



## 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](http://www.dws-india.com).

The Scheme(s) particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

**Statutory Details:** Deutsche Mutual Fund 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. **Standard Risk Factors:** All mutual funds and securities investments are subject to market risks, and there can be no assurance that the fund's objectives will be achieved. As with any investment in securities, the NAV of the Units issued under the Scheme can go up or down depending on various factors that may affect the values of the Scheme's investments. Past performance of the Sponsor/AMC/Mutual Fund does not guarantee future performance of the schemes. The sponsor is not responsible or liable for any loss resulting from the operation of the schemes beyond the initial contribution of Rs. 1 lakh made by it towards setting up the Fund. The names of Scheme do not in any manner indicate the quality of the Scheme, its future prospects or returns. The Schemes of Deutsche Mutual Fund are not guaranteed or assured returns Schemes. Please refer to the Combined Scheme Information Document, Key Information Memorandum and Statement of Additional Information for other details including scheme specific risk factors before investing.

This document is dated : October 30, 2011

### Names of the Schemes

**DWS Alpha Equity Fund** (An open ended equity scheme)

**DWS Investment Opportunity Fund** (An open ended dynamic allocation scheme)

**DWS Tax Saving Fund** (An open ended equity linked saving scheme)

**DWS Global Thematic Offshore Fund** (An open ended overseas Fund of Funds scheme)

**DWS Global Agribusiness Offshore Fund** (An open-ended overseas fund of funds scheme)

**DWS Money Plus Advantage Fund** (An open ended debt fund)

**DWS Twin Advantage Fund** (An open ended income scheme)

**DWS Gilt Fund** (An open ended Gilt fund)

**DWS Premier Bond Fund** (An open ended debt scheme)

**DWS Short Maturity Fund** (An open ended Debt scheme)

**DWS Insta Cash Plus Fund** (An open ended liquid Income Fund)

**DWS Treasury Fund - Cash Plan** (An open-ended liquid plan)

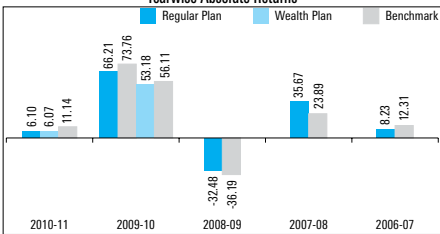
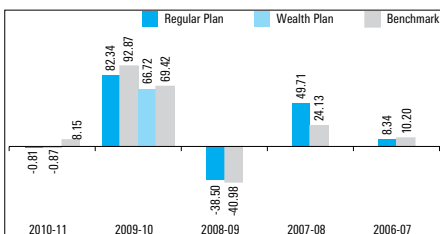
**DWS Treasury Fund - Investment Plan** (An open-ended debt plan)

**DWS Ultra Short-Term Fund** (An open ended debt scheme)

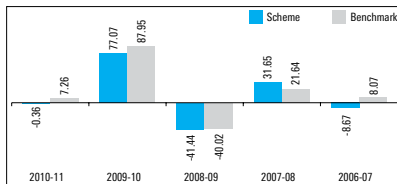
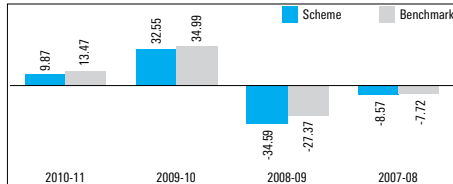
**DWS Money Plus Fund** (An open ended debt fund)

**DWS Cash Opportunities Fund** (An open ended debt fund)

| 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; Wealth Plan: April 27, 2009  |                                    |                | Regular Plan : January 29, 2004; Wealth Plan: April 27, 2009  |                                    |                |
| 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.<br>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.<br>** 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.<br>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.<br>** 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 Option  | Plans: Regular Plan and Wealth Plan<br>Options: Regular Plan: 'Dividend' (Payout & Reinvestment), 'Growth' & Bonus. Wealth Plan 'Dividend' (Payout & Reinvestment) and Growth<br>Default Plan (Fresh & Additional Purchase): Regular Plan<br>Default Option: Growth<br>Default between Payout and Re-investment Option: Re-investment   |                                    |                |   |                                    |                |
| Minimum Application and Redemption Amount/Number of Units | Purchase  |                                    |                | Additional Purchase   |                                    | Repurchase     |
|   | Regular Plan: Rs. 5000/- and in multiples of Re. 1/- thereafter.<br>Wealth Plan: Rs. 25000/- and in multiples of Re. 1/- thereafter.  |                                    |                | Rs. 1,000/- and in multiples of Re. 1/- thereafter  |                                    |                |

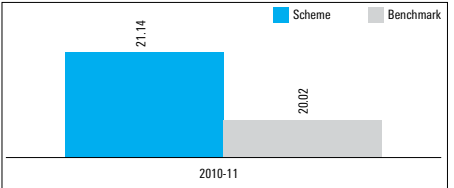
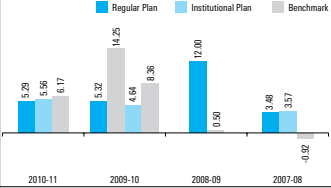
|   |   |                          |                         |   |   |                          |                         |   |
|---|---|--------------------------|-------------------------|---|---|--------------------------|-------------------------|---|
| Minimum Application Amount for SIP / STP / 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. SIP's upto Rs. 50000/- per year per investor i.e. aggregate of installments in a rolling 12 months period or in a FY. (to be referred as "Micro SIP") shall be exempt from the requirement of PAN as a proof of identification.  |                          |                         |   |   |                          |                         |   |
| 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 Mutul Fund.   |                          |                         |   |   |                          |                         |   |
| Benchmark Index   | NSE 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  | Aniket Inamdar  |                          |                         |   |   |                          |                         |   |
| Name of the Trustee Company   | Deutsche Trustee Services (India) Private Limited   |                          |                         |   |   |                          |                         |   |
| Performance of the scheme (as on September 30, 2011)                              | Compounded Annualised Returns ^^  | Regular Plan Returns % ^ | Wealth Plan Returns % ^ | Benchmark Returns %                       | Compounded Annualised Returns ^^  | Regular Plan Returns % ^ | Wealth Plan Returns % ^ | Benchmark Returns %                       |
|   | Last 1 Year   | -20.52                   | -20.53                  | -17.45                                    | Last 1 Year   | -23.77                   | -23.84                  | -19.68                                    |
|   | Last 3 Years  | 7.04                     | -                       | 8.03                                      | Last 3 Years  | 6.46                     | -                       | 9.24                                      |
|   | Last 5 Years  | 7.68                     | -                       | 6.61                                      | Last 5 Years  | 8.98                     | -                       | 6.28                                      |
|   | Since Inception   | 24.67                    | 15.46                   | Regular Plan: 19.14<br>Wealth Plan: 17.23 | Since Inception   | 16.48                    | 16.85                   | Regular Plan: 13.86<br>Wealth Plan: 20.20 |
|   | <p><b>Yearwise Absolute Returns</b></p>    |                          |                         |   | <p><b>Yearwise Absolute Returns</b></p>   |                          |                         |   |
|   | Past performance may or may not be sustained in future & should not be used as a basis of comparison with other investments.<br>^ Returns are calculated on Growth Option NAV.<br>^^ 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.<br>Inception Dates: Regular Plan: January 21, 2003; Wealth Plan: April 28, 2009  |                          |                         |   | Past performance may or may not be sustained in future & should not be used as a basis of comparison with other investments.<br>^ Returns are calculated on Growth Option NAV.<br>^^ 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.<br>Inception Dates : Regular Plan : January 29, 2004; Wealth Plan : April 28, 2009 |                          |                         |   |
| Expenses of the Scheme<br>(i) Load Structure (also applicable to SIP/STP and SWP) | Entry Load: Nil; Exit Load: Regular and Wealth Plan: 1% if redeemed/switched out within 12 months of allotment.<br><br>The above mentioned load structure shall be equally applicable to SIP, STP and SWP offered under the scheme.<br>No exit load will be charged on: <ul style="list-style-type: none"><li>Switches between options of the same scheme</li><li>Switches/STP between the equity schemes (DAEF, DIOF &amp; DTSF)</li><li>Bonus units allotted</li><li>Units allotted on reinvestment of Dividends</li><li>Fund of Funds scheme investing in any of the schemes except for DMPAF</li></ul> 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. 2010-11: Rs. 39,319,641   |                          |                         |   | FY. 2010-11: Rs. 38,202,628   |                          |                         |   |
| 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.  |                          |                         |   |   |                          |                         |   |
| 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                      | March 20, 2006  |                                    |                | September 11, 2007  |                                    |                |
| 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.<br>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.<br>** 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.<br>* 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.<br>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.<br>** 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   |                     |  |   |  |                     |         |       |      |         |       |       |         |        |        |         |       |       |         |       |      |   |  |  |      |        |           |         |      |       |         |       |       |         |        |        |         |       |       |
| Plans and Option  | Plans: Regular Plan<br>Options: Dividend (Payout & Reinvestment) Growth & Bonus<br>Default Option: Growth<br>Default between Payout and Re-investment Option: Re-investment  |                     |  |   |  |                     |         |       |      |         |       |       |         |        |        |         |       |       |         |       |      |   |  |  |      |        |           |         |      |       |         |       |       |         |        |        |         |       |       |
| 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/- STP: Minimum amount Rs. 6000/- divided into 6 installments of Rs. 1000/- each or 4 installments of Rs. 1500/- each. SWP: Not Applicable.   |                     |  | 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's upto Rs. 50,000/- per year per investor i.e. aggregate of installments in a rolling 12 months period or in a FY. (to be referred as "Micro SIP") shall be exempt from the requirement of PAN as a proof of identification.   |                     |  |   |  |                     |         |       |      |         |       |       |         |        |        |         |       |       |         |       |      |   |  |  |      |        |           |         |      |       |         |       |       |         |        |        |         |       |       |
| 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                                      | Aniket Inamdar   |                     |  | Aniket Inamdar (Indian Equity) and Kumaresh Ramakrishnan (Foreign Securities)   |  |                     |         |       |      |         |       |       |         |        |        |         |       |       |         |       |      |   |  |  |      |        |           |         |      |       |         |       |       |         |        |        |         |       |       |
| Name of the Trustee Company                               | Deutsche Trustee Services (India) Private Limited  |                     |  |   |  |                     |         |       |      |         |       |       |         |        |        |         |       |       |         |       |      |   |  |  |      |        |           |         |      |       |         |       |       |         |        |        |         |       |       |
| Performance of the scheme (as on September 30, 2011)      | Compounded Annualised Returns ^^   | Scheme Returns % ^  | Benchmark Returns %  | Compounded Annualised Returns^^   | Scheme Returns %^                                  | Benchmark Returns % |         |       |      |         |       |       |         |        |        |         |       |       |         |       |      |   |  |  |      |        |           |         |      |       |         |       |       |         |        |        |         |       |       |
|   | Last 1 year  | -23.37              | -19.19   | Last 1 year   | -1.10  | 5.42                |         |       |      |         |       |       |         |        |        |         |       |       |         |       |      |   |  |  |      |        |           |         |      |       |         |       |       |         |        |        |         |       |       |
|   | Last 3 years   | 4.78                | 9.16   | Last 3 years  | 0.08   | 1.58                |         |       |      |         |       |       |         |        |        |         |       |       |         |       |      |   |  |  |      |        |           |         |      |       |         |       |       |         |        |        |         |       |       |
|   | Last 5 years   | 3.79                | 5.88   |   |  |                     |         |       |      |         |       |       |         |        |        |         |       |       |         |       |      |   |  |  |      |        |           |         |      |       |         |       |       |         |        |        |         |       |       |
|   | Since Inception  | 3.08                | 6.47   | Since Inception   | -6.12  | -1.31               |         |       |      |         |       |       |         |        |        |         |       |       |         |       |      |   |  |  |      |        |           |         |      |       |         |       |       |         |        |        |         |       |       |
|   | <p>Yearwise Absolute Returns</p>  <table border="1"><thead><tr><th>Year</th><th>Scheme</th><th>Benchmark</th></tr></thead><tbody><tr><td>2010-11</td><td>-4.36</td><td>7.26</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><tr><td>2007-08</td><td>31.65</td><td>21.64</td></tr><tr><td>2006-07</td><td>-8.67</td><td>8.07</td></tr></tbody></table> <p>Past performance may or may not be sustained in future &amp; should not be used as a basis of comparison with other investments.<br/>^ Returns are calculated on Growth Option NAV.<br/>^^ 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.<br/>Inception Date : March 20, 2006</p>             |                     |  | Year  | Scheme   | Benchmark           | 2010-11 | -4.36 | 7.26 | 2009-10 | 77.07 | 87.95 | 2008-09 | -41.44 | -40.02 | 2007-08 | 31.65 | 21.64 | 2006-07 | -8.67 | 8.07 | <p>Yearwise Absolute Returns</p>  <table border="1"><thead><tr><th>Year</th><th>Scheme</th><th>Benchmark</th></tr></thead><tbody><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>-34.59</td><td>-27.37</td></tr><tr><td>2007-08</td><td>-8.57</td><td>-7.72</td></tr></tbody></table> <p>Past performance may or may not be sustained in future &amp; should not be used as a basis of comparison with other investments.<br/>^ Returns are calculated on Growth Option NAV. Performance figures are as on August 29, 2011<br/>^^ 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.<br/>Inception Date : September 11, 2007</p> |  |  | Year | Scheme | Benchmark | 2010-11 | 9.87 | 13.47 | 2009-10 | 32.55 | 34.99 | 2008-09 | -34.59 | -27.37 | 2007-08 | -8.57 | -7.72 |
| Year  | Scheme   | Benchmark           |  |   |  |                     |         |       |      |         |       |       |         |        |        |         |       |       |         |       |      |   |  |  |      |        |           |         |      |       |         |       |       |         |        |        |         |       |       |
| 2010-11   | -4.36  | 7.26                |  |   |  |                     |         |       |      |         |       |       |         |        |        |         |       |       |         |       |      |   |  |  |      |        |           |         |      |       |         |       |       |         |        |        |         |       |       |
| 2009-10   | 77.07  | 87.95               |  |   |  |                     |         |       |      |         |       |       |         |        |        |         |       |       |         |       |      |   |  |  |      |        |           |         |      |       |         |       |       |         |        |        |         |       |       |
| 2008-09   | -41.44   | -40.02              |  |   |  |                     |         |       |      |         |       |       |         |        |        |         |       |       |         |       |      |   |  |  |      |        |           |         |      |       |         |       |       |         |        |        |         |       |       |
| 2007-08   | 31.65  | 21.64               |  |   |  |                     |         |       |      |         |       |       |         |        |        |         |       |       |         |       |      |   |  |  |      |        |           |         |      |       |         |       |       |         |        |        |         |       |       |
| 2006-07   | -8.67  | 8.07                |  |   |  |                     |         |       |      |         |       |       |         |        |        |         |       |       |         |       |      |   |  |  |      |        |           |         |      |       |         |       |       |         |        |        |         |       |       |
| Year  | Scheme   | Benchmark           |  |   |  |                     |         |       |      |         |       |       |         |        |        |         |       |       |         |       |      |   |  |  |      |        |           |         |      |       |         |       |       |         |        |        |         |       |       |
| 2010-11   | 9.87   | 13.47               |  |   |  |                     |         |       |      |         |       |       |         |        |        |         |       |       |         |       |      |   |  |  |      |        |           |         |      |       |         |       |       |         |        |        |         |       |       |
| 2009-10   | 32.55  | 34.99               |  |   |  |                     |         |       |      |         |       |       |         |        |        |         |       |       |         |       |      |   |  |  |      |        |           |         |      |       |         |       |       |         |        |        |         |       |       |
| 2008-09   | -34.59   | -27.37              |  |   |  |                     |         |       |      |         |       |       |         |        |        |         |       |       |         |       |      |   |  |  |      |        |           |         |      |       |         |       |       |         |        |        |         |       |       |
| 2007-08   | -8.57  | -7.72               |  |   |  |                     |         |       |      |         |       |       |         |        |        |         |       |       |         |       |      |   |  |  |      |        |           |         |      |       |         |       |       |         |        |        |         |       |       |
| 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: 1% if redeemed/switched out within 12 months of allotment.  |  |                     |         |       |      |         |       |       |         |        |        |         |       |       |         |       |      |   |  |  |      |        |           |         |      |       |         |       |       |         |        |        |         |       |       |
|   | <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"><li>Switches between options of the same scheme</li><li>Switches/STP between the equity schemes (DAEF, DIOF &amp; DTSF)</li><li>Bonus units allotted</li><li>Units allotted on reinvestment of Dividends</li><li>Fund of Funds scheme investing in any of the schemes except for DMPAF</li></ul> <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. 2010-11: Rs. 20,060,322  |                     |  | FY. 2010-11: Rs. 4,271,498  |  |                     |         |       |      |         |       |       |         |        |        |         |       |       |         |       |      |   |  |  |      |        |           |         |      |       |         |       |       |         |        |        |         |       |       |
| 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.   |                     |  |   |  |                     |         |       |      |         |       |       |         |        |        |         |       |       |         |       |      |   |  |  |      |        |           |         |      |       |         |       |       |         |        |        |         |       |       |
| 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 Money Plus Advantage Fund (DMPAF)                  |
| Date of Inception   | May 14, 2010                                  | Regular Plan and Institutional Plan : November 2, 2007 |
| Type of the Scheme  | An Open Ended Overseas Fund of Funds Scheme   | An Open Ended Debt Scheme                              |

# Investments in DTFS 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

| 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      |         |       |       |  |  |  |        |              |                    |           |         |      |      |      |         |      |       |      |         |       |      |      |         |      |      |      |
|   | @ 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.<br>*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.<br>The scheme will not engage in scrip lending.<br>The scheme will invest in derivatives only for the purpose of hedging and portfolio balancing, upto 50% of the net assets of the Scheme.<br>** 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 invest in foreign securities or foreign securitized debt. The Scheme will not engage in scrip lending.<br>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.<br>** 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 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. |   |                     |         |       |       |  |  |  |        |              |                    |           |         |      |      |      |         |      |       |      |         |       |      |      |         |      |      |      |
| 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<br>Options: Dividend (Payout & Reinvestment), Growth & Bonus.<br>Default Option: Growth<br>Default between Payout and Re-investment Option: Re-investment   |  |                     | Plans: Regular Plan and Institutional Plan<br>Options: Regular Plan: Dividend (Payout & Reinvestment), Growth & Bonus. Institutional Plan: Dividend (Payout and Reinvestment) and Growth<br>Default Plan (Fresh and Additional Purchase): Individuals: Regular Plan. Non-Individuals: Investment greater than or equal to 5 crores – Institutional Plan; Investment less than or equal to 5 crores – Regular Plan.<br>Default Option: Growth<br>Default between Payout and Re-investment Option: Re-investment   |   |                     |         |       |       |  |  |  |        |              |                    |           |         |      |      |      |         |      |       |      |         |       |      |      |         |      |      |      |
| 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 |                     | Regular Plan: Rs. 5,000/- and in multiples of Re. 1/- thereafter.<br>Institutional Plan: Rs. 5 Crores and in multiples of Re. 1/- thereafter.  | Regular Plan: Rs. 1,000/- and in multiples of Re. 1/- thereafter.<br>Institutional Plan: Rs. 1 Lakh 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. SIP's upto Rs. 50000/- per year per investor i.e. aggregate of installments in a rolling 12 months period or in a F.Y. (to be referred as "Micro SIP") shall be exempt from the requirement of PAN as a proof of identification.   |  |                     |  |   |                     |         |       |       |  |  |  |        |              |                    |           |         |      |      |      |         |      |       |      |         |       |      |      |         |      |      |      |
| 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   | 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  | Aniket Inamdar (Indian Equity) and Kumaresh Ramakrishnan (Foreign Securities)   |  |                     | Fixed Investments: Fund Manager: Nitish Gupta, Co Fund Manager: Kumaresh Ramakrishnan, Equity Investments: Fund Manager: Jignesh Barasara  |   |                     |         |       |       |  |  |  |        |              |                    |           |         |      |      |      |         |      |       |      |         |       |      |      |         |      |      |      |
| Name of the Trustee Company   | Deutsche Trustee Services (India) Private Limited   |  |                     |  |   |                     |         |       |       |  |  |  |        |              |                    |           |         |      |      |      |         |      |       |      |         |       |      |      |         |      |      |      |
| Performance of the scheme (as on September 30, 2011)  | Compounded Annualised Returns^^   | Scheme Returns %^                                  | Benchmark Returns % | Compounded Annualised Returns^^  | Regular Plan Returns %^   | Benchmark Returns % |         |       |       |  |  |  |        |              |                    |           |         |      |      |      |         |      |       |      |         |       |      |      |         |      |      |      |
|   | Last 1 year   | 1.42   | 5.42                | Last 1 year  | 4.79  | 2.21                |         |       |       |  |  |  |        |              |                    |           |         |      |      |      |         |      |       |      |         |       |      |      |         |      |      |      |
|   | Since Inception   | 6.27   | 7.75                | Last 3 years   | 7.00  | 7.86                |         |       |       |  |  |  |        |              |                    |           |         |      |      |      |         |      |       |      |         |       |      |      |         |      |      |      |
|   |   |  |                     | Since Inception  | 7.39  | 5.06                |         |       |       |  |  |  |        |              |                    |           |         |      |      |      |         |      |       |      |         |       |      |      |         |      |      |      |
| <div>Yearwise Absolute Returns</div>  <table><thead><tr><th>Period</th><th>Scheme</th><th>Benchmark</th></tr></thead><tbody><tr><td>2010-11</td><td>21.14</td><td>20.02</td></tr></tbody></table>                    |   |  |                     | Period   | Scheme  | Benchmark           | 2010-11 | 21.14 | 20.02 | <div>Yearwise Absolute Returns</div>  <table><thead><tr><th>Period</th><th>Regular Plan</th><th>Institutional Plan</th><th>Benchmark</th></tr></thead><tbody><tr><td>2010-11</td><td>5.29</td><td>5.56</td><td>6.17</td></tr><tr><td>2009-10</td><td>5.32</td><td>14.83</td><td>4.64</td></tr><tr><td>2008-09</td><td>12.00</td><td>0.50</td><td>0.50</td></tr><tr><td>2007-08</td><td>3.48</td><td>3.57</td><td>4.82</td></tr></tbody></table> |  |  | Period | Regular Plan | Institutional Plan | Benchmark | 2010-11 | 5.29 | 5.56 | 6.17 | 2009-10 | 5.32 | 14.83 | 4.64 | 2008-09 | 12.00 | 0.50 | 0.50 | 2007-08 | 3.48 | 3.57 | 4.82 |
| Period  | Scheme  | Benchmark  |                     |  |   |                     |         |       |       |  |  |  |        |              |                    |           |         |      |      |      |         |      |       |      |         |       |      |      |         |      |      |      |
| 2010-11   | 21.14   | 20.02  |                     |  |   |                     |         |       |       |  |  |  |        |              |                    |           |         |      |      |      |         |      |       |      |         |       |      |      |         |      |      |      |
| Period  | Regular Plan  | Institutional Plan                                 | Benchmark           |  |   |                     |         |       |       |  |  |  |        |              |                    |           |         |      |      |      |         |      |       |      |         |       |      |      |         |      |      |      |
| 2010-11   | 5.29  | 5.56   | 6.17                |  |   |                     |         |       |       |  |  |  |        |              |                    |           |         |      |      |      |         |      |       |      |         |       |      |      |         |      |      |      |
| 2009-10   | 5.32  | 14.83  | 4.64                |  |   |                     |         |       |       |  |  |  |        |              |                    |           |         |      |      |      |         |      |       |      |         |       |      |      |         |      |      |      |
| 2008-09   | 12.00   | 0.50   | 0.50                |  |   |                     |         |       |       |  |  |  |        |              |                    |           |         |      |      |      |         |      |       |      |         |       |      |      |         |      |      |      |
| 2007-08   | 3.48  | 3.57   | 4.82                |  |   |                     |         |       |       |  |  |  |        |              |                    |           |         |      |      |      |         |      |       |      |         |       |      |      |         |      |      |      |
| Past performance may or may not be sustained in future & should not be used as a basis of comparison with other investments.<br>Performance figures are as on August 29, 2011<br>^ Returns are calculated on Growth Option NAV.<br>All the above returns are absolute.<br>Inception Date : 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.<br>^ Returns are calculated on Growth Option NAV.<br>^^ 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.<br>Inception Date: Regular Plan: November 2, 2007; Institutional Plan: November 2, 2007.<br>Date of Resumption of Institutional Plan: May 8, 2009. In case of Institutional Plan, Date of Resumption has been considered as Date of Inception.<br>All units of Institutional Plan have been redeemed as of 30th September, 2011   |   |                     |         |       |       |  |  |  |        |              |                    |           |         |      |      |      |         |      |       |      |         |       |      |      |         |      |      |      |

|   |  |  |
|---|--|--|
| Expenses of the Scheme<br>(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.   | 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.<br>No exit load will be charged on:<br><ul style="list-style-type: none"> <li>Switches between options of the same scheme</li> <li>Switches/STP between the equity schemes (DAEF, DIOF &amp; DTSF)</li> <li>Bonus units allotted</li> <li>Units allotted on reinvestment of Dividends</li> <li>Fund of Funds scheme investing in any of the schemes except for DMPAF</li> </ul> | The above mentioned load structure shall be equally applicable to SIP, STP and SWP offered under the scheme.<br>No exit load will be charged on:<br><ul style="list-style-type: none"> <li>Switches between options of the same scheme</li> <li>STP into an equity scheme</li> <li>Bonus units allotted</li> <li>Units allotted on reinvestment of Dividends</li> <li>Fund of Funds scheme investing in any of the schemes except for DMPAF</li> </ul> |
|   | 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. 2010-11: Rs. 3,307,378   | FY. 2010-11: Rs. 61,007,275  |
| 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.   |  |
| 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 Twin Advantage Fund (DTAF)   |  |                | DWS Gilt Fund (DGF)  |   |                |
| Date of Inception   | January 29, 2004   |  |                | Regular Plan and Institutional Plan : October 27, 2008   |   |                |
| 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            |
|   | 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.<br>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.<br>** 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 Option  | Plans: Regular Plan<br>Options: Dividend (Monthly, Quarterly & Annual - Payout/Reinvestment), Growth and Bonus<br>Default Option: Growth<br>Default between Payout and Re-investment Option: Re-investment<br>Default Dividend Frequency: Monthly  |  |                | Plans: Regular Plan and Institutional Plan<br>Options: Regular Plan: Dividend (Payout and Reinvestment), Growth & Bonus. Institutional Plan: Dividend (Payout and Reinvestment) and Growth<br>Default Plan (Fresh and Additional Purchase): Individuals: Regular Plan. Non-Individuals: Investment greater than or equal to 50 lakhs – Institutional Plan; Investment less than or equal to 50 lakhs – Regular Plan.<br>Default Option: Growth<br>Default between Payout and Re-investment Option: Re-investment   |   |                |
| 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.<br>Growth and Annual Dividend: Rs. 5,000/- and in multiples of Re. 1/- thereafter.  | Rs. 1,000/- and in multiples of Re. 1/- thereafter |                | Regular Plan: Rs. 5,000/- and in multiples of Re. 1/- thereafter.<br>Institutional Plan: Rs. 50 Lakhs and in multiples of Re. 1/- thereafter.  | Regular Plan: Rs. 1,000/- and in multiples of Re. 1/- thereafter.<br>Institutional Plan: Rs. 1 Lakh 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.   |   |                |
|   | SIP's upto Rs. 50000/- per year per investor i.e. aggregate of installments in a rolling 12 months period or in a F.Y. (to be referred as "Micro SIP") shall be exempt from the requirement of PAN as a proof of identification.   |  |                |  |   |                |
| Despatch of Repurchase (Redemption) Request               | Within 10 working days of the receipt of the redemption request at the Official Points for Accepting transactions of Deutsche Mutual Fund.   |  |                |  |   |                |
| Benchmark Index   | CRISIL MIP Blended Fund Index  |  |                | I-Sec Sovereign Bond Index   |   |                |



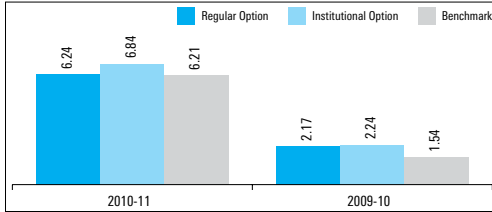
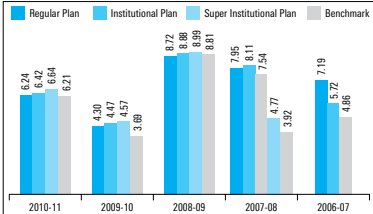


|   |   |  |                            |  |  |                                       |                               |   |
|---|---|--|----------------------------|--|--|---------------------------------------|-------------------------------|---|
| Investment Strategy                                       | 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.  |  |                                       |                               |   |
| 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  | <b>Plans:</b> Regular Plan, Institutional Plan and Auto Sweep Plan<br><b>Options:</b> <b>Regular Plan:</b> Dividend (Monthly, Quarterly & Annual - Payout/Reinvestment), Growth and Bonus. <b>Institutional Plan:</b> Dividend (Monthly, Quarterly & Annual - Payout/Reinvestment) & Growth. <b>Auto Sweep Plan:</b> Regular Auto Sweep Plan<br><b>Default Plan (Fresh and Additional Purchase):</b> <b>Individuals:</b> Regular Plan. <b>Non-Individuals:</b> Investment greater than or equal to 50 lakhs – Institutional Plan; Investment less than or equal to 50 lakhs – Regular Plan.<br><b>Default Option:</b> Growth<br><b>Default between Payout and Re-investment Option:</b> Re-investment<br><b>Default Dividend Frequency:</b> Monthly |  |                            | <b>Plans:</b> Regular Plan, Institutional Plan and Premium Plus Plan<br><b>Options:</b> <b>Regular Plan:</b> Dividend (Monthly & Weekly - Payout/Reinvestment), Growth and Bonus. <b>Institutional Plan:</b> Dividend (Monthly & Weekly - Payout/Reinvestment) & Growth. <b>Premium Plus Plan:</b> Dividend (Weekly Reinvestment, Monthly, Quarterly & Annual - Payout/Reinvestment) and Growth.<br><b>Default Plan (Fresh and Additional Purchase):</b> <b>Individuals:</b> Regular Plan. <b>Non-Individuals:</b> Investment greater than or equal to 50 lakhs – Institutional Plan; Investment less than or equal to 50 lakhs – Regular Plan.<br><b>Default Option:</b> Growth<br><b>Default between Payout and Re-investment Option:</b> Re-investment<br><b>Default Dividend Frequency:</b> Weekly |  |                                       |                               |   |
| Minimum Application and Redemption Amount/Number of Units | <b>Purchase</b><br><b>Regular Plan:</b> Rs. 5,000/- and in multiples of Re. 1/- thereafter.<br><b>Institutional Plan:</b> Rs. 1 Crore and in multiples of Re. 1/- thereafter.<br><b>Auto Sweep Plan:</b> Rs. 1 Lakh and in multiples of Re. 1/- thereafter.   | <b>Additional Purchase</b><br>Rs. 1,000/- and in multiples of Re. 1/- thereafter | <b>Repurchase</b>          | <b>Purchase</b><br><b>Regular Plan:</b> Rs. 5,000/- and in multiples of Re. 1/- thereafter.<br><b>Institutional Plan:</b> Rs. 5 Crores and in multiples of Re. 1/- thereafter.<br><b>Premium Plus Plan:</b> Rs. 25,000/- and in multiples of Re. 1/- thereafter.   | <b>Additional Purchase</b><br>Rs. 1,000/- and in multiples of Re. 1/- thereafter | <b>Repurchase</b>                     |                               |   |
| 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's upto Rs. 50000/- per year per investor i.e. aggregate of installments in a rolling 12 months period or in a FY. (to be referred as "Micro SIP") shall be exempt from the requirement of PAN as a proof of identification.  |  |                            |  |  |                                       |                               |   |
| 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 Composit 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 September 30, 2011)      | <b>Compounded Annualised Returns ^</b>  | <b>Regular Plan Returns % ^</b>  | <b>Benchmark Returns %</b> | <b>Compounded Annualised Returns ^^</b>  | <b>Regular Plan Returns % ^</b>  | <b>Institutional Plan Returns % ^</b> | <b>Premium Plus Plan % ^*</b> | <b>Benchmark Returns %</b>  |
|   | Last 1 year   | 5.95   | 5.58                       | Last 1 year  | 7.59   | 7.86                                  | -                             | 6.80  |
|   | Last 3 years  | 10.01  | 7.00                       | Last 3 years   | 9.38   | -                                     | -                             | 7.37  |
|   | Last 5 years  | 7.29   | 6.01                       | Last 5 years   | 8.45   | -                                     | -                             | 7.11  |
|   | Since Inception   | 6.30   | 5.09                       | Since Inception  | 7.22   | 7.65                                  | 6.13                          | Regular Plan: 6.02<br>Institutional Plan: 6.34<br>Premium Plus Plan: 4.92 |
|   | <b>Yearwise Absolute Returns</b><br>  |  |                            | <b>Yearwise Absolute Returns</b><br>   |  |                                       |                               |   |
|   | Past performance may or may not be sustained in future & should not be used as a basis of comparison with other investments.<br>^ Returns are calculated on Growth Option NAV.<br>^^ 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.<br>Inception Date: Regular Plan: January 21, 2003; Institutional Plan*: December 11, 2008; Auto Sweep Plan*: February 09, 2009<br>* All units of Institutional Plan and Auto Sweep Plan have been redeemed as of 30th september, 2011.   |  |                            | Past performance may or may not be sustained in future & should not be used as a basis of comparison with other investments.<br>^ Returns are calculated on Growth Option NAV.<br>^^ 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.<br>Inception Date: Regular Plan: January 21, 2003; Institutional Plan: December 19, 2008; Premium Plus Plan: March 30, 2009<br>*Auto Sweep Plan has been renamed to Premium Plus Plan w.e.f. 21st January, 2011   |  |                                       |                               |   |
| 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 11 months of allotment.  |  |                            | Entry Load: Nil; Exit Load: 0.75% if redeemed/switched out within 5 months of allotment.   |  |                                       |                               |   |
|   | The above mentioned load structure shall be equally applicable to SIP, STP and SWP offered under the scheme.<br>No exit load will be charged on: <ul style="list-style-type: none"><li>Switches between options of the same scheme</li><li>STP into an equity scheme</li></ul>  |  |                            |  |  |                                       |                               |   |

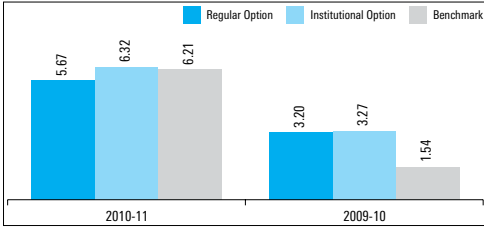
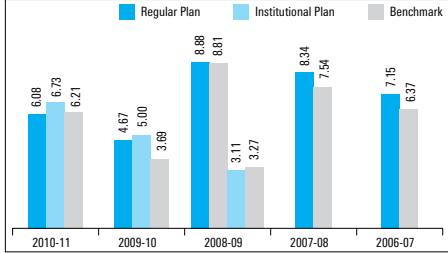
|   |  |                             |
|---|--|-----------------------------|
|   | <ul style="list-style-type: none"> <li>Bonus units allotted</li> <li>Units allotted on reinvestment of Dividends</li> <li>Fund of Funds scheme investing in any of the schemes except for DMPAF</li> </ul> <p>SEBI vide its 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. 2010-11: Rs. 4,862,508   | FY. 2010-11: Rs. 38,993,808 |
| 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.   |                             |
| Waiver of Load for Direct Applications  | Not Applicable   |                             |
| Tax Treatment for Investors Unitholders | Investors are advised to refer to the details in the Combined Scheme Information Document / Statement of Additional Information (SAI) and also independently refer to their tax advisor.   |                             |

| Key Scheme Features                                       |   |   |   |  |  |                |
|---|---|---|---|--|--|----------------|
| Name of the Scheme  | DWS Insta Cash Plus Fund (DICPF)  |   |   | DWS Treasury Fund (DTF) - Cash Plan  |  |                |
| Date of Inception   | Regular Plan: January 21, 2003; Institutional Plan: June 25, 2004; Super Institutional Plan: September 4, 2007  |   |   | Regular and Institutional Option: October 9, 2009  |  |                |
| 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  |
|   | <p>* Debt securities may include Securitised Debt up to 50% of the net assets.</p> <p>** Risk profile refers to the price risk of the respective asset class. Please refer risk factors for more details.</p> <p>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:</p> <p>(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.</p> <p>(b) Such inter scheme transfer of securities held in other schemes having maturity of upto 91 days only shall be permitted in DICPF.</p> <p>Further the term 'Maturity' shall mean:</p> <p>a. In case of securities where the principal is to be repaid in a single payout, the maturity of the securities shall mean residual maturity. In case the principal is to be repaid in more than one payout, then the maturity of the securities shall be calculated on the basis of weighted average maturity of security.</p> <p>b. In case of securities with put and call options (daily or otherwise), the residual maturity of the securities shall not be greater than 182 days with effect from February 01, 2009 and 91 days with effect from May 01, 2009.</p> <p>c. In case the maturity of the security falls on a non-business day, then the settlement of securities will take place on the next business day If the Scheme decides to invest in securitised debt, it is the intention of the Investment Manager that such investments will not, normally exceed 50% of the corpus of the plan and if the Scheme decides to invest in foreign debt securities, it is the intention of the Investment Manager that such investments will not, normally exceed 25% of the assets of the Scheme.</p> |   |   | <p>The plan will not take any exposure to securitized debt.</p> <p>The plan will not engage in scrip lending and in foreign securities.</p> <p>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.</p> <p>In case of securities with put and call options (daily or otherwise), the residual maturity of the securities shall not be greater than 91 days.</p> <p>In case the maturity of the security falls on a non-business day, then the settlement of securities will take place on the next business day.</p> <p>** Risk profile refers to the price risk of the respective asset class.</p>   |  |                |
| 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 & and other liquid assets) is in line with the twin objectives of offering high liquidity and relatively higher safety to the investors of this scheme. By capping the investment tenor at 91 days the scheme proposes to minimise the interest rate risk which in turn will limit the return volatility and generate stable returns. The Scheme may also invest in short term deposits of scheduled commercial banks / BRDS in accordance with SEBI circulars issued from time to time. The Scheme will be actively managed. |  |                |
| 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, Institutional Plan and Super Institutional Plan<br>Options: Regular, Institutional and Super Institutional Plan: Dividend (Daily Reinvestment, Weekly & Monthly - Payout/Reinvestment), Growth & Bonus.<br>Default Plan (Fresh and Additional Purchase): Individuals: Regular Plan. Non-Individuals: Investment less than 1 crore – Regular Plan; Investment greater than 1 crore but less than 10 crores – Institutional Plan; Investment greater than or equal to 10 crores – Super Institutional Plan.<br>Default Option: Growth<br>Default between Payout and Re-investment Option: Re-investment<br>Default Dividend Frequency: Daily   |   |   | Options: Regular Option and Institutional Option<br>Sub-Option: Regular Option: Dividend (Daily Reinvestment only, Weekly & Monthly - Payout/Reinvestment), Growth and Bonus. Institutional Option: Dividend (Daily Reinvestment only, Weekly & Monthly - Payout/Reinvestment) and Growth.<br>Default Option (Fresh and Additional Purchase): Individuals: Regular Option. Non-Individuals: Investment greater than or equal to 1 crore – Institutional Option; Investment less than or equal to 1 crore – Regular Option.<br>Default Sub Option: Growth<br>Default between Payout and Re-investment Option: Re-investment<br>Default Dividend Frequency: Weekly   |  |                |
| Minimum Application and Redemption Amount/Number of Units | Purchase<br>Regular Plan: Rs. 25,000 and in multiples of Re. 1/- thereafter.<br>Institutional Plan: Rs. 1 Crore and in multiples of Re. 1/- thereafter.<br>Super Institutional Plan: Rs. 10 Crores and in multiples of Re. 1/- thereafter.  | Additional Purchase<br>Regular Plan: Rs. 1,000/- and in multiples of Re. 1/- thereafter<br>Institutional and Super Institutional Plan: Rs. 1 Lakh and in multiples of Re. 1/- thereafter. | Repurchase<br>Rs. 1,000/- or 100 units or account balance, whichever is lower | Purchase<br>Regular Option: Rs. 5,000/- and in multiples of Re. 1/- thereafter.<br>Institutional Option: Rs. 1 Crore and in multiples of Re. 1/- thereafter.   | Additional Purchase<br>Regular Option: Rs. 1,000/- and in multiples of Re. 1/- thereafter.<br>Institutional Option: Rs. 1 Lakh 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.<br><br>SIP's upto Rs. 50000/- per year per investor i.e. aggregate of installments in a rolling 12 months period or in a FY. (to be referred as "Micro SIP") shall be exempt from the requirement of PAN as a proof of identification.  |   |   | Minimum amount of Rs. 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: Nitish Gupta   |                          |                                |                                      |  |   |                             |                                   |                       |
| Name of the Trustee Company                             | Deutsche Trustee Services (India) Private Limited  |                          |                                |                                      |  |   |                             |                                   |                       |
| Performance of the scheme (as on September 30, 2011)    | Compounded Annualised Returns ^^   | Regular Plan Returns % ^ | Institutional Plan Returns % ^ | Super Institutional Plan Returns % ^ | Benchmark Returns %  | Absolute Returns  | Regular Option Returns (%)^ | Institutional Option Returns (%)^ | Benchmark Returns (%) |
|   |  |                          |                                |                                      |  | Last 1 Year   | 7.41                        | 8.70                              | 7.76                  |
|   | Last 1 year  | 7.84                     | 8.16                           | 8.43                                 | 7.76   | Since Inception   | 6.17                        | 6.97                              | 5.93                  |
|   | Last 3 years   | 6.33                     | 6.54                           | 6.71                                 | 6.20   | <div>Yearwise Absolute Returns</div>    |                             |                                   |                       |
|   | Last 5 years   | 7.04                     | 7.24                           | -                                    | 6.68   |   |                             |                                   |                       |
|   | Since Inception  | 6.33                     | 6.76                           | 7.26                                 | Regular Plan: 5.84<br>Institutional Plan: 6.13<br>Super Institutional Plan: 6.53 |   |                             |                                   |                       |
|   | <div>Yearwise Absolute Returns</div>    |                          |                                |                                      |  | <div>Past performance may or may not be sustained in future &amp; should not be used as a basis of comparison with other investments.</div> <div>All the above returns are absolute.</div> <div>^ Returns are calculated on Growth Option NAV.</div> <div>Inception Date: October 09, 2009.</div> |                             |                                   |                       |
|   | <div>Past performance may or may not be sustained in future &amp; should not be used as a basis of comparison with other investments.</div> <div>^ Returns are calculated on Growth Option NAV.</div> <div>^^ 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.</div> <div>Inception Date: Regular Plan: January 21, 2003; Institutional Plan: June 25, 2004; Super Institutional Plan: September 4, 2007</div>  |                          |                                |                                      |  |   |                             |                                   |                       |
|   |  |                          |                                |                                      |  |   |                             |                                   |                       |
|   |  |                          |                                |                                      |  |   |                             |                                   |                       |
|   |  |                          |                                |                                      |  |   |                             |                                   |                       |
| 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   |                             |                                   |                       |
|   | <div>The above mentioned load structure shall be equally applicable to SIP, STP and SWP offered under the scheme.</div> <div>No exit load will be charged on:</div> <ul style="list-style-type: none"><li>Switches between options of the same scheme</li><li>STP into an equity scheme</li><li>Bonus units allotted</li><li>Units allotted on reinvestment of Dividends</li><li>Fund of Funds scheme investing in any of the schemes except for DMPAF</li></ul> <div>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.</div> |                          |                                |                                      |  |   |                             |                                   |                       |
| (ii) Recurring Expenses                                 | FY. 2010-11: Rs. 9,170,861   |                          |                                |                                      |  | F.Y. 2010-11: Rs. 14,758,619  |                             |                                   |                       |
| 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.   |                          |                                |                                      |  |   |                             |                                   |                       |
| 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 and Institutional Option: October 9, 2009   |   |                | Regular Plan: October 21, 2003; Institutional Plan: July 7, 2008;<br>Premium Plus Plan: March 30, 2009<br>Date of Resumption of Institutional Plan: November 18, 2008   |  |                |
| 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.<br>** 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.<br>** 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 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 Institutional Option<br>Sub-Option: Regular Option: Dividend (Daily Reinvestment only, Weekly & Monthly - Payout/Reinvestment), Growth and Bonus. Institutional Option: Dividend (Daily Reinvestment only, Weekly & Monthly - Payout/Reinvestment) and Growth.<br>Default Option (Fresh and Additional Purchase): Individuals: Regular Option. Non-Individuals: Investment greater than or equal to 1 crore – Institutional Option; Investment less than or equal to 1 crore – Regular Option.<br>Default Sub Option: Growth<br>Default between Payout and Re-investment Option: Re-investment<br>Default Dividend Frequency: Weekly  |   |                | Plans: Regular Plan, Institutional Plan and Premium Plus Plan<br>Options: Regular Plan: Dividend (Daily Reinvestment, Weekly & Monthly - Reinvestment/Payout), Growth and Bonus. Institutional Plan: Daily Dividend Reinvestment, Weekly & Monthly Dividend - Reinvestment/Payout, Dividend Reinvestment/Payout, Growth & Bonus. Premium Plus Plan: Dividend (Daily Reinvestment, Weekly & Monthly - Reinvestment/Payout) and Growth.<br>Default Plan (Fresh and Additional Purchase): Individuals: Regular Plan. Non-Individuals: Investment greater than or equal to 1 crore – Institutional Plan; Investment less than or equal to 1 crore – Regular Plan.<br>Default Option: Growth<br>Default between Payout and Re-investment Option: Re-investment<br>Default Dividend Frequency: Daily  |  |                |
| Minimum Application and Redemption Amount/Number of Units | Purchase  | Additional Purchase   | Repurchase     | Purchase  | Additional Purchase  | Repurchase     |
|   | Regular Option: Rs. 5,000/- and in multiples of Re. 1/- thereafter.<br>Institutional Option: Rs. 1 Crore and in multiples of Re. 1/- thereafter.  | Regular Option: Rs. 1,000/- and in multiples of Re. 1/- thereafter.<br>Institutional Option: Rs. 1 Lakh and in multiples of Re. 1/- thereafter. |                | Regular Plan: Rs. 5,000/- and in multiples of Re. 1/- thereafter.<br>Institutional Plan: Rs. 1 Crore and in multiples of Re. 1/- thereafter.<br>Premium Plus Plan: Rs. 25000/- and in multiples of Re. 1/- thereafter.  | Regular & Premium Plus Plan: Rs. 1,000/- and in multiples of Re. 1/- thereafter<br>Institutional Plan: Rs. 1 Lakh 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.  |   |                | 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.   |  |                |
|   | SIP's upto Rs. 50000/- per year per investor i.e. aggregate of installments in a rolling 12 months period or in a FY. (to be referred as "Micro SIP") shall be exempt from the requirement of PAN as a proof of identification.   |   |                |   |  |                |
| 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<br>(as on September 30, 2011) | Absolute Returns <sup>^^</sup>   | Regular Option Returns % <sup>^</sup> | Institutional Option Returns % <sup>^</sup> | Benchmark Returns % | Compounded Annualised Returns <sup>^^</sup>  | Regular Plan Returns % <sup>^</sup> | Institutional Plan Returns % <sup>^</sup> | Benchmark Returns %                            |
|---|--|---------------------------------------|---|---------------------|--|-------------------------------------|---|--|
|   | Last 1 Year  | 7.40                                  | 8.44  | 7.76                | Last 1 year  | 8.14                                | 8.75                                      | 7.76   |
|   | Since Inception  | 6.63                                  | 7.32  | 5.93                | Last 3 years   | 6.52                                | 5.82                                      | 6.20   |
|   |  |                                       |   |                     | Last 5 years   | 7.25                                | -   | 6.68   |
|   |  |                                       |   |                     | Since Inception  | 6.58                                | 6.87                                      | Regular Plan: 5.95<br>Institutional Plan: 6.00 |
|   | <b>Yearwise Absolute Returns</b><br> <p>Past performance may or may not be sustained in future &amp; should not be used as a basis of comparison with other investments.<br/>All the above returns are absolute.<br/><sup>^</sup> Returns are calculated on Growth Option NAV.<br/>Inception Date: October 09, 2009.</p>  |                                       |   |                     | <b>Yearwise Absolute Returns</b><br> <p>Past performance may or may not be sustained in future &amp; should not be used as a basis of comparison with other investments.<br/><sup>^</sup> Returns are calculated on Growth Option NAV.<br/><sup>^^</sup> Returns are calculated on Compounded Annualised basis for a period of more than a year and on an absolute basis for a period of less than or equal to a year.<br/>Inception Date: Regular Plan: October 21, 2003; Institutional Plan: July 7, 2008; Premium Plus Plan: March 30, 2009. Date of Recommencement of Institutional Plan: November 18, 2008. In case of Institutional Plan, Date of Recommencement has been considered as Date of Inception.</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 4 months of allotment.  |                                       |   |                     | Entry Load: Nil; Exit Load: Nil;   |                                     |   |  |
|   | The above mentioned load structure shall be equally applicable to SIP, STP and SWP offered under the scheme.<br>No exit load will be charged on:<br>• Switches between options of the same scheme<br>• STP into an equity scheme<br>• Bonus units allotted<br>• Units allotted on reinvestment of Dividends<br>• Fund of Funds scheme investing in any of the schemes except for DMPAF<br>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                                 | F.Y. 2010-11: Rs. 35,410,794   |                                       |   |                     | F.Y. 2010-11: Rs. 53,808,651   |                                     |   |  |
| 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.   |                                       |   |                     |  |                                     |   |  |
| 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                      | Regular Plan: March 13, 2006; Institutional Plan: November 7, 2006;<br>Date of Recommencement of Institutional Plan: November 10, 2010   |                                    |                | Regular Plan: June 22, 2007; Institutional Plan: January 10, 2008   |                                    |                |
| 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.<br># 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).<br>** 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.<br># 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).<br>** 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   | <b>Plans:</b> Regular Plan and Institutional Plan<br><b>Options:</b> <b>Regular Plan &amp; Institutional Plan:</b> Dividend (Daily Reinvestment, Weekly & Monthly - Reinvestment/Payout), Growth and Bonus.<br><b>Default Plan (Fresh and Additional Purchase):</b> <b>Individuals:</b> Regular Plan. <b>Non-Individuals:</b> Investment greater than or equal to 1 crore – Institutional Plan; Investment less than or equal to 1 crore – Regular Plan.<br><b>Default Option:</b> Growth<br><b>Default between Payout and Re-investment Option:</b> Re-investment<br><b>Default Dividend Frequency:</b> Daily |  |                                | <b>Plans:</b> Regular Plan and Institutional Plan<br><b>Options:</b> <b>Regular Plan:</b> Dividend (Daily Reinvestment only, Weekly, Fortnightly & Monthly - Reinvestment/Payout), Growth and Bonus. <b>Institutional Plan:</b> Dividend (Daily Reinvestment only, Weekly, Fortnightly & Monthly - Reinvestment/Payout) and Growth.<br><b>Default Option:</b> Growth<br><b>Default between Payout and Re-investment Option:</b> Re-investment<br><b>Default Dividend Frequency:</b> Daily |                                      |   |                                |  |
| Minimum Application and Redemption Amount/Number of Units  | <b>Purchase</b><br>Regular Plan: Rs. 5,000/- and in multiples of Re.1/- thereafter.<br>Institutional Plan: Rs. 1 Crore and in multiples of Re. 1/- thereafter.   | <b>Additional Purchase</b><br>Regular Plan: Rs. 1,000/- and in multiples of Re. 1/- thereafter<br>Institutional Plan: Rs. 1 Lakh and in multiples of Re. 1/- thereafter. | <b>Repurchase</b>              | <b>Purchase</b><br>Regular Plan: Rs. 5,000/- and in multiples of Re. 1/- thereafter.<br>Institutional Plan: Rs. 1 Crore and in multiples of Re. 1/- thereafter.   | <b>Additional Purchase</b>           | <b>Repurchase</b><br>Regular & Institutional Plan: 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.  |  |                                |   |                                      |   |                                |  |
| 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 September 30, 2011)   | Compounded Annualised Returns ^  | Regular Plan Returns % ^   | Institutional Plan Returns % ^ | Benchmark Returns %   | Compounded Annualised Returns^^      | Regular Plan Returns % ^  | Institutional Plan Returns % ^ | Benchmark Returns %                            |
|  | Last 1 Year  | 6.61   | -                              | 7.76  | Last 1 year                          | 7.97  | 8.51                           | 7.76   |
|  | Last 3 Years   | 5.36   | -                              | 6.20  | Last 3 years                         | 6.66  | 7.16                           | 6.20   |
|  | Last 5 years   | 6.64   | -                              | 6.68  |                                      |   |                                |  |
|  | Since Inception  | 6.72   | 7.92                           | Regular Plan: 6.64<br>Institutional Plan: 6.99  | Since Inception                      | 7.47  | 7.65                           | Regular Plan: 6.47<br>Institutional Plan: 6.50 |
|  | <b>Yearwise Absolute Returns</b><br>   |  |                                |   | <b>Yearwise Absolute Returns</b><br> |   |                                |  |
| Past performance may or may not be sustained in future & should not be used as a basis of comparison with other investments.<br>^ Returns are calculated on Growth Option NAV. ** Absolute Returns<br>^^ 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.<br>Inception Date: Regular Plan: March 14, 2006; Institutional Plan: November 6, 2006. Date of Recommencement of Institutional Plan:November 10, 2010. In case of Institutional Plan Date of Recommencement has been considered as Date of Inception. |  |  |                                | Past performance may or may not be sustained in future & should not be used as a basis of comparison with other investments.<br>^ Returns are calculated on Growth Option NAV.<br>^^ 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.<br>Inception Date: Regular Plan: June 22, 2007; Institutional Plan: January 10, 2008   |                                      |   |                                |  |
| Expenses of the Scheme (i) Load Structure (also applicable to SIP/STP and SWP)   | Entry Load: Nil; Exit Load: Regular & Institutional Plan: 1% if redeemed/switched out within 3 months of allotment.  |  |                                | Entry Load: Nil; Exit Load: Regular and Institutional Plan: 1% if redeemed/exited within 45 days of allotment.  |                                      |   |                                |  |
|  | The above mentioned load structure shall be equally applicable to SIP, STP and SWP offered under the scheme.<br>No exit load will be charged on: <ul style="list-style-type: none"><li>Switches between options of the same scheme</li><li>STP into an equity scheme</li><li>Bonus units allotted</li><li>Units allotted on reinvestment of Dividends</li><li>Fund of Funds scheme investing in any of the schemes except for DMPAF</li></ul>  |  |                                |   |                                      |   |                                |  |
|  | 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. 2010-11: Rs. 55,192,487  |  |                                | FY. 2010-11: Rs. 19,710,283   |                                      |   |                                |  |
| 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 Mutal Fund and also between different options (Growth/Dividend/Bonus) and plans of the same scheme at NAV based prices.  |  |                                |   |                                      |   |                                |  |
| 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.   |  |                                |   |                                      |   |                                |  |

Performance as on 30<sup>th</sup> September, 2011 (Pursuant to SEBI Circular dated August 22, 2011)

DWS Alpha Equity Fund – Fund Manager: Aniket Inamdar

| Regular Plan – Growth Option  |             |              |                        |              |             |              |
|---|-------------|--------------|------------------------|--------------|-------------|--------------|
|   | Fund        |              | S&P Nifty <sup>^</sup> |              | SENSEX#     |              |
| Period  | Returns (%) | Value (INR)* | Returns (%)            | Value (INR)* | Returns (%) | Value (INR)* |
| 30 September 2010 to 30 September 2011  | -20.57      | 7,943.43     | -17.49                 | 8,250.71     | -17.55      | 8,244.88     |
| 30 September 2009 to 30 September 2010  | 22.05       | 12,205.37    | 17.85                  | 11,784.73    | 18.31       | 11,830.56    |
| 30 September 2008 to 30 September 2009  | 26.49       | 12,649.38    | 29.65                  | 12,965.29    | 31.17       | 13,116.56    |
| Since Inception (CAGR)  | 24.67       | 68,051.57    | 19.14                  | 45,860.01    | 20.07       | 49,055.08    |
| Wealth Plan – Growth Option   |             |              |                        |              |             |              |
|   | Fund        |              | S&P Nifty <sup>^</sup> |              | SENSEX#     |              |
| Period  | Returns (%) | Value (INR)* | Returns (%)            | Value (INR)* | Returns (%) | Value (INR)* |
| 30 September 2010 to 30 September 2011  | -20.58      | 7,942.08     | -17.49                 | 8,250.71     | -17.55      | 8,244.88     |
| 30 September 2009 to 30 September 2010  | 21.90       | 12,189.62    | 17.85                  | 11,784.73    | 18.31       | 11,830.56    |
| Since Inception (CAGR)  | 15.46       | 14,169.28    | 17.23                  | 14,701.77    | 4.74        | 14,955.58    |
| Date of Inception: Regular Plan: January 21, 2003; Wealth Plan: April 27, 2009.<br><sup>^</sup> Scheme Benchmark. # Standard Benchmark. *Based on standard investment of ₹ 10,000 made at the beginning of the relevant period. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. |             |              |                        |              |             |              |

DWS Investment Opportunity Fund – Fund Manager: Aniket Inamdar

| Regular Plan – Growth Option   |             |              |                      |              |             |              |
|--|-------------|--------------|----------------------|--------------|-------------|--------------|
|  | Fund        |              | BSE 200 <sup>^</sup> |              | S&P Nifty#  |              |
| Period   | Returns (%) | Value (INR)* | Returns (%)          | Value (INR)* | Returns (%) | Value (INR)* |
| 30 September 2010 to 30 September 2011   | -23.83      | 7,616.97     | -19.73               | 8,027.28     | -17.49      | 8,250.71     |
| 30 September 2009 to 30 September 2010   | 24.53       | 12,453.11    | 20.61                | 12,061.06    | 17.85       | 11,784.73    |
| 30 September 2008 to 30 September 2009   | 27.20       | 12,719.67    | 34.66                | 13,466.22    | 29.65       | 12,965.29    |
| Since Inception (CAGR)   | 16.48       | 32,251.01    | 13.86                | 27,082.60    | 13.72       | 26,813.03    |
| Wealth Plan – Growth Option  |             |              |                      |              |             |              |
|  | Fund        |              | BSE 200 <sup>^</sup> |              | S&P Nifty#  |              |
| Period   | Returns (%) | Value (INR)* | Returns (%)          | Value (INR)* | Returns (%) | Value (INR)* |
| 30 September 2010 to 30 September 2011   | -23.89      | 7,610.67     | -19.73               | 8,027.28     | -17.49      | 8,250.71     |
| 30 September 2009 to 30 September 2010   | 24.26       | 12,426.48    | 20.61                | 12,061.06    | 17.85       | 11,784.73    |
| Since Inception (CAGR)   | 16.85       | 14,587.87    | 20.20                | 15,622.63    | 17.23       | 14,701.77    |
| Date of Inception: Regular Plan: January 29, 2004; Wealth Plan: April 27, 2009. <sup>^</sup> Scheme Benchmark. # Standard Benchmark. *Based on standard investment of ₹ 10,000 made at the beginning of the relevant period. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. |             |              |                      |              |             |              |

DWS Tax Saving Fund – Growth Option – Fund Manager: Aniket Inamdar

|  | Fund        |              | BSE 200 <sup>^</sup> |              | S&P Nifty#  |              |
|--|-------------|--------------|----------------------|--------------|-------------|--------------|
| Period   | Returns (%) | Value (INR)* | Returns (%)          | Value (INR)* | Returns (%) | Value (INR)* |
| 30 September 2010 to 30 September 2011   | -23.43      | 7,657.42     | -19.24               | 8,076.15     | -17.49      | 8,250.71     |
| 30 September 2009 to 30 September 2010   | 24.07       | 12,407.36    | 19.60                | 11,960.35    | 17.85       | 11,784.73    |
| 30 September 2008 to 30 September 2009   | 21.07       | 12,107.47    | 34.66                | 13,465.80    | 29.65       | 12,965.29    |
| Since Inception (CAGR)   | 3.08        | 11,826.89    | 6.47                 | 14,145.24    | 7.78        | 15,137.11    |
| Date of Inception: March 20, 2006.<br><sup>^</sup> Scheme Benchmark. # Standard Benchmark. *Based on standard investment of ₹ 10,000 made at the beginning of the relevant period. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. |             |              |                      |              |             |              |

DWS Global Thematic Offshore Fund – Growth Option – Fund Manager: Aniket Inamdar and Kumaresh Ramakrishnan

|   | Fund        |              | BSE 200 <sup>^</sup> |              | S&P Nifty#  |              |
|---|-------------|--------------|----------------------|--------------|-------------|--------------|
| Period  | Returns (%) | Value (INR)* | Returns (%)          | Value (INR)* | Returns (%) | Value (INR)* |
| 30 September 2010 to 30 September 2011  | -1.72       | 9828.50      | 5.42                 | 10542.07     | -17.49      | 8250.71      |
| 30 September 2009 to 30 September 2010  | -0.81       | 9918.98      | -0.21                | 9978.90      | 17.85       | 11784.73     |
| 30 September 2008 to 30 September 2009  | 2.18        | 10217.67     | -0.37                | 9963.39      | 29.65       | 12965.29     |
| Since Inception (CAGR)  | -6.27       | 7692.97      | -1.31                | 9479.94      | 2.36        | 10992.21     |
| Date of Inception: September 11, 2007. Performance figure are as on September 29, 2011.<br><sup>^</sup> Scheme Benchmark. # Standard Benchmark. *Based on standard investment of ₹ 10,000 made at the beginning of the relevant period. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. |             |              |                      |              |             |              |

DWS Global Agribusiness Offshore Fund – Growth Option – Fund Manager: Aniket Inamdar and Kumaresh Ramakrishnan

|   | Fund        |              | BSE 200 <sup>^</sup> |              | S&P Nifty#  |              |
|---|-------------|--------------|----------------------|--------------|-------------|--------------|
| Period  | Returns (%) | Value (INR)* | Returns (%)          | Value (INR)* | Returns (%) | Value (INR)* |
| 30 September 2010 to 30 September 2011  | 0.62        | 10061.75     | 5.42                 | 10542.07     | -17.49      | 8250.71      |
| 30 September 2009 to 30 September 2010  | –           | –            | –                    | –            | 17.85       | 11784.73     |
| 30 September 2008 to 30 September 2009  | –           | –            | –                    | –            | 29.65       | 12965.29     |
| Since Inception (CAGR)  | 5.66        | 10787.54     | 7.75                 | 11083.27     | -2.15       | 9705.02      |
| Date of Inception: May 14, 2010. Performance figure are as on September 29, 2011.<br><sup>^</sup> Scheme Benchmark. # Standard Benchmark. *Based on standard investment of ₹ 10,000 made at the beginning of the relevant period. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. |             |              |                      |              |             |              |

Please refer page no. 18 for NAV Publication, investor grievances and applicable NAV



DWS Money Plus Advantage Fund – Fund Manager: Nitish Gupta and Jignesh Barasara; Co-Fund Manager: Kumaresh Ramakrishnan for Fixed Income Investments

| Regular Plan – Growth Option  |             |              |                                |              |                    |              |
|---|-------------|--------------|--------------------------------|--------------|--------------------|--------------|
|   | Fund        |              | CRISIL MIP Blended Fund Index^ |              | Standard Benchmark |              |
| Period  | Returns (%) | Value (INR)* | Returns (%)                    | Value (INR)* | Returns (%)        | Value (INR)* |
| 30 September 2010 to 30 September 2011  | 4.79        | 10,479.07    | 2.21                           | 10,221.10    | Not Available      |              |
| 30 September 2009 to 30 September 2010  | 5.21        | 10,521.04    | 7.42                           | 10,741.64    |                    |              |
| 30 September 2008 to 30 September 2009  | 11.09       | 11,108.96    | 14.28                          | 11,427.70    |                    |              |
| Since Inception (CAGR)  | 7.39        | 13,216.46    | 5.06                           | 12,130.76    |                    |              |
| Date of Inception: Regular Plan: November 02, 2007; Institutional Plan: November 02, 2007. All units of Institutional Plan have been redeemed as of 30th September 2011.  |             |              |                                |              |                    |              |
| ^ Scheme Benchmark. *Based on standard investment of ₹ 10,000 made at the beginning of the relevant period. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. |             |              |                                |              |                    |              |

DWS Twin Advantage Fund – Growth Option – Fund Manager: Nitish Gupta and Jignesh Barasara; Co-Fund Manager: Kumaresh Ramakrishnan for Fixed Income Investments

| Regular Plan – Growth Option  |             |              |                                |              |                    |              |
|---|-------------|--------------|--------------------------------|--------------|--------------------|--------------|
|   | Fund        |              | CRISIL MIP Blended Fund Index^ |              | Standard Benchmark |              |
| Period  | Returns (%) | Value (INR)* | Returns (%)                    | Value (INR)* | Returns (%)        | Value (INR)* |
| 30 September 2010 to 30 September 2011  | 4.33        | 10,432.67    | 2.21                           | 10,221.10    | Not Available      |              |
| 30 September 2009 to 30 September 2010  | 6.23        | 10,622.72    | 7.42                           | 10,741.64    |                    |              |
| 30 September 2008 to 30 September 2009  | 11.19       | 11,119.42    | 14.28                          | 11,427.70    |                    |              |
| Since Inception (CAGR)  | 7.09        | 16,913.49    | 6.75                           | 16,501.45    |                    |              |
| Date of Inception: January 29, 2004.  |             |              |                                |              |                    |              |
| ^ Scheme Benchmark. *Based on standard investment of ₹ 10,000 made at the beginning of the relevant period. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. |             |              |                                |              |                    |              |

DWS Gilt Fund – Fund Manager: Nitish Gupta; Co-Fund Manager: Kumaresh Ramakrishnan

| Regular Plan – Growth Option   |             |              |                             |              |                    |              |
|--|-------------|--------------|-----------------------------|--------------|--------------------|--------------|
|  | Fund        |              | I-Sec Sovereign Bond Index^ |              | Standard Benchmark |              |
| Period   | Returns (%) | Value (INR)* | Returns (%)                 | Value (INR)* | Returns (%)        | Value (INR)* |
| 30 September 2010 to 30 September 2011   | 4.46        | 10,446.04    | 6.30                        | 10,629.64    | Not Available      |              |
| 30 September 2009 to 30 September 2010   | 3.70        | 10,370.15    | 5.62                        | 10,562.47    |                    |              |
| Since Inception (CAGR)   | 4.31        | 11,313.95    | 7.12                        | 12,225.98    |                    |              |
| Date of Inception: Regular Plan: October 27, 2008; Institutional Plan: October 27, 2008.<br>All units of Institutional Plan have been redeemed as of 30th September 2011.<br>^ Scheme Benchmark. *Based on standard investment of ₹ 10,000 made at the beginning of the relevant period. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. |             |              |                             |              |                    |              |

DWS Premier Bond Fund – Fund Manager: Nitish Gupta; Co-Fund Manager: Kumaresh Ramakrishnan

| Regular Plan – Growth Option  |             |              |                             |              |                    |              |
|---|-------------|--------------|-----------------------------|--------------|--------------------|--------------|
|   | Fund        |              | I-Sec Sovereign Bond Index^ |              | Standard Benchmark |              |
| Period  | Returns (%) | Value (INR)* | Returns (%)                 | Value (INR)* | Returns (%)        | Value (INR)* |
| 30 September 2010 to 30 September 2011  | 5.95        | 10,594.79    | 5.58                        | 10,557.95    | Not Available      |              |
| 30 September 2009 to 30 September 2010  | 7.07        | 10,706.57    | 5.44                        | 10,544.34    |                    |              |
| 30 September 2008 to 30 September 2009  | 17.33       | 11,732.62    | 10.02                       | 11,001.67    |                    |              |
| Since Inception (CAGR)  | 6.30        | 17,012.46    | 5.09                        | 15,400.30    |                    |              |
| Date of Inception: Regular Plan: January 21, 2003; Institutional Plan: December 11, 2008.<br>All units of Institutional Plan have been redeemed as of 30th September 2011.<br>^ Scheme Benchmark. *Based on standard investment of ₹ 10,000 made at the beginning of the relevant period. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. |             |              |                             |              |                    |              |

DWS Short Maturity Fund – Fund Manager: Nitish Gupta; Co-Fund Manager: Kumaresh Ramakrishnan

| Regular Plan – Growth Option  |             |              |                             |              |                    |              |
|---|-------------|--------------|-----------------------------|--------------|--------------------|--------------|
|   | Fund        |              | I-Sec Sovereign Bond Index^ |              | Standard Benchmark |              |
| Period  | Returns (%) | Value (INR)* | Returns (%)                 | Value (INR)* | Returns (%)        | Value (INR)* |
| 30 September 2010 to 30 September 2011  | 7.59        | 10,758.71    | 6.80                        | 10,680.30    | Not Available      |              |
| 30 September 2009 to 30 September 2010  | 5.56        | 10,555.60    | 4.91                        | 10,490.68    |                    |              |
| 30 September 2008 to 30 September 2009  | 15.21       | 11,520.81    | 10.44                       | 11,044.37    |                    |              |
| Since Inception (CAGR)  | 7.22        | 18,326.32    | 6.02                        | 16,618.59    |                    |              |
| Institutional Plan – Growth Option  |             |              |                             |              |                    |              |
|   | Fund        |              | I-Sec Sovereign Bond Index^ |              | Standard Benchmark |              |
| Period  | Returns (%) | Value (INR)* | Returns (%)                 | Value (INR)* | Returns (%)        | Value (INR)* |
| 30 September 2010 to 30 September 2011  | 7.86        | 10,785.57    | 6.80                        | 10,680.30    | Not Available      |              |
| 30 September 2009 to 30 September 2010  | 5.88        | 10,588.02    | 4.91                        | 10,490.68    |                    |              |
| Since Inception (CAGR)  | 7.65        | 12,273.91    | 6.34                        | 11,861.57    |                    |              |
| Premium Plus Plan – Growth Option   |             |              |                             |              |                    |              |
|   | Fund        |              | I-Sec Sovereign Bond Index^ |              | Standard Benchmark |              |
| Period  | Returns (%) | Value (INR)* | Returns (%)                 | Value (INR)* | Returns (%)        | Value (INR)* |
| Since Inception (CAGR)  | 10.48       | 10,613.11    | 8.38                        | 10,492.26    | Not Available      |              |
| Date of Inception: Regular Plan: January 21, 2003; Institutional Plan: December 19, 2008; Premium Plus Plan: March 30, 2009.  |             |              |                             |              |                    |              |
| ^ Scheme Benchmark. *Based on standard investment of ₹ 10,000 made at the beginning of the relevant period. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. |             |              |                             |              |                    |              |

DWS Insta Cash Plus Fund – Fund Manager: Kumaresh Ramakrishnan; Co-Fund Manager: Nitish Gupta

| Regular Plan – Growth Option  |             |              |                           |              |                    |              |
|---|-------------|--------------|---------------------------|--------------|--------------------|--------------|
|   | Fund        |              | CRISIL Liquid Fund Index^ |              | Standard Benchmark |              |
| Period  | Returns (%) | Value (INR)* | Returns (%)               | Value (INR)* | Returns (%)        | Value (INR)* |
| 7 days (23 September 2011 to 29 September 2011)   | 8.25        | 10825.29     | 8.07                      | 10806.71     | Not Available      |              |
| 15 days (15 September 2011 to 29 September 2011)  | 8.20        | 10820.01     | 8.10                      | 10809.67     |                    |              |
| 30 days (30 August 2011 to 29 September 2011)   | 8.16        | 10816.12     | 8.00                      | 10799.56     |                    |              |
| 30 September 2010 to 30 September 2011  | 7.84        | 10,783.59    | 7.76                      | 10,776.37    |                    |              |
| 30 September 2009 to 30 September 2010  | 4.49        | 10,448.60    | 4.03                      | 10,403.08    |                    |              |
| 30 September 2008 to 30 September 2009  | 6.66        | 10,666.42    | 6.82                      | 10,682.40    |                    |              |
| Since Inception (CAGR)  | 6.33        | 17,045.39    | 5.84                      | 16,377.78    |                    |              |
| Institutional Plan – Growth Option  |             |              |                           |              |                    |              |
|   | Fund        |              | CRISIL Liquid Fund Index^ |              | Standard Benchmark |              |
| Period  | Returns (%) | Value (INR)* | Returns (%)               | Value (INR)* | Returns (%)        | Value (INR)* |
| 7 days (23 September 2011 to 29 September 2011)   | 8.77        | 10876.56     | 8.07                      | 10806.71     | Not Available      |              |
| 15 days (15 September 2011 to 29 September 2011)  | 8.71        | 10870.60     | 8.10                      | 10809.67     |                    |              |
| 30 days (30 August 2011 to 29 September 2011)   | 8.66        | 10866.25     | 8.00                      | 10799.56     |                    |              |
| 30 September 2010 to 30 September 2011  | 8.16        | 10,815.94    | 7.76                      | 10,776.37    |                    |              |
| 30 September 2009 to 30 September 2010  | 4.65        | 10,465.10    | 4.03                      | 10,403.08    |                    |              |
| 30 September 2008 to 30 September 2009  | 6.83        | 10,682.54    | 6.82                      | 10,682.40    |                    |              |
| Since Inception (CAGR)  | 6.76        | 16,079.16    | 6.13                      | 15,412.16    |                    |              |
| Super Institutional Plan – Growth Option  |             |              |                           |              |                    |              |
|   | Fund        |              | CRISIL Liquid Fund Index^ |              | Standard Benchmark |              |
| Period  | Returns (%) | Value (INR)* | Returns (%)               | Value (INR)* | Returns (%)        | Value (INR)* |
| 7 days (23 September 2011 to 29 September 2011)   | 8.95        | 10895.12     | 8.07                      | 10806.71     | Not Available      |              |
| 15 days (15 September 2011 to 29 September 2011)  | 8.90        | 10890.02     | 8.10                      | 10809.67     |                    |              |
| 30 days (30 August 2011 to 29 September 2011)   | 8.86        | 10886.31     | 8.00                      | 10799.56     |                    |              |
| 30 September 2010 to 30 September 2011  | 8.43        | 10,843.28    | 7.76                      | 10,776.37    |                    |              |
| 30 September 2009 to 30 September 2010  | 4.76        | 10,475.99    | 4.03                      | 10,403.08    |                    |              |
| 30 September 2008 to 30 September 2009  | 6.94        | 10,693.63    | 6.82                      | 10,682.40    |                    |              |
| Since Inception (CAGR)  | 7.26        | 13,297.49    | 6.53                      | 12,937.16    |                    |              |
| Date of Inception: Regular Plan: January 21, 2003; Institutional Plan: June 25, 2004; Super Institutional Plan: September 04, 2007.   |             |              |                           |              |                    |              |
| ^ Scheme Benchmark. *Based on standard investment of ₹ 10,000 made at the beginning of the relevant period. Performance figures for 7 days, 15 days and 30 days are annualised Returns. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. |             |              |                           |              |                    |              |

Date of Inception: Regular Plan: January 21, 2003; Institutional Plan: June 25, 2004; Super Institutional Plan: September 04, 2007.  
^ Scheme Benchmark. \*Based on standard investment of ₹ 10,000 made at the beginning of the relevant period. Performance figures for 7 days, 15 days and 30 days are annualised Returns. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

DWS Treasury Fund - Cash Plan – Fund Manager: Kumaresh Ramakrishnan; Co-Fund Manager: Nitish Gupta

| Regular Plan – Growth Option  |             |              |                           |              |                    |              |
|---|-------------|--------------|---------------------------|--------------|--------------------|--------------|
|   | Fund        |              | CRISIL Liquid Fund Index^ |              | Standard Benchmark |              |
| Period  | Returns (%) | Value (INR)* | Returns (%)               | Value (INR)* | Returns (%)        | Value (INR)* |
| 7 days (23 September 2011 to 29 September 2011)   | 7.02        | 10701.69     | 8.07                      | 10806.71     | Not Available      |              |
| 15 days (15 September 2011 to 29 September 2011)  | 6.97        | 10696.74     | 8.10                      | 10809.67     |                    |              |
| 30 days (30 August 2011 to 29 September 2011)   | 6.93        | 10693.40     | 8.00                      | 10799.56     |                    |              |
| 30 September 2010 to 30 September 2011  | 7.41        | 10,740.96    | 7.76                      | 10,776.37    |                    |              |
| Since Inception (CAGR)  | 6.17        | 11,254.17    | 5.93                      | 11,203.96    |                    |              |
| Institutional Option – Growth Sub-Option  |             |              |                           |              |                    |              |
|   | Fund        |              | CRISIL Liquid Fund Index^ |              | Standard Benchmark |              |
| Period  | Returns (%) | Value (INR)* | Returns (%)               | Value (INR)* | Returns (%)        | Value (INR)* |
| 7 days (23 September 2011 to 29 September 2011)   | 8.96        | 10,896.20    | 8.07                      | 10806.71     | Not Available      |              |
| 15 days (15 September 2011 to 29 September 2011)  | 8.92        | 10,891.69    | 8.10                      | 10809.67     |                    |              |
| 30 days (30 August 2011 to 29 September 2011)   | 8.89        | 10,889.09    | 8.00                      | 10799.56     |                    |              |
| 30 September 2010 to 30 September 2011  | 8.70        | 10,869.57    | 7.76                      | 10,776.37    |                    |              |
| Since Inception (CAGR)  | 6.97        | 11,421.90    | 5.93                      | 11,203.96    |                    |              |
| Date of Inception: Regular Option: October 09, 2009; Institutional Option: October 09, 2009.  |             |              |                           |              |                    |              |
| ^ Scheme Benchmark. *Based on standard investment of ₹ 10,000 made at the beginning of the relevant period. Performance figures for 7 days, 15 days and 30 days are annualised Returns. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. |             |              |                           |              |                    |              |

Date of Inception: Regular Option: October 09, 2009; Institutional Option: October 09, 2009.  
^ Scheme Benchmark. \*Based on standard investment of ₹ 10,000 made at the beginning of the relevant period. Performance figures for 7 days, 15 days and 30 days are annualised Returns. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

DWS Treasury Fund - Investment Plan – Fund Manager: Nitish Gupta; Co-Fund Manager: Rakesh Suri

| Regular Plan – Growth Option  |             |              |                           |              |                    |              |
|---|-------------|--------------|---------------------------|--------------|--------------------|--------------|
|   | Fund        |              | CRISIL Liquid Fund Index^ |              | Standard Benchmark |              |
| Period  | Returns (%) | Value (INR)* | Returns (%)               | Value (INR)* | Returns (%)        | Value (INR)* |
| 30 September 2010 to 30 September 2011  | 7.40        | 10,740.36    | 7.76                      | 10,776.37    | Not Available      |              |
| Since Inception (CAGR)  | 6.63        | 11,350.85    | 5.93                      | 11,203.96    |                    |              |
| Institutional Option – Growth Sub-Option  |             |              |                           |              |                    |              |
|   | Fund        |              | CRISIL Liquid Fund Index^ |              | Standard Benchmark |              |
| Period  | Returns (%) | Value (INR)* | Returns (%)               | Value (INR)* | Returns (%)        | Value (INR)* |
| 30 September 2010 to 30 September 2011  | 8.44        | 10,843.65    | 7.76                      | 10,776.37    | Not Available      |              |
| Since Inception (CAGR)  | 7.32        | 11,495.47    | 5.93                      | 11,203.96    |                    |              |
| Date of Inception: Regular Option: October 09, 2009; Institutional Option: October 09, 2009.  |             |              |                           |              |                    |              |
| ^ Scheme Benchmark. *Based on standard investment of ₹ 10,000 made at the beginning of the relevant period. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. |             |              |                           |              |                    |              |

Date of Inception: Regular Option: October 09, 2009; Institutional Option: October 09, 2009.  
^ Scheme Benchmark. \*Based on standard investment of ₹ 10,000 made at the beginning of the relevant period. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

| Regular Plan – Growth Option   |             |              |                           |              |                    |              |
|--|-------------|--------------|---------------------------|--------------|--------------------|--------------|
|  | Fund        |              | CRISIL Liquid Fund Index^ |              | Standard Benchmark |              |
| Period   | Returns (%) | Value (INR)* | Returns (%)               | Value (INR)* | Returns (%)        | Value (INR)* |
| 30 September 2010 to 30 September 2011   | 8.14        | 10,813.60    | 7.76                      | 10,776.37    | Not Available      |              |
| 30 September 2009 to 30 September 2010   | 4.62        | 10,462.11    | 4.03                      | 10,403.08    |                    |              |
| 30 September 2008 to 30 September 2009   | 6.83        | 10,682.66    | 6.82                      | 10,682.40    |                    |              |
| Since Inception (CAGR)   | 6.58        | 16,592.66    | 5.95                      | 15,832.11    |                    |              |
| Institutional Plan – Growth Option   |             |              |                           |              |                    |              |
|  | Fund        |              | CRISIL Liquid Fund Index^ |              | Standard Benchmark |              |
| Period   | Returns (%) | Value (INR)* | Returns (%)               | Value (INR)* | Returns (%)        | Value (INR)* |
| 30 September 2010 to 30 September 2011   | 8.75        | 10,874.54    | 7.76                      | 10,776.37    | Not Available      |              |
| 30 September 2009 to 30 September 2010   | 5.09        | 10,509.37    | 4.03                      | 10,403.08    |                    |              |
| Since Inception (CAGR)   | 6.87        | 12,094.43    | 6.00                      | 11,815.82    |                    |              |
| Date of Inception: Regular Plan: October 21, 2003; Institutional Plan: July 07, 2008.<br>Date of Recommencement of Institutional Plan: November 18, 2008. In the case of Institutional Plan, Date of Recommencement has been considered as Date of Inception.<br>^ Scheme Benchmark. *Based on standard investment of ₹ 10,000 made at the beginning of the relevant period. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. |             |              |                           |              |                    |              |

DWS Money Plus Fund – Fund Manager: Kumaresh Ramakrishnan; Co-Fund Manager: Rakesh Suri

| Regular Plan – Growth Option   |             |              |                           |              |                    |              |
|--|-------------|--------------|---------------------------|--------------|--------------------|--------------|
|  | Fund        |              | CRISIL Liquid Fund Index^ |              | Standard Benchmark |              |
| Period   | Returns (%) | Value (INR)* | Returns (%)               | Value (INR)* | Returns (%)        | Value (INR)* |
| 30 September 2010 to 30 September 2011   | 6.61        | 10,660.79    | 7.76                      | 10,776.37    | Not Available      |              |
| 30 September 2009 to 30 September 2010   | 2.69        | 10,268.71    | 4.03                      | 10,403.08    |                    |              |
| 30 September 2008 to 30 September 2009   | 6.82        | 10,681.86    | 6.82                      | 10,682.40    |                    |              |
| Since Inception (CAGR)   | 6.72        | 14,346.96    | 6.64                      | 14,290.22    |                    |              |
| Institutional Plan – Growth Option   |             |              |                           |              |                    |              |
|  | Fund        |              | CRISIL Liquid Fund Index^ |              | Standard Benchmark |              |
| Period   | Returns (%) | Value (INR)* | Returns (%)               | Value (INR)* | Returns (%)        | Value (INR)* |
| Since Inception (CAGR)   | 9.00        | 10,792.40    | 7.94                      | 10,699.35    | Not Available      |              |
| Date of Inception: Regular Plan: March 13, 2006; Institutional Plan: November 07, 2006.<br>Date of Recommencement of Institutional Plan: November 10, 2010. In the case of Institutional Plan, Date of Recommencement has been considered as Date of Inception.<br>^ Scheme Benchmark. *Based on standard investment of ₹ 10,000 made at the beginning of the relevant period. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. |             |              |                           |              |                    |              |

DWS Cash Opportunities Fund – Fund Manager: Kumaresh Ramakrishnan; Co-Fund Manager: Rakesh Suri

| Regular Plan – Growth Option   |             |              |                           |              |                    |              |
|--|-------------|--------------|---------------------------|--------------|--------------------|--------------|
|  | Fund        |              | CRISIL Liquid Fund Index^ |              | Standard Benchmark |              |
| Period   | Returns (%) | Value (INR)* | Returns (%)               | Value (INR)* | Returns (%)        | Value (INR)* |
| 30 September 2010 to 30 September 2011   | 7.97        | 10,796.83    | 7.76                      | 10,776.37    | Not Available      |              |
| 30 September 2009 to 30 September 2010   | 4.55        | 10,454.66    | 4.03                      | 10,403.08    |                    |              |
| 30 September 2008 to 30 September 2009   | 7.48        | 10,748.18    | 6.82                      | 10,682.40    |                    |              |
| Since Inception (CAGR)   | 7.47        | 13,604.06    | 6.47                      | 13,075.01    |                    |              |
| Institutional Plan – Growth Option   |             |              |                           |              |                    |              |
|  | Fund        |              | CRISIL Liquid Fund Index^ |              | Standard Benchmark |              |
| Period   | Returns (%) | Value (INR)* | Returns (%)               | Value (INR)* | Returns (%)        | Value (INR)* |
| 30 September 2010 to 30 September 2011   | 8.51        | 10,851.19    | 7.76                      | 10,776.37    | Not Available      |              |
| 30 September 2009 to 30 September 2010   | 5.29        | 10,528.69    | 4.03                      | 10,403.08    |                    |              |
| 30 September 2008 to 30 September 2009   | 7.68        | 10,767.72    | 6.82                      | 10,682.40    |                    |              |
| Since Inception (CAGR)   | 7.65        | 13,154.23    | 6.50                      | 12,640.70    |                    |              |
| Date of Inception: Regular Plan: June 22, 2007; Institutional Plan: January 10, 2008.<br>^ Scheme Benchmark. *Based on standard investment of ₹ 10,000 made at the beginning of the relevant period. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. |             |              |                           |              |                    |              |

DWS Fixed Term Fund-Series 66 – Growth Option – Fund Manager: Nitish Gupta

|  | Fund        |              | CRISIL Composite Bond Fund Index^ |              | Standard Benchmark |              |
|--|-------------|--------------|-----------------------------------|--------------|--------------------|--------------|
| Period   | Returns (%) | Value (INR)* | Returns (%)                       | Value (INR)* | Returns (%)        | Value (INR)* |
| 30 September 2010 to 30 September 2011   | 6.76        | 10,675.99    | 5.58                              | 10,557.95    | Not Available      |              |
| Since Inception (CAGR)   | 6.63        | 11,255.95    | 5.12                              | 10,963.78    |                    |              |
| Date of Inception: November 25, 2009. ^ Scheme Benchmark.<br>*Based on standard investment of ₹ 10,000 made at the beginning of the relevant period. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. |             |              |                                   |              |                    |              |

DWS Hybrid Fixed Term Fund-Series 1 – Growth Option – Fund Manager: Aniket Inamdar (For managing investment in Equity Market) and Nitish Gupta (For managing investment in Debt Market)

|  | Fund        |              | CRISIL MIP Blended Fund Index^ |              | Standard Benchmark |              |
|--|-------------|--------------|--------------------------------|--------------|--------------------|--------------|
| Period   | Returns (%) | Value (INR)* | Returns (%)                    | Value (INR)* | Returns (%)        | Value (INR)* |
| 30 September 2010 to 30 September 2011   | -1.06       | 9,893.56     | 2.21                           | 10,221.10    | Not Available      |              |
| Since Inception (CAGR)   | -0.97       | 9,898.97     | 3.02                           | 10,315.31    |                    |              |
| Date of Inception: June 22, 2010. ^ Scheme Benchmark.<br>*Based on standard investment of ₹ 10,000 made at the beginning of the relevant period. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. |             |              |                                |              |                    |              |

| COMPARISON OF EXISTING SCHEMES OF DEUTSCHE MUTUAL FUND                                    |   |   |  |                              |
|---|---|---|--|------------------------------|
| Name of the Scheme  | Investment Objective  | Differentiation – Investment Pattern  | Average AUM as on 30/09/11 (Rs. in Crs.) | No. of folios as on 30/09/11 |
| DWS Alpha Equity Fund (DAEF)<br>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.<br>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.   | 110.53                                   | 19259                        |
| DWS Investment Opportunity Fund (DIOF)<br>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. | 97.31                                    | 18222                        |
| DWS Tax Saving Fund (DTSF)<br>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.   | 65.62                                    | 28995                        |
| DWS Global Thematic Offshore Fund (DGOFF)<br>An open-ended overseas fund of funds scheme  | The objective of DGOFF 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 may also invest in Debt Instrument including Government Securities, Corporate Debt, Money Market Instruments (incl. Cash equivalents), Securitised Debt and units of domestic money market mutual funds.  | 18.92                                    | 2255                         |
| DWS Global Agribusiness Offshore Fund (DGAOF)<br>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.   | 107.53                                   | 2504                         |
| DWS Money Plus Advantage Fund (DMPAF)<br>Open ended Debt Scheme                           | The objective of DMPAF 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.                                | DMPAF 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.  | 29.21                                    | 407                          |
| DWS Twin Advantage Fund (DTAF)<br>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.   | 33.68                                    | 695                          |
| DWS Gilt Fund (DGF)<br>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.   | 1.04                                     | 59                           |
| DWS Premier Bond Fund (DPBF)<br>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 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.  | 8.92                                     | 390                          |
| DWS Short Maturity Fund (DSMF)<br>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.  | 575.34                                   | 877                          |
| DWS Insta Cash Plus Fund (DICPF)<br>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.   | 4649.67                                  | 367                          |
| DWS Treasury Fund - Cash Plan<br>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 DICPF will be invested in securities with maturity of upto 91 days. 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 & 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.   | 1337.31                                  | 176                          |
| DWS Treasury Fund - Investment Plan<br>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.   | 235.44                                   | 65                           |
| DWS Ultra Short Term Fund (DUSF)<br>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.   | 2731.70                                  | 948                          |
| DWS Money Plus Fund (DMPF)<br>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.   | 84.49                                    | 456                          |
| DWS Cash Opportunities Fund (DCOF)<br>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. In order to achieve this objective DCOF invests the credit spectrum to achieve its objective.  | 168.49                                   | 643                          |

| RISK MITIGATION MEASURES BY AMC |  |   |
|---------------------------------|--|---|
| Sr. No.                         | Nature of Risk   | Risk Mitigation Measures by AMC   |
| <b>For Equity Schemes</b>       |  |   |
| 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.                                   |
| <b>For Debt Schemes</b> |  |  |
| 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. Further 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 funds are envisaged to be an actively managed portfolios. The liquidity and volatility of a security is an 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 fund has a rigorous credit research process and as such all investments, rated or unrated, are analysed 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 be predominantly invest in listed securities and in some case in securities which are expected to be listed.   |
| 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 operational team and well laid out processes and system, which mitigate operational risks attached with the settlement process.   |
| 6                       | Investing in Securitised Debt: Investment in securitised debt (especially in pool securities) is subject to prepayment risk i.e. early payment of the principal. Though this will not change the absolute amount of receivables for the investor, but may have impact on re-investment of the periodic cash flows received by the investor (re-investment risk).   | Reinvestment risk is an inherent feature of portfolio management process. It can be managed by investing in securities with relatively low intermittent cash flows.  |

#### Transaction Charges

In compliance with SEBI circular no. Cir/IMD/DF/13/2011 dated August 22, 2011, 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. 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.

#### Applicable NAV

#### Purchase and Switch In:

##### Equity Funds:

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.

- 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.

##### Liquid Funds:

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 on which the funds are credited to the bank account;
- 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.

##### Debt Funds:

Applications received on any Business Day at the official points of acceptance of transactions along with a local cheque or a demand draft payable at par at the place of submission of the application:

For Amounts greater than Rs. 1 Crore:

- where the application is received upto 3.00 p.m. on a business day and funds are available for utilization before 3.00 p.m.: Closing NAV of the day on which the funds are credited to the bank account;
- where the application is received upto 3.00 p.m. on a business day and funds are available for utilization after 3.00 p.m.: Closing NAV of the next business day;
- where the application is received after 3.00 p.m. on a business day and funds are available for utilization before 3.00 p.m.: Closing NAV of the next business day;
- where the application is received after 3.00 p.m. on a business day and funds are available for utilization after 3.00 p.m.: Closing NAV of the next business day;

For Amounts less than Rs. 1 Crore:

- where the application is received upto 3.00 p.m. on a business day: Closing NAV of the day of receipt of application;
- where the application is received after 3.00 p.m. on a business day: Closing NAV of the next business day;

#### Redemption and 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:

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.

##### Liquid Funds – Switch Out:

Applications received on any Business Day at the official points of acceptance of transactions

For Amounts greater than Rs. 1 Crore:

- 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.

For Amounts less than Rs. 1 Crore:

- 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

#### Daily Net Asset Value (NAV) Publication

The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on [www.dws-india.com](http://www.dws-india.com) and [www.amfiindia.com](http://www.amfiindia.com). You can also telephone us at +91 22 6658 4300 to enquire about the NAV.

#### Unitholders' Information

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

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

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

#### For Investor Grievances please contact

- Deutsche Investor Services Private Limited  
4th Floor, Block-1, Nirlon Knowledge Park, WE Highway, Goregaon (East), Mumbai-400 063, India.  
Telephone : 25809400 • Toll Free: 1800-22-3477  
E-mail: [investor.dws@db.com](mailto:investor.dws@db.com)/[distributor.dws@db.com](mailto:distributor.dws@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 - 6658 4300; Fax: 022 22074411. E-mail: [dws.mutual@db.com](mailto:dws.mutual@db.com)

#### INSTRUCTIONS FOR FILLING THE APPLICATION FORM

##### 1. General Information

- The Application Form should be completed in ENGLISH in BLOCK LETTERS only. Please Tick (✓) in the appropriate box (☐), where boxes have been provided.
- Please refer to the respective Scheme Information Document and the Key Information Memorandum carefully before filling the Application Form.
- All applicants are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering the payment.
- Applications under Power of Attorney/ Body Corporate/ Registered Society/Trust/Partnership.

In case of an application under a Power of Attorney or by a limited company, body corporate, eligible institution, registered society, trust or partnership, etc., the original Power of Attorney or a certified true copy duly notarised or the relevant resolution or authority to make the applications as the case may be, along with a certified copy of the Memorandum and Articles of Association and/or bye-laws and/or Trust Deed and/or Partnership Deed and Certificate of Registration must be lodged at the ISCs 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.

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

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

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

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

Recently vide its master circular dated February 12, 2010 and December 31, 2010, SEBI 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.

#### 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 Deutsche Investor Services 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/Films/Association of Persons/Body of Individuals.
- d) Investor has an option to receive Account Statement (on each Transaction)/Quarterly Newsletter 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 outstanding 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, FIs

Payment by FIs/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 filed.

#### 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. 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.

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

1. Unit holders are advised to read the Scheme Information Document of the respective Scheme/Plans carefully.
2. New Investors who wish to enroll for SIP/STP/SWP are required to fill the respective enrolment Form in addition to the Application Form.
3. Existing Unit Holders are required to provide their Folio No. and submit only the respective Enrolment Form. Applicants also need to fill in the SIP Auto Debit Facility Form for applying for SIP through Auto Debit. Existing unit holders need to fill in both the SIP form and the SIP Auto Debit Form. Existing unit holders needs to maintain the Folio Number in the SIP Form and the New Applicants needs to indicate the Common Application No. in the SIP Form.
4. Unit holders must use separate SIP/STP/SWP Enrolment Forms for different Schemes.
5. In case of STP and SWP, investors should clearly indicate from and to which scheme/ plan/ option he/she wishes to transfer/ withdraw their units.
6. Minimum total application amount for SIP, STP and SWP should be Rs. 12,000/-
7. An investor cannot simultaneously participate in SIP and SWP/STP in the same scheme.
8. **SIP:** Investors can invest on 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.

10. For SIP, the cheques should be drawn in favour of "the specific Scheme" as applicable and crossed "A/c. Payee Only". Unit holders must write the Folio Number on the reverse of the Cheques accompanying the Application Form.
11. Payment may be made by cheques drawn on any bank branch which is a member of the Bankers' Clearing house and is located at the place (ISC) where the SIP application is submitted. Outstation cheques will not be accepted and applications accompanied by such Cheques are liable to be rejected. No cash, money orders or postal orders will be accepted.
12. 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.
13. 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. **Charges:**  
**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.
15. 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.
16. All corrections are to be countersigned.

#### INSTRUCTIONS – AUTO SWEEP PLAN

1. Auto sweep from the plan will be set up based on the units allotted against the investment made by the investor.
2. New Investors who wish to enroll for the Auto sweep facility are requested to fill the application form and choose the auto sweep option.
3. The auto sweep will be executed in 4, 6 and 10 installments with multiple cycle dates i.e. 7th, 15th, 21st and 28th, and on the next Business Day if the chosen date happens to be a non-business day. Once the installment number is chosen, the investment will be swept in on the dates chosen, which can be multiple as indicated. A minimum of 4 installments and max of 10 installments can be chosen.
4. The allotted units will be equally distributed as per the installments and cycle dates requested excluding last installment.
5. An investor cannot switch out under the auto sweep plan investments.
6. Once the Investor sets up his/her auto sweep, he/she will not be able to cancel/modify/ changes.
7. If the minimum amount condition into the sweep scheme fails, the transaction will get rejected.
8. The default no. of months will be 4 and default installment per month will be 1. 7th of every month will be default date if investors have not selected any of the options. The default sweep scheme will be DWS Alpha Equity Fund – Growth Plan.
9. Any partial/full redemption in between the auto sweeps will result in the system automatically deactivate all pending sweep transactions.
10. Investors in the case of partial redemptions from the plan who wish to continue with the auto sweep facility will have to submit a new auto sweep request for the balance units.
11. A minimum of 3 working days difference will be maintained between the purchase and the beginning of the first auto sweep installment.

#### 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 ICAL, 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)

1. 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 • Bhiwara • Udaipur • Jodhpur • Rajkot • Ahmedabad • Baroda • Surat • Mumbai • Panaji • 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 • Jammagan • Udipi • 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.
2. 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.
3. 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 for funds

|                                       | 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 Money Plus Advantage Fund         | Only for Regular Plan | ✓   | ✓   |
| DWS Twin Advantage Fund               | ✓                     | ✓   | ✓   |
| DWS Gilt Fund                         | Only for Regular Plan | ✓   | ✓   |
| DWS Premier Bond Fund                 | Only for Regular Plan | ✓   | ✓   |
| DWS Short Maturity Fund               | Only for Regular Plan | ✓   | ✓   |
| DWS Insta Cash Plus Fund              | ✗                     | ✓   | ✓   |
| DWS Treasury Fund                     | ✓                     | ✓   | ✓   |
| DWS Ultra Short Term Fund             | ✗                     | ✓   | ✓   |
| DWS Money Plus Fund                   | ✗                     | ✓   | ✓   |
| DWS Cash Opportunities Fund           | ✗                     | ✓   | ✓   |



15. **MODE OF CORRESPONDENCE** (Where the investor has provided his e-mail id, the AMC shall send all communication to the investor via e-mail. Investors who wish to receive hard copy communication are requested to leave the e-mail id blank)

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

16. **BANK ACCOUNT DETAILS OF FIRST / SOLE APPLICANT** (Refer "Bank Details" under Instructions. Please enclose a copy of a cancelled cheque)

Name of Bank  Branch   
City  State  Account No.   
Account Type ☐ Current ☐ Savings ☐ NRO ☐ NRE ☐ FCNR ☐ Others   
MICR code\*  IFSC code\*\*

\*Mandatory for dividend payout via ECS (The 9 digit code appears on your cheque next to the cheque number) \*\*Mandatory for credit via RTGS/ NEFT (11 digit code also found on your cheque leaf.)

17. **INVESTMENT DETAILS**

Scheme Name   
Plan (Please ✓) ☐ Regular Plan ☐ Wealth Plan\*\* ☐ Institutional Plan ☐ Super Institutional Plan ☐ Auto Sweep Plan\* ☐ Premium Plus Plan\*\*\* Option (Please ✓) ☐ Growth ☐ Dividend ☐ Bonus  
Dividend Frequency (Please ✓) ☐ Daily ☐ Weekly ☐ Fortnightly ☐ Monthly ☐ Quarterly ☐ Annual Dividend Mode (Please ✓) ☐ Reinvestment ☐ Payout  
\*\* Wealth Plan is available only for DWS Alpha Equity Fund and DWS Investment Opportunity Fund. \*\*\*Premium Plus Plan is available only for DWS Short Maturity Fund 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).

18. **PAYMENT OPTIONS**

Investment Amount (Rs.)  DD Charges if any (Rs.)   
Net Amount (Rs.)  Mode of Payment  Cheque / Demand Draft / Fund Transfer  Strikeout whichever is not applicable.  
Cheque / DD No.  Dated  Account No.   
Drawn on Bank  Branch   
City  Account Type (Please ✓) ☐ Savings ☐ Current ☐ NRE ☐ NRO ☐ FCNR ☐ Others

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

19. **AUTO SWEEP FACILITY ENROLLMENT**

Auto Sweep from (Please ✓) ☐ DWS Premier Bond Fund ☐ DWS Ultra Short Term Fund  
Auto Sweep into (Please ✓) ☐ DWS Alpha Equity Fund ☐ DWS Investment Opportunity Fund SIP/Auto Sweep Dates (Please ✓) ☐ 7th ☐ 15th ☐ 21st ☐ 28th  
Auto Sweep Installments (Please ✓) ☐ 4 ☐ 6 ☐ 10 Option (Please ✓) ☐ Growth ☐ Dividend ☐ Bonus Dividend Mode (Please ✓) ☐ Reinvestment ☐ Payout

\* Auto Sweep Facility available only for DWS Premier Bond Fund and DWS Ultra Short Term Fund into DWS Equity Funds.

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

NSDL ☐ OR CDSL ☐  
Depository  Depository   
Participant (DP) ID  Participant (DP) ID   
Beneficiary  & Beneficiary   
Account Number  Account Number

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

21. **NOMINATION DETAILS**

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

In case Nominee is a Minor  
Name of Guardian   
Address of Guardian   
Date of Birth  Signature of Guardian

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

22. **DECLARATION AND SIGNATURES**

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

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

Date:

First / Sole Applicant / Guardian

Second Applicant

Third Applicant

Power of Attorney Holder

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

| Document submitted. Kindly (✓) | Sr No | Documents  | Individuals | Companies | Trusts | Societies | Partnership Firms | FIIs | 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   | ✓           | ✓         | ✓      | ✓         | ✓                 | ✓    | ✓    | ✓                       |

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

In compliance with SEBI circular no. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, 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. 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.



Application No.

| BROKER INFORMATION |                |
|--------------------|----------------|
| BROKER NAME & ARN  | SUB-BROKER ARN |
|                    |                |

Application Date & Time

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

**1 EXISTING FOLIO NUMBER** [ ][ ][ ][ ][ ][ ][ ][ ] **KYC** ☐ Yes ☐ 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 ☐ Wealth Plan<sup>##</sup> ☐ Institutional Plan ☐ Super Institutional Plan ☐ Premium Plus Plan<sup>†</sup>

**Dividend Frequency** (Please ✓) ☐ Daily ☐ Weekly ☐ Fortnightly ☐ Monthly ☐ Quarterly ☐ Annual

**Option** (Please ✓) ☐ Growth ☐ Dividend ☐ Bonus

**Dividend Mode** (Please ✓) ☐ Reinvestment ☐ Payout

**Amount per SIP Installment\***  **Enrollment Period** From       To

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

<sup>##</sup> Wealth Plan is available only for DWS Alpha Equity Fund and DWS Investment Opportunity Fund. <sup>†</sup>Premium Plus Plan is available only for DSMF 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).

☐ **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 Identificatin Document Type <i>(Mandatory)</i> | 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.

[illegible]

5. PAYMENT MECHANISM ☐ Option I : Through Cheques

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.

**5. AUTHORIZATION OF THE BANK ACCOUNT HOLDER [(To be signed by the Account Holder(s))]**

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

Account No. 

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

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

SIP Application No.

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

Collection Centre Stamp  
& Signature



