIC WITHDRAWAL PLAN (SWP) DETAILS					
Scheme <input type="text"/>			Option <input type="text"/>		
Sub-option <input type="text"/>			Withdrawal Options (Please <input checked="" type="checkbox"/>) <input type="checkbox"/> Fixed Amount (Rs.) <input type="text"/> <input type="checkbox"/> Capital Appreciation		
Transfer Frequency (Please <input checked="" type="checkbox"/>) <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Weekly			Date (Please <input checked="" type="checkbox"/>) <input type="checkbox"/> 7th <input type="checkbox"/> 15th <input type="checkbox"/> 21st <input type="checkbox"/> 28th		
Period of Enrollment From <input type="text"/> To <input type="text"/>					
4. DECLARATIONS & SIGNATURE/S					
<p>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 and the instructions overleaf. I/We hereby apply to the Trustees of Deutsche Mutual Fund for enrolment under the SIP of the above Scheme(s)/Plan(s), as indicated above and agree to abide by the term, conditions, rules and regulations of the Scheme. I/We have understood the details of the Scheme(s) and I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this enrolment. I/We confirm that in the event I/We have mentioned "Not Applicable" / left the space blank against PAN in this Enrolment Form, I am/we are not required to obtain a PAN under the provisions of the Income Tax Act, 1961. In the event "Know Your Customer" process is not completed by me/us to the satisfaction of the fund, I/We authorise the Fund to redeem the funds invested in the scheme, in favour of the applicant at the applicable NAV on the date of such redemption and undertaking such other action with such funds that may be required by law.</p> <p>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 declare that the amount being invested by me/us in the Scheme of Deutsche Mutual Fund is derived through legitimate sources and is not held or designed for the purpose of contravention of any Act, Rules, Regulations or any statute or legislation or any other applicable laws or any Notifications, Directions issued by any governmental or statutory authority from time to time. I/We hereby confirm that where the EUIIN space has been left blank by me/us, the transaction is an "execution-only" transaction.</p> <p>The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I/We declared that I/We shall update change to my/our KYC information as required under the law or requirements under your policies.</p>					
SIGNATURE/S		First/Sole Account Holder		Second Account Holder	
ACKNOWLEDGEMENT SLIP (To be filled in by the Investor)					
Received from Mr./Ms./M/s. _____ an application for following enrolment (Please <input checked="" type="checkbox"/> and fill in)					
<input type="checkbox"/> STP From the Scheme _____ Plan _____		Option _____			
To the Scheme _____		Plan _____		Option _____	
Total Amount (Rs.) _____		OR _____		Units on <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Weekly	
<input type="checkbox"/> SWP From the Scheme _____		Plan _____		Option _____	
Total Amount (Rs.) _____		OR _____		Units on <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly	
Collection Centre Stamp & Signature					