

Deutsche Mutual Fund

KEY INFORMATION MEMORANDUM AND APPLICATION FORMS

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

DWS Alpha Equity Fund

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

DWS Investment Opportunity Fund

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

DWS Tax Saving Fund

[An Equity Linked Savings Scheme (ELSS)]

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

DWS Premier Bond Fund

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

DWS MIP Fund

[monthly income is not assured and is subject to availability of distributable surplus]

(An open ended income scheme with the primary objective to generate regular income (No Assured Return) by investing primarily in fixed income securities / money market instruments so as to facilitate periodic distribution to investors with the secondary objective being generation of long term capital appreciation by investing a small portion in equity / equity related instruments.)

DWS Global Thematic Offshore Fund

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

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 Litigation's, Associate Transactions etc. investors should, before investment, refer to the Offer Document(s) available free of cost at any of the Investor Service Centres or distributors or from the website www.dws-india.com.

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

Date : September 28, 2007



Name of the Scheme	DWS Alpha Equity Fund (DAEF)			DWS Investment Opportunity Fund (DIOF)																																				
Date of Inception	January 21, 2003			January 29, 2004																																				
Investment Objective	An open ended equity scheme with the objective to generate long-term capital growth from investment in a diversified portfolio of equity and equity related securities.			An open ended scheme seeking to generate capital appreciation on the portfolio over a long term by actively investing in different asset classes as per market conditions. For defensive considerations, the scheme may invest in debt, money market instruments and derivatives. The investment manager will have the discretion to invest upto 100% of the assets in the portfolio in equity market/equity related instruments at a given point of time. The equity exposure may fall to as low as 5% under certain circumstances, in which case, the fund shall be invested in debt and money market instruments at its discretion. The AMC may choose to actively trade on the portfolio of the scheme in order to achieve the investment objective.																																				
Asset Allocation Pattern of the Scheme	Type of Instruments	Normal Allocation (% of Corpus)		Type of Instruments	Normal Allocation (% of Corpus)																																			
	Equities and Equity Linked Instruments	80 - 100%		Equities and Equity Linked Instruments	5 - 100%																																			
	Debt* Securities & Money Market Instruments	0 - 20%		Debt* Securities including Government Securities, Corporate Debt and Money Market Instruments	0 - 95%																																			
	* Investment in Securitised Debt would be up to a maximum of 10% of the net assets of the Scheme.			* Investment in Securitised Debt would be up to a maximum of 25% of the net assets of the Scheme.																																				
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.																																							
Plans and Options	'Dividend' (Payout & Reinvestment) and 'Growth' Options																																							
Applicable NAV	Purchase/ switch in transactions #			Repurchase/switch out transaction																																				
	Time		Applicable NAV	Time		Applicable NAV																																		
	Application received upto 3.00 pm on a business day with a local cheque or demand draft payable at par at the place where it is received		Closing NAV of the day of receipt of application	Application received upto 3.00 pm on a business day		Closing NAV of the day of receipt of application																																		
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Cooling off Period for Redemption	Effective July 17, 2006, there would be a cooling off period of 5 days from the date of receipt of the subscription in case of non high value cheques in DAEF & DIOF, during which no redemption request(s) would be processed by the AMC in respect of the same investment. However, the AMC reserves the right to process the redemption during the cooling off period on its discretion on a specific request from the investor and in such exceptional cases the redemption request would be processed on a T+2 day basis.																																							
Minimum Application Amount	Purchase	Additional Purchase	Repurchase	Purchase	Additional Purchase	Repurchase																																		
	Rs. 5,000/- and in multiples of Re. 1 thereafter.	Rs. 1,000/- and in multiples of Re. 1 thereafter.	Rs. 1,000/- and in multiples of Re. 1 thereafter.	Rs. 5,000/- and in multiples of Re. 1 thereafter.	Rs. 1,000/- and in multiples of Re. 1 thereafter.	Rs. 1,000/- and in multiples of Re. 1 thereafter.																																		
Despatch of Repurchase (Redemption) Proceeds	Within 10 working days of the receipt of the redemption request at the Official Points for Accepting DMF Transactions.																																							
Benchmark Index	NSE Nifty			BSE 200 Index																																				
Dividend Policy	The scheme may at the discretion of the trustees, declare dividends in its dividend option subject to availability of distributable profits.																																							
Name of the Fund Manager	Mr. Aniket Inamdar																																							
Name of the Trustee Company	Deutsche Trustee Services (India) Private Limited																																							
Performance of the Scheme as of August 31, 2007	Compounded Annualised Returns ^^	Scheme Returns % ^	Benchmark Returns %	Compounded Annualised Returns ^^	Scheme Returns % ^	Benchmark Returns %																																		
	Last 1 Year	33.05%	30.76%	Last 1 Year	45.17%	32.82%																																		
	Last 2 Years (CAGR)	41.54%	36.82%	Last 2 Years (CAGR)	42.19%	35.47%																																		
	Last 3 Years (CAGR)	42.11%	39.86%	Since Inception (CAGR)	25.57%	21.78%																																		
	Since Inception (CAGR)	47.16%	36.10%	Past performance may or may not be sustained in future & should not be used as a basis of comparison with other investments.																																				
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Expenses of the Scheme (Continuous Offer)	Entry Load : ● For each purchase / switch-in less than Rs. 5 crores - 2.25%; ● For each purchase / switch-in of Rs. 5 crores and above - Nil Exit Load : For each purchase / switch-in less than Rs. 5 crores: ● If redeemed / switch-out within 6 months from date of allotment - 1% ● If redeemed / switch-out after 6 months but within 12 months from date of allotment - 0.5% ● If redeemed / switch-out after 12 months from date of allotment - Nil For each purchase / switch-in of Rs. 5 crores and above: ● If redeemed / switch-out within 6 months from date of allotment - 0.5% ● If redeemed / switch-out after 6 months from date of allotment - Nil No Entry Load will be charged on switches from DAEF to DIOF and vice versa.			Entry Load : ● For each purchase / switch-in less than Rs. 5 crores - 2.25%; ● For each purchase / switch-in of Rs. 5 crores and above - Nil Exit Load : For each purchase / switch-in less than Rs. 5 crores: ● If redeemed / switch-out within 6 months from date of allotment - 1% ● If redeemed / switch-out after 6 months but within 12 months from date of allotment - 0.5% ● If redeemed / switch-out after 12 months from date of allotment - Nil For each purchase / switch-in of Rs. 5 crores and above: ● If redeemed / switch-out within 6 months from date of allotment - 0.5% ● If redeemed / switch-out after 6 months from date of allotment - Nil No Entry Load will be charged on switches from DAEF to DIOF and vice versa.																																				
	● Recurring Expenses	Actual expenses for F. Y. 2006-07: Rs. 2,69,75,247			Actual expenses for F. Y. 2006-07: Rs. 18,74,338																																			

Name of the Scheme	DWS Tax Saving Fund (DTSF)												
Date of Inception	March 20, 2006												
Investment Objective	An open ended equity linked saving scheme with the objective to generate long term capital appreciation from a portfolio that is invested predominantly in equity and equity related instruments. However, there can be no assurance that the investment objectives of the Scheme launched will be realized. The Scheme does not guarantee / indicate any returns.												
Lock-in period / Liquidity	Units purchased cannot be assigned / transferred / pledged / redeemed / Switched out until the completion of 3 years from the date of allotment of the respective Unit. The AMC reserves the right to change the Lock in period prospectively from time to time as may be permitted under the regulations, notification of the Government for the Equity Linked Savings Scheme.												
Asset Allocation Pattern of the Scheme	Asset Class	Normal Allocation (% of Net Assets)											
	Equity & Equity related instruments	80 - 100%											
	Debt Instruments including Government Securities, and Money Market Instruments and Securitised Debt*	0 - 20%											
	* Investment in Securitised Debt would be up to a maximum of 10% of the net assets of the Scheme. The scheme will invest in derivatives only for the purpose of hedging and portfolio balancing, as permitted under the Regulations and guidelines and the exposure to derivatives shall be restricted to 50% of the net assets of the Scheme. The Scheme will not invest in foreign securitized debt. The Scheme may participate in securities lending as permitted under Regulations.												
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the Offer Document carefully for details on risk factors before investment.												
Plans & Options	'Dividend' (Payout & Reinvestment) and 'Growth' Options												
Applicable NAV (subject to lock-in)]***	Purchase/ switch in transactions #		Repurchase/switch out transaction										
	Time	Applicable NAV	Time	Applicable NAV									
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	*** Please note that Redemptions of Units under the Scheme can be made only after 3 years lock in period from the date of allotment of the Units proposed to be redeemed.												
Minimum Application Amount	Purchase	Additional Purchase	Repurchase										
	Rs. 500/- and in multiples of Rs. 500 thereafter.	Rs. 500/- and in multiples of Rs. 500 thereafter.	Minimum Rs. 500/- and in multiples of Rs. 500 thereafter.										
Despatch of Repurchase (Redemption) Proceeds	Subject to Lock-in period, within 10 business days from the date of acceptance of redemption request at the Official Points for Accepting DMF Transactions.												
Benchmark Index	S&P CNX 500												
Dividend Policy	The scheme may at the discretion of the trustees, declare dividends in its dividend option subject to availability of distributable profits.												
Name of the Fund Manager	Mr. Aniket Inamdar												
Name of the Trustee Company	Deutsche Trustee Services (India) Private Limited												
Performance of the Scheme as of August 31, 2007	Compounded Annualised Returns ^^	Scheme Returns % ^	Benchmark Returns %	<table border="1"> <caption>Performance Comparison (2006-07 and Since Inception)</caption> <thead> <tr> <th>Period</th> <th>Scheme Returns (%)</th> <th>Benchmark Returns (%)</th> </tr> </thead> <tbody> <tr> <td>2006-07</td> <td>-1.29%</td> <td>11.83%</td> </tr> <tr> <td>Since Inception (CAGR)</td> <td>15.21%</td> <td>21.09%</td> </tr> </tbody> </table>	Period	Scheme Returns (%)	Benchmark Returns (%)	2006-07	-1.29%	11.83%	Since Inception (CAGR)	15.21%	21.09%
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Past performance may or may not be sustained in future & should not be used as a basis of comparison with other investments. ^ Calculated on Growth Option NAV. ^^ Returns are calculated on Compounded Annualised basis for a period of more than a year and on an absolute basis for a period of less than (or equal to) a year.													
Expenses of the Scheme													
● Load Structure	Entry Load : ● For each Purchase / Switch-in of less than Rs. 2 crores - 2.25%. ● For each Purchase / Switch-in of Rs. 2 crores and above - Nil. Exit Load : Nil.												
● Recurring Expenses	Actual expenses for Financial Year 2006-07 Rs. 1,51,04,490												
Group Life Insurance Cover (Insurance)	<p>The AMC proposes to provide a Group Life Insurance Cover to all Resident Individual applicants who are allotted units under the Scheme, who have completed 18 years of age and are not over 50 years of age, as on the date of allotment of units. At all times, AMC will pay the insurance premium to the Insurance Company providing the Group Insurance cover to the Unitholders of the Scheme. The Insurance Cover will become operative from the date of allotment of units during the ongoing basis, subject to the realization of the amount invested in the Scheme. The Insurance cover will be valid till the Unitholder attains the age of 60 years or redeems the investment from the Scheme, whichever is earlier. Only the First / Sole Unitholder will be covered under the insurance scheme. No insurance cover will be provided for the second / third unitholder. Allottees who are non individuals as well as Non-resident Indians / Persons of Indian Origin / HUF will not be covered under the insurance cover.</p> <p>Each investor will be required to sign a health declaration at the time of making the application for subscribing to the units of the Scheme or at the time of switch-in. The investor will mandatorily be required to furnish his / her date of birth and details of the beneficiary on the application form, in absence of which, no insurance cover can be availed by the investor. Where the investor does not fill in the health declaration for any reason whatsoever, he/she will not be entitled to an Insurance Cover under the insurance scheme.</p> <p>The Insurance Cover will be governed by the terms and conditions of the insurance policy with the relevant Insurance Company as determined by the AMC. The basis for computing the Insurance cover would be the amount invested in the Scheme only. The minimum Sum Assured shall be Rs.10,000 and the maximum Sum Assured per life irrespective of the amount invested and the number of folios shall be Rs. 500,000/-. The said limit for the insurance cover may be changed by the AMC by giving advance notice to all the Unitholders under the Scheme.</p> <p>In case of death of the First Unitholder, his / her legal representatives may file a claim directly with the designated branch of the Insurance Company supported by all relevant documents as required by the Insurance Company. Payment of the claim amount shall be made to the beneficiary by the Insurance Company directly. All insurance claims will be settled in India and shall be payable in Indian Rupees only.</p> <p>The Insurance Cover, inter alia, will be subject to the following exclusions and such other terms and conditions as may be prescribed by the Insurance Company issuing the policy governing the cover:</p> <ul style="list-style-type: none"> ● The Group Insurance cover shall not extend to cover instances of death due to suicide in the first year of cover. ● A waiting period of 45 days will be applicable from the date of allotment of units during which only the claims due to accidental deaths will be admissible. <p>Where a unit holder invests in the Scheme more than once, the exclusions stated above will be applicable on all such additional investment also.</p> <p>Notwithstanding anything contained above, the Mutual Fund, Trustees, AMC, or their Directors, officers or employees shall not be liable for any claims (including but not limited to rejection of any claim, non settlement, delays etc.) arising out of the insurance cover provided to the unit holder.</p> <p>Subject to what has been stated above, the AMC reserves a right to modify / annul the said Insurance Cover on a prospective basis. The AMC also reserves the right to change the insurance company from time to time.</p>												

Name of the Scheme	DWS Premier Bond Fund (DPBF)			DWS MIP Fund (DMIPF)																																									
Date of Inception	January 21, 2003			January 29, 2004																																									
Investment Objective	An open ended income scheme with the objective to provide regular income by investing in debt securities including bonds and money market instruments.			An open ended income scheme with the primary objective to generate regular income (No Assured Return) by investing primarily in fixed income securities / money market instruments so as to facilitate periodic distribution to investors with the secondary objective being generation of long term capital appreciation by investing a small portion in equity / equity related instruments.																																									
Asset Allocation Pattern of the Scheme	Type of Instruments	Normal Allocation (% of Corpus)		Type of Security	Normal Allocation (% of Corpus)																																								
	Debt* instruments including Government Securities and Corporate Debt	60 - 100%		Equity and Equity Linked Instruments	Plan A 0 - 20%	Plan B 0 - 10%																																							
	Money Market Instruments	0 - 40%		Debt* instruments including Government Securities, Corporate Debt and Money Market Instruments	80 - 100%	90 - 100%																																							
	* Debt Securities may include Securitised Debts up to 50% of the net assets of the Scheme.			* Debt Securities may include Securitised Debts up to 70% of the net assets of the Scheme.																																									
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the offer document carefully for details on risk factors before investment.																																												
Plans and Options	Regular Plan. 'Growth' and 'Dividend' Options (Monthly, Quarterly & Annual) Payout & Reinvestment.			'Growth' and 'Dividend' Options (Monthly, Quarterly & Annual) Payout & Reinvestment.																																									
Applicable NAV	Purchase/ switch in transactions #			Repurchase/switch out transaction																																									
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Minimum Application Amount	Plan	Purchase	Additional Purchase	Repurchase	Purchase	Additional Purchase	Repurchase																																						
	Regular Plan	Rs. 5,000/- and in multiples of Re.1 thereafter.	Rs. 1,000/- and in multiples of Re. 1 thereafter.	Rs. 1,000/- and in multiples of Re. 1 thereafter.	Rs. 25,000/- (Monthly & Quarterly Dividend Option) Rs. 5,000/- (Annual Dividend & Growth Option) and in multiples of Re. 1 thereafter.	Rs. 1,000/- and in multiples of Re. 1 thereafter.	Rs. 1,000/- and in multiples of Re. 1 thereafter.																																						
Despatch of Repurchase (Redemption) Proceeds	Within 10 business days from the date of acceptance of redemption request at the Official Points for Accepting DMF Transactions.																																												
Benchmark Index	CRISIL Composite Bond Fund Index			CRISIL MIP Blended Index																																									
Dividend Policy	The scheme may at the discretion of the trustees, declare dividends in its dividend option subject to availability of distributable profits.																																												
Name of the Fund Manager	Mr. Suresh Soni			Mr. Suresh Soni & Mr. Aniket Inamdar																																									
Name of the Trustee Company	Deutsche Trustee Services (India) Private Limited																																												
Performance of the Scheme as of August 31, 2007	Compounded Annualised Returns ^^	Scheme Returns % ^		Benchmark Returns %	Compounded Annualised Returns ^^	Scheme Returns % ^		Benchmark Returns %																																					
	Last 1 Year	4.05%		5.14%	Last 1 Year	8.93%	7.16%	8.95%																																					
	Last 2 Years (CAGR)	2.93%		4.14%	Last 2 Years (CAGR)	7.50%	5.82%	8.89%																																					
	Last 3 Years (CAGR)	3.90%		4.39%	Last 3 Years (CAGR)	8.22%	6.35%	7.11%																																					
	Since Inception (CAGR)	4.65%		4.07%	Since inception (CAGR)	8.22%	6.35%	7.11%																																					
Past performance may or may not be sustained in future & should not be used as a basis of comparison with other investments. ^ Calculated on Growth Option NAV. ^^ Returns are calculated on Compounded Annualised basis for a period of more than a year and on an absolute basis for a period of less than (or equal to) a year.				Past performance may or may not be sustained in future & should not be used as a basis of comparison with other investments. ^ Calculated on Growth Option NAV. ^^ Returns are calculated on Compounded Annualised basis for a period of more than a year and on an absolute basis for a period of less than (or equal to) a year.																																									
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Expenses of the Scheme (Continuous Offer)	Regular Plan - Entry Load : Nil. Exit Load : ● For each purchase / switch-in of less than Rs. 10 lakh and if exited within 3 months - 0.5%. ● Other cases - Nil			Entry Load : Nil Exit Load : ● For each purchase / switch-in of less than Rs. 10 lakhs, if redeemed / switch-out within 12 months of investments - 0.5% ● For each purchase / switch-in of Rs. 10 lakhs and above but less than Rs. 25 lakhs, if redeemed / switch-out within 6 months of investments - 0.25% ● For each purchase / switch-in of Rs. 25 lakhs and above, no exit load.																																									
	● Recurring Expenses Actual expenses for F. Y. 2006-07 : Rs. 12,81,687 (Regular Plan)			Actual expenses for F. Y. 2006-07: Rs. 15,66,228 (MIP A); Rs. 4,48,189 (MIP B)																																									

Name of the Scheme	DWS Global Thematic Offshore Fund (DGTOF)			
Date of Inception	September 11, 2007			
Investment Objective	An open ended overseas Fund of Funds scheme with the objective of the fund is 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 Corpus)		
	The Scheme shall invest in units / securities issued by overseas mutual funds or unit trusts @	80 - 100%		
	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%		
	<p>** Investment in Securitised Debt would be up to a maximum of 70% of the non-equity allocation of the scheme.</p> <p>@ The scheme shall initially invest predominantly in the units of DWS Strategic Global Themes Fund, domiciled in Singapore or similar mutual funds at the discretion of the Investment Manager.</p> <p>The Scheme will not invest in foreign securitised debt.</p> <p>The Scheme will not engage in scrip lending.</p> <p>The proposed scheme shall not invest in any underlying scheme/s which invests more than 10% of the NAV in the unlisted equity shares or equity related instruments.</p> <p>Pending deployment of Funds, the scheme may park funds in fixed deposits in accordance with SEBI Circular no. SEBI/IMD/CIR No. 1/ 91171 /07 dated April 16, 2007.</p>			
Risk Profile of the Scheme	Mutual Fund investments are subject to price risks of the respective asset class. Please read the Offer Document carefully for details on Risk Factors before investment.			
Plans and Options	'Dividend' (Payout & Reinvestment) and 'Growth' Options			
Applicable NAV	Purchase / Switch-in transactions		Repurchase / Switch-out transaction	
	Time	Applicable NAV	Time	Applicable NAV
	Application received upto 3.00 p.m. on any Business Day with a local cheque or demand draft payable at par at the place where it is received	Closing NAV of the day of receipt of application	Application received upto 3.00 p.m. on any Business Day at the Official Points of Acceptance of Transactions	Closing NAV of the day of receipt of application
	Application received after 3.00 p.m. on any Business Day with a local cheque or demand draft payable at par at the place where it is received	Closing NAV of the next Business Day	Application received after 3.00 p.m. on any Business Day at the Official Points of Acceptance of Transactions	Closing NAV of the next Business Day
Minimum Application Amount	Purchase	Additional Purchase	Repurchase	
	Rs. 5,000 and in multiples of Re.1 thereafter.	Rs. 1,000 and in multiples of Re.1 thereafter.	Rs. 1,000 and in multiples of Re.1 thereafter.	
Despatch of Repurchase (Redemption) Proceeds	Within 10 business days from the date of acceptance of redemption request at the Official Points for Accepting DMF Transactions.			
Benchmark Index	MSCI World Index			
Dividend Policy	The Scheme may at the discretion of the trustee, declare dividends in its dividend Option subject to availability to distributable profits.			
Name of the Fund Manager	Mr. Kumaresh Ramakrishnan (for investments in Foreign Securities) and Mr. Aniket Inamdar (for Investments in Indian Market)			
Name of the Trustee Company	Deutsche Trustee Services (India) Private Limited			
Performance of the Scheme	As there is no similar Scheme launched by Fund the data is not available.			
Expenses of the Scheme (Continuous Offer)	<p>Entry Load : ● For investment less than Rs. 5 crore : 2.75%</p> <p>● For investment of Rs. 5 crore and more: Nil.</p> <p>Exit Load : ● For investment less than Rs. 5 crore if exited within one year of allotment : 0.50%.</p> <p>● For investment of Rs. 5 crore and more if exited within 6 months of allotment : 0.50%.</p> <p>The Fund will ensure that the Redemption Price is not lower than 93% of the NAV and the Purchase Price is not higher than 107% of the NAV, provided that the difference between the Redemption Price and Purchase Price of the Units shall not exceed the permissible limit of 7% of the Purchase Price, as provided for under the Regulations.</p>			
	● Recurring Expenses (% p.a. of average weekly Net Asset)	The ongoing expenses of the scheme is expected to be 0.75% of the corpus of the scheme.		

Tax treatment for the Investors (Unitholders)

The information set out below outlines the tax implications with respect to the Unit holders of the Scheme and with respect to the Mutual Fund and is based on relevant provisions of the Indian Income Tax Act, 1961 and Wealth Tax Act, 1957 (collectively known as "the relevant provisions"), and prevailing as on July 24, 2007.

THE FOLLOWING INFORMATION IS PROVIDED FOR GENERAL INFORMATION PURPOSES ONLY. IN VIEW OF THE INDIVIDUAL NATURE OF TAX IMPLICATIONS, EACH INVESTOR IS ADVISED TO CONSULT HIS OR HER OWN TAX ADVISER WITH RESPECT TO THE SPECIFIC TAX IMPLICATIONS ARISING OUT OF HIS OR HER PARTICIPATION IN THE SCHEME.

A. For the Unitholders

1. Income from Mutual Fund received by Unitholders would be tax free in the hands of the Unitholders as per the provisions of section 10(35) of the Income-tax Act, 1961 (the Act).
2. The characterization of gains / losses arising from sale / transfer of units as capital gains or business income would depend on the classification of the said units by the unit holder. It would depend on whether the unit holder has classified such units as capital assets or as stock in trade.
3. Under Section 2(29A) of the Act, read with section 2(42A) of the Act, a unit of a Mutual Fund is treated as a long term capital asset if the same is held for more than 12 months. If the unit is held for 12 months or less, the same is treated as a short term capital asset.
4. Taxation of Long Term Capital Gains

Under Section 112 of the Act, capital gains arising on the transfer of long term capital assets are subject to tax at the rate of 20%. The capital gains will be computed by deducting expenditure incurred in connection with such transfer and indexed cost of acquisition of the unit from the sale consideration. Further, the maximum tax payable on long term capital gains on such units is restricted to 10% of capital gains calculated without indexation of the cost of acquisition.

However, as per section 10(38) of the Act, long term capital gain arising from the sale of a unit of an equity oriented fund is exempt from tax. In such cases, at the time of sale of units (redemption) the unit holder will have to pay a Securities Transaction Tax (STT) of 0.25% of the sale / redemption value.

The income by way of long term capital gains of a company would be taken into account in computing the book profits and Minimum Alternate Tax payable, if any, u/s 115JB of the Act (irrespective of whether it is exempt u/s 10(38)).

Further, in case of an individual or HUF, being a resident, where the total income as reduced by the long term capital gains is below the maximum amount not chargeable to tax (i.e. Rs. 110,000 in case of all individuals, Rs. 145,000 in case of women and to Rs.195, 000 in case of senior citizens), the long term capital gains shall be reduced to the extent of the shortfall and only the balance long term capital gains will be subject to the flat rate of taxation.

5. Taxation of Short Term Capital Gains

Short term capital gains arising to a unit holder will be taxed at the normal rate applicable to that unit holder as per the provisions of the Act. The capital gains will be computed by deducting expenditure incurred in connection with such transfer and cost of acquisition of the unit from the sale consideration.

The taxable/total income and the tax payable arising from short term capital gains shall be computed in accordance with the tax rates applicable to the investor.

However, as per section 111A of the Act, short term capital gain arising from the sale of a unit of an equity oriented fund is taxable at the rate of 10%. The provisions related to minimum amount not chargeable to tax, surcharge and education cess described at clause 4 above would also apply to such short-term capital gains. In such cases, at the time of sale of units (redemption) the unit holder will have to pay STT of 0.25% of the sale / redemption value.

6. For the purposes of point 4 and 5 above,

An "equity oriented fund" is a fund where the investible funds are invested in equity shares of domestic companies to the extent of more than 65% of the total proceeds of such fund.

In addition to the aforesaid tax, in the case of an individual, HUF or Association of Persons (AOP), where the income exceeds Rs. 1,000,000 a surcharge of 10%, in the case of domestic companies, where the income exceeds Rs. 10,000,000 a surcharge of 10%; in case of foreign companies, where the income exceeds Rs. 10,000,000 a surcharge of 2.5% and in case of an artificial juridical person a surcharge of 10%, of such tax liability is also payable. A 3% education cess (inclusive of 1% of an additional cess for Secondary and Higher Education) on total income tax (including surcharge) is payable by all categories of taxpayers

7. The capital loss resulting from sale of units would be available for setting off against other capital gains made by the investor and would reduce the tax liability of the investor to that extent. However, losses on transfer of long term capital assets would be allowed to be set-off only against gains from transfer of long-term capital assets and the balance long-term capital loss shall be carried forward separately for a period of eight assessment years to be set off only against long-term capital gains. Further, as the long-term capital gains on sale of units of equity oriented fund are exempt from tax the losses from such units may not be allowed to be set off against other gains.
8. Where a person buys any units within a period of three months before the record date and sells such units within nine months after such date, the dividend income on such units being exempt from tax, then the capital loss, if any, on such sale to the extent of dividend income cannot be set off against other gains.
9. Where a person buys units (original units) within a period of three months before the record date, receives bonus units on such original units, and then sells the original units within a period of nine months from the record date and continues to hold the bonus units, then the loss incurred on the original units shall not be allowed to be set off against other profits but shall be deemed to be the cost of acquisition of the bonus units.
10. However, in cases which are not covered by clause 6 above, the cost of acquisition of bonus units for the investors would be NIL, as provided by section 55(2) of the Act.
11. The long term capital gains on transfer of units would be exempt from tax under Section 54EC of the Act, subject to fulfillment of certain conditions specified in the section. This section requires investments in specified bonds. However, if the amount invested is less than the capital gains realized, only proportionate capital gains would be exempt from tax.
12. Where the units are treated as stock in trade and the profits arising from the sale of units are taxed under the head "Profits & Gains of business or profession", the STT paid by the unit holder would not be allowed as deduction in computing the total income u/s 40(a)(ib) of the Act. However, in such a case, an amount equal to the STT paid by the unitholder can be claimed as a rebate from the tax payable on the income from such sale of units by virtue of the provisions of section 88E of the Act. Similarly, no deduction would be allowed for STT while calculating capital gains.
13. No deduction of tax at source shall be made from income credited or paid by a mutual fund to a Unit holder.
14. As per circular no. 715 dated August 8, 1995 issued by the CBDT in case of resident Unitholders, no tax is required to be deducted at source from capital gains arising at the time of repurchase or redemption of the units.

Under Section 195 of the Act in case of schemes other than equity oriented scheme, the Mutual Fund is required to deduct tax at source at the rate of 20% on any long-term capital gains arising from units chargeable to tax if the payee Unitholder is a non-resident. In respect to short-term capital gains, tax is required to be deducted at source at the rate of 30% if the payee Unitholder is a non-resident non-corporate and at the rate of 40% if the payee Unitholder is a foreign company in case of schemes other than equity oriented scheme.

However, with respect to short-term capital gains arising from sale of equity oriented schemes, tax is required to be deducted at the rate of 10%. No deduction of tax is required to be made from long term capital gains arising to non residents from sale of units of equity oriented schemes.

In addition to the aforesaid tax, in the case of an individual, HUF or Association of Persons (AOP), where the income exceeds Rs. 1,000,000 a surcharge of 10%, in the case of domestic companies, where the income exceeds Rs. 10,000,000 a surcharge of 10%, in case of foreign companies, where the income exceeds Rs. 10,000,000, a surcharge of 2.5% and in case of an artificial juridical person a surcharge of 10% of such tax liability is also payable. A 3% education cess (inclusive of 1% of an additional cess for Secondary and Higher Education) on total income tax (including surcharge) is payable by all categories of taxpayers.

15. As per circular no. 728 dated October 30, 1995 issued by the CBDT, in the case of a remittance to a country with which a Double Tax Avoidance Agreement (DTAA) is in force, the tax should be deducted at the rate provided in the Finance Act of the relevant year or at the rate provided in the DTAA, whichever is more beneficial to the assessee. In order for the Unitholder to obtain the benefit of a lower rate available under a DTAA, the Unitholder will be required to provide the Mutual Fund with a certificate obtained from his Assessing Officer stating his eligibility for the lower rate.
16. Mutual Fund units are exempt from wealth tax.

B. For the Mutual Fund

1. Deutsche Mutual Fund is a Mutual Fund registered with SEBI and as such is eligible for benefits under Section 10(23D) of the Act. Accordingly, its entire income is exempt from tax.
2. Mutual Funds (other than equity oriented funds) are required to pay dividend distribution tax at the rate of 14.1625%, in the case of distributions to individuals and HUFs. An increased rate of 22.66% is applicable for distributions made to persons other than an individual or a HUF.
3. As proposed by the Finance Bill 2007 proposals, mutual funds which are 'Money Market Mutual Fund'* or 'Liquid Fund' ** are required to pay dividend distribution tax at the rate of 28.325% (including surcharge @10%, education cess @2% and Secondary and higher education cess at the rate of 1%).

* "Money market mutual fund means a money market mutual fund as defined in sub-clause (p) of clause 2 of the SEBI (Mutual Funds) Regulations, 1996."

** "Liquid fund" means a scheme or plan of a mutual fund which is classified by the SEBI as a liquid fund in accordance with the guidelines issued by it in this behalf under the SEBI Act, 1992 or regulations made thereunder.

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 and www.amfiindia.com. You can also telephone us at 66584305.

"Business Day" means a day other than (1) Saturday and Sunday or (2) for DWS Alpha Equity, DWS Investment Opportunity Fund, DWS Tax Saving Fund a day on which The Stock Exchange, Mumbai or National Stock Exchange of India Limited are closed (for DWS Premier Bond Fund and DWS MIP Fund a day on which The Stock Exchange, Mumbai or National Stock Exchange of India Limited or Reserve Bank of India or banks in Mumbai are closed or the day on which the money markets are closed / not accessible) or (3) a day on which the sale and/or redemption and/or switches of Units is suspended by the Trustees / AMC or (4) a book closure period as may be announced by the Trustees / AMC or (5) a day on which normal business cannot be transacted due to storms, floods, bandhs, strikes or such other events as the AMC may specify from time to time.

Provided that the days when the banks in any location where the AMC's Investor Service Centres are located, are closed due to a local holiday, such days will be treated as non Business Days at such centres for the purposes of accepting fresh subscriptions. However, if the Investor Service Centre in such locations are open on such local holidays, then redemption and switch requests will be accepted at those Centres, provided it is a Business Day for the Scheme on an overall basis. Notwithstanding the above, the AMC may declare any day as a Business Day by giving adequate notice to investors.

For Investor Grievances please contact:

- Karvy Computershare Private Limited
46, Road No. 4, Street No. 1,
Banjara Hills, Hyderabad - 500 034.
Telephone : 040 - 2331 2454; E-mail : girdharg@karvy.com
- Mr. Murali Ramasubramanian
Deutsche Asset Management (India) Private Limited
2nd Floor, 222, Kodak House, Dr. D. N. Road, Fort, Mumbai 400 001
Telephone : 022 - 6658 4305; Fax : 022 22074411. E-mail : dws.mutual@db.com

Unitholders Information

Accounts statement (on each transaction) and Half yearly portfolio disclosure shall be provided to investors by post / email or by publishing it in the prescribed format in the newspapers within one month from the end of each half-year. Annual financial results shall be provided to investors by post /email as desired by the Unitholder(s).

Instructions for filling the Application Form

1. General Information

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

In case of an application under a Power of Attorney or by a limited company, body corporate, eligible institution, registered society, trust or partnership, etc., the original Power of Attorney or a certified true copy duly notarised or the relevant resolution or authority to make the applications as the case may be, along with a certified copy of the Memorandum and Articles of Association and / or bye-laws and / or Trust Deed and / or Partnership Deed and Certificate of Registration must be lodged at the ISCs or designated collection centres along with the Application Form. The officials should sign the application under their official designation and furnish the list of authorised signatories. In case of a trust / fund, it shall submit a certified true copy of the resolution from the Trustee(s) authorising such purchases. All communication and payments shall be made to the First Applicant or the Karta in case of HUF.

2. Applicant Information

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

- a) Name and address must be given in full (P.O. Box Address alone is not sufficient). In case of NRIs / FIs 'Overseas Address' should also be provided.
- b) **Permanent Account Number (PAN) Requirement :**
In accordance with SEBI circular dated April 27, 2007, with effect from July 2, 2007, Permanent Account Number (PAN) issued by the Income Tax Authorities shall be the sole identification number for all participants transacting in the securities market including mutual funds, irrespective of the amount of transaction.

Further, vide SEBI circular dated June 25, 2007, it has been clarified that, prospective and existing investors in mutual funds, who do not have PAN are required to apply for the same immediately in Form 49A issued under Income Tax Act, 1961 and application for investment upto December 31, 2007, shall be accepted only if the same is accompanied with the acknowledged copy of Form 49A.

Thus, with effect from July 2, 2007 until December 31, 2007 applications for all fresh purchases, additional purchases and systematic investments registration (SIP) shall be accepted only if accompanied by the following supporting documents:

- For transactions below Rs. 50,000 - Certified* copy of PAN or Form 49A acknowledgement.
- For transactions of Rs. 50,000 or more - Certified* copy of PAN or Form 49A acknowledgement and Form 60.

Copy of Form 49A and Form 60 has to be given for each transaction, including an additional purchase under the same folio.

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

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

Further, with effect from January 1, 2008, it shall be mandatory for all investors to provide a certified copy of PAN card for all investments in the schemes of Deutsche Mutual Fund.

- 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 / FIs / 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.

3. Payment Details

- a) The application amount can be tendered by cheque / demand drafts payable locally at any of the ISCs and designated collection centres. Application Forms accompanied with outstation cheques / stockinvests / postal orders / money orders / cash will not be accepted. All cheques and bank drafts must be drawn in the name of the Scheme, as applicable and crossed "Account Payee only". A separate cheque or bank draft must accompany each Application.
- b) NRIs, Persons of Indian Origin, 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 should indicate the Option (Dividend / Growth), for which the application is made, by indicating the choice in the appropriate box provided for this purpose in this Application Form.
- b) If no indication is given for the Option, the investment will be deemed to be for the Growth Option.
- c) Under the Dividend Option for all Schemes, the investor can further select Reinvestment or Payout Option. If no indication is given, the investment will be deemed to be for the Reinvestment Option.
- d) **In case Applicants wish to opt for both the Plans / Options, separate Application Forms will have to be filled.**

5. Bank Account Details

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

6. Nomination Details

- Applicants applying for Units singly / jointly can make a nomination at the time of initial investment or during subsequent investments.
- a) 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.
- b) Only one person per folio can be nominated. If more than one person is to be nominated, please contact the AMC for the Nomination Form. A minor can be nominated and in that event, the name, address and PAN/GIR No. and IT Circle / Ward / District (if available) of the Guardian of the minor nominee shall be provided by the Unit holder.
- c) The Nominee shall not be a trust (other than a religious charitable trust), 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.
- d) Nomination in respect of the Units stands rescinded upon the transmission of Units.
- e) 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.
- f) 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.
- g) On cancellation of the nomination, the nomination shall stand rescinded and the AMC / Fund / Trustees shall not be under any obligation to transmit the Units in favour of the Nominee.

7. 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.

CHECKLIST (Please ensure the following)

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

SNAPSHOT

Scheme Name	Plans	Options for Investment	Dividend Frequency	Minimum Initial Purchase*	Minimum Additional Investment	Minimum Repurchase	Cheque / DD to be drawn in favour of
DWS Alpha Equity Fund (DAEF)	-	Dividend (Payout & Reinvestment) and Growth	-	Rs. 5,000	Rs. 1,000 and in multiples of Re. 1 thereafter	Rs. 1,000 and in multiples of Re. 1 thereafter	DWS Alpha Equity Fund
DWS Investment Opportunity Fund (DIOF)	-	Dividend (Payout & Reinvestment) and Growth	-	Rs. 5,000	Rs. 1,000 and in multiples of Re. 1 thereafter	Rs. 1,000 and in multiples of Re. 1 thereafter	DWS Investment Opportunity Fund
DWS Tax Saving Fund (DTSF)#	-	Dividend (Payout & Reinvestment) and Growth	-	Rs. 500	Rs. 500 and in multiples of Rs. 500 thereafter	Minimum Rs. 500 and in multiples of Rs. 500 thereafter (subject to lock-in period)	DWS Tax Saving Fund
DWS Premier Bond Fund (DPBF)	Regular	Dividend (Payout & Reinvestment) and Growth	Monthly Quarterly Annual	Rs. 5,000	Rs. 1,000 and in multiples of Re. 1 thereafter	Rs. 1,000 and in multiples of Re. 1 thereafter	DWS Premier Bond Fund
DWS MIP Fund (DMIPF)	Plan A^ Plan B^^	Dividend (Payout & Reinvestment) and Growth	Monthly Quarterly Annual	Rs. 25,000 (Monthly & Quarterly Dividend Option) Rs. 5,000 (Annual Dividend & Growth Option)	Rs. 1,000 and in multiples of Re. 1 thereafter.	Rs. 1,000 and in multiples of Re. 1 thereafter.	DWS MIP Fund
DWS Global Thematic Offshore Fund (DGTOF)	-	Dividend (Payout & Reinvestment) and Growth	-	Rs. 5,000	Rs. 1,000 and in multiples of Re. 1 thereafter.	Rs. 1,000 and in multiples of Re. 1 thereafter.	DWS Global Thematic Offshore Fund

* Minimum Transaction Amount in SIP / STP, may differ from the amounts mentioned herein. Please see Snapshot for SIP on the reverse of the SIP Form.

Investments are subject to lock-in provision.

^ Investment upto 20% in equity.

^^ Investment upto 10% in equity.

Deutsche Mutual Fund

COMMON APPLICATION FORM

(Please read the instructions before completing this Application Form)

Application No. _____

BROKERAGE INFORMATION & APPLICATION DATE (Not to be filled in by the Applicant)

Broker Name & ARN Bhavik Udeshi - ARN-13406	Sub-Broker ARN	Registrar Serial No.	Application Date
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EXISTING UNITHOLDER'S INFORMATION

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

Folio No. _____ Scheme Name _____

NEW APPLICANTS' INFORMATION (Please fill in Block Letters)

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

Date of Birth _____ / _____ / _____ Sex Male Female Nationality Indian Others _____
(First holder / Minor) D D M M Y Y Y Y

PAN** _____ or (please ✓) Form 60 / 61 attached

Annual Income (Please ✓) Rs. 0 - 5 lacs Rs. 5 - 25 lacs Rs. 25 lacs - 1 crore Rs. 1 - 5 crore Rs. 5 crore and above

Name of Guardian (in case of Minor) _____

Contact Person (in case of Institutional Investors) _____

PAN** _____ or (please ✓) Form 60 / 61 attached

Name of Second Applicant _____

PAN** _____ or (please ✓) Form 60 / 61 attached

Annual Income (Please ✓) Rs. 0 - 5 lacs Rs. 5 - 25 lacs Rs. 25 lacs - 1 crore Rs. 1 - 5 crore Rs. 5 crore and above

Name of Third Applicant _____

PAN** _____ or (please ✓) Form 60 / 61 attached

Annual Income (Please ✓) Rs. 0 - 5 lacs Rs. 5 - 25 lacs Rs. 25 lacs - 1 crore Rs. 1 - 5 crore Rs. 5 crore and above

Address of Sole / First Applicant (P.O. Box Address is not sufficient)

City _____ Pin Code _____ State _____
Office Tel. _____ Residence Tel. _____
Fax _____ Mobile _____

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

I wish to receive Account Statement (on each Transaction) / Quarterly Newsletter and Annual Report by e-mail at the below mentioned address :

E-Mail _____

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

Mode of Holding (please ✓) Single Joint Anyone or Survivor

Occupation (please ✓) Private Sector Service Public Sector / Government Service Politically Exposed Person Retired Business
 Professional Housewife Student Agriculturist Current / Former Head of State Forex Dealer

Status (please ✓) Individual HUF Company FII NRI Trust Society Partnership
 AOP Body Corporate BOI On behalf of Minor Others _____

** Please note that it is Mandatory to provide copy of PAN card or copy of Form 49A for all investments. Further Form 49A has to be accompanied with Form 60 / 61 if the amount of investment is INR 50,000/- or more. Please see instruction 2b.

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

Account No. _____	Account Type (Please tick ✓) <input type="checkbox"/> SAVINGS <input type="checkbox"/> CURRENT <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR
Bank Name _____	City _____
Branch Address _____	
MICR Code _____	◀ This is a 9 digit number next to your Cheque No.

... continued overleaf

ACKNOWLEDGEMENT SLIP (To be filled in by the Investor)

Deutsche Mutual Fund

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

Application No. _____

Received from Mr./Ms./M/s. _____

an application for Purchase of Units of _____ Scheme _____ Plan _____

_____ Option _____ along with Cheque / Demand Draft No. _____

Dated _____ Amount (Rs.) _____

Drawn on _____ Date _____

ISC Stamp & Signature

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



Deutsche Asset Management
A Member of the Deutsche Bank Group

TEAR HERE

INVESTMENT & PAYMENT DETAILS (Please refer to the Snapshot on Page 8)

Scheme Name

Plan (please Regular Plan A ## Plan B ###
 ## Investment upto 20% Equity
 ### Investment upto 10% Equity.

Option (please Growth* Dividend
 Monthly Quarterly Annual

Dividend Mode (please Reinvestment* Payout

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

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

Strike out whichever is not applicable.

Drawn on Bank

Branch City

Account Type [Please SAVINGS CURRENT NRE NRO FCNR

* 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). Separate Cheque / Demand Draft / Fund Transfer instruction required for investment in each Scheme / Plan. **Cheques / Demand Drafts to be drawn in favour of the Scheme applied for.**

DIRECT CREDIT FACILITY FOR REDEMPTION / DIVIDEND

Deutsche Mutual Fund directly credits the Dividends/Redemption into the investor Bank Account in case the account is with ICICI Bank Ltd. / HDFC Bank Ltd. / UTI Bank / Standard Chartered Bank / Kotak Bank / Deutsche Bank / Citi Bank / ABN AMRO Bank / IndusInd Bank.

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

I/We wish to receive redemption / dividend through ECS OR I/We want to receive redemption / dividend proceed by Cheque/Demand Draft

NOMINATION (To be filled in by Individual(s) applying Singly or Jointly) – Refer Instruction No. 6

I/We do hereby nominate the person more particularly described hereunder / and / cancel the nomination made by me / us on the day of in respect of units held by me / us under Folio No. I/We also understand that all payments and settlements made to such nominee and signature of the nominee acknowledging receipt thereof shall be a valid discharge by the AMC / Fund / Trustees.

Name and Address of the Nominee

City Pin Code State

Nominee's relationship with the Applicant **Date of Birth of Nominee** **PAN**

D D M M Y Y Y Y

If Nominee is a Minor, details of the Guardian required : Name and Address of the Guardian

City Pin Code State

Guardian's relationship with the Minor Nominee **Signature of Guardian**

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

Name **Sex** Male Female

DECLARATIONS & SIGNATURE/S

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

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

If NRI Please Repatriation basis Non-repatriation basis Date

SIGNATURE/S

First / Sole Applicant / Guardian	<input type="text"/>
Second Applicant	<input type="text"/>
Third Applicant	<input type="text"/>

LIST OF ATTACHMENTS (To be filled in by Applicant)

Total number of attachments (Documents) alongwith the Application Form

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

INVESTOR SERVICE CENTRES (customercare@karvy.com)

- KARVY INVESTOR SERVICE CENTRES**
- Ahmedabad ☎ 079 - 26402967 / 32997687
 - Aurangabad ☎ 0240 - 2363530 / 517 / 523 / 524
 - Bangalore ☎ 080 - 25320085
 - Baroda ☎ 0265 - 2225210
 - Bhubaneshwar ☎ 0674 - 2547533 / 2547532
 - Chandigarh ☎ 0172 - 5071726 / 5071727 / 5071728
 - Chennai ☎ 044 - 28277383 / 42028514
 - Cochin ☎ 0484 - 4011885 / 4010224
 - Coimbatore ☎ 0422 - 4384770
 - Guwahati ☎ 0361 - 2608122 / 2608016 / 2608102
 - Hyderabad ☎ 040 - 23312454 Extn. 124
 - Indore ☎ 0731 - 3014204 / 05
 - Jaipur ☎ 0141 - 2363321 / 2375039
 - Jamshedpur ☎ 0657 - 2487045 / 2487048
 - Kanpur ☎ 0512 - 3127111 / 3096000
 - Kolhapur ☎ 0231 - 2520650 / 55
 - Kolkata ☎ 033 - 24659267 / 24659263 / 39518643
 - Lucknow ☎ 0522 - 2236819 / 20 / 21
 - Mumbai ☎ 022 - 66341967 / 66341966
 - Nagpur ☎ 0712 - 5656101 / 5656102 / 5656103
 - Nasik ☎ 0253 - 6602542 / 5602543 / 5602544
 - New Delhi ☎ 011 - 41511627 / 23737194
 - Panjim ☎ 0832 - 2426871 / 72 / 73
 - Patna ☎ 0612 - 2321355(D) / 2321354 / 56
 - Pune ☎ 020 - 2553 3795 / 3592, 25539957
 - Rajkot ☎ 0281 - 2239404 / 2233179
 - Surat ☎ 0261 - 3067166 / 167
 - Trivandrum ☎ 0471 - 2725987 / 2725989 / 2725991
 - Visakhapatnam ☎ 0891 - 2752915 / 16 / 17 / 18.

SYSTEMATIC INVESTMENT PLAN (SIP) / SYSTEMATIC TRANSFER PLAN (STP) / SYSTEMATIC WITHDRAWAL PLAN (SWP) FORM

Application No. _____

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

Broker Name & ARN Bhavik Udeshi - ARN-13406	Sub-Broker ARN	Registrar Serial No.	Date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
			d d m m y y y y

APPLICANTS' INFORMATION (Please fill in Block Letters)

Name of Sole / First Applicant _____
 PAN or (please ✓) Form 60 / 61 attached

Name of Second Applicant _____
 PAN or (please ✓) Form 60 / 61 attached

Name of Third Applicant _____
 PAN or (please ✓) Form 60 / 61 attached

Name of Guardian (in case of Sole / First Applicant is a Minor) _____
 PAN or (please ✓) Form 60 / 61 attached

Scheme Name	Folio No. (for existing Unit holder)
Plan	Investment Option

SYSTEMATIC INVESTMENT PLAN (SIP)

Mode of SIP (please ✓) Cheques SIP Auto Debit Facility (In case of SIP through Auto Debit Facility attached SIP Auto Debit form needs to be filled up.)

Period of Enrolment FROM TO
 Frequency (Please ✓) Monthly Quarterly All Dates **No. of Transactions**

Cheque Number(s)	Dated (7th / 15th / 21st of every month/quarter as applicable)	Amount (Rs.)	Cheque Number(s)	Dated (7th / 15th / 21st of every month/quarter as applicable)	Amount (Rs.)
1.			7.		
2.			8.		
3.			9.		
4.			10.		
5.			11.		
6.			12.		

Total Cheques **Total Amount** Rs. **Drawn on Bank & Branch**

SYSTEMATIC WITHDRAWAL PLAN (SWP)

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

Withdrawal Frequency (Please ✓) Monthly Quarterly 7th 15th 21st

Date (Please ✓) 7th 15th 21st

Period of Enrolment FROM TO

SYSTEMATIC TRANSFER PLAN (STP)

Transfer From		Transfer To	
Scheme	Option	Scheme	Option
Plan		Plan	

Transfer Frequency (Please ✓) Monthly Quarterly All Dates

Transfer Options (Please ✓) (Refer instruction No. 6) Fixed Amount (Rs.) OR Capital Appreciation OR Dividend*

Date (Please ✓) 7th 15th 21st

Period of Enrolment FROM TO * Subject to minimum of Rs.1000/-

DECLARATIONS & SIGNATURE/S

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

SIGNATURE/S

First / Sole Applicant / Guardian	<input type="text"/>
Second Applicant	<input type="text"/>
Third Applicant	<input type="text"/>

ACKNOWLEDGEMENT SLIP (To be filled in by the Investor)

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

SIP Total Amount Rs. _____ Cheque Nos. From _____ To _____ drawn on _____ on Monthly Quarterly basis.

STP From above mentioned Scheme to Scheme / Plan / Option _____ Total Amount Rs. _____ OR _____ Units on Monthly Quarterly basis.

SWP Total Amount Rs. _____ OR _____ Units on Monthly Quarterly basis.

ISC Stamp & Signature

TEAR HERE

INSTRUCTIONS – SYSTEMATIC INVESTMENT PLAN (SIP)

1. **APPLICABLE LOAD FOR SIP**
 1. **For DWS Alpha Equity Fund, DWS Investment Opportunities Fund**
 - **Entry Load :**
For each installment is less than Rs. 5 crores - 2.25%;
For each installment is equal to or greater than Rs. 5 crores - Nil
 - **Exit Load :**
For each installment is less than Rs. 5 crores:
 - If redeemed / switched-out within 6 months from date of allotment - 1%
 - If redeemed / switched-out after 6 months but within 12 months from date of allotment - 0.5%
 - If redeemed / switched-out after 12 months from date of allotment - Nil
 - For each installment is Rs. 5 crores and above:
 - If redeemed / switched-out within 6 months from date of allotment - 0.5%
 - If redeemed / switched-out after 6 months from date of allotment - Nil
 2. **For DWS Tax Saving Fund and DWS Global Thematic Offshore Fund**
 - **Entry Load :** 2.25%
 - **Exit Load :** Nil
 3. **For other Schemes**
 - No entry load
 - An Exit Load equivalent to the waived Entry Load for investments made by SIP shall be applicable, if the units allotted pursuant to the SIP are redeemed within one year from the date of allotment.
2. New Investors who wish to enroll for SIP are required to fill the SIP enrolment Form in addition to the Application Form.
3. Existing Unit Holders are required to submit only the SIP Enrolment Form. Investors should note that applicant details and mode of holding will be as per the existing Folio Number.
4. Investors can invest on a Monthly / Quarterly interval by providing post dated cheques (minimum six / twelve cheques for Monthly SIP and four cheques for Quarterly SIP). All cheques shall be for the same amount and dated either 7th / 15th / 21st of the month.
5. Investors are advised to read the Offer Document(s) of the respective Scheme(s) carefully before investing. Investors should appraise themselves of the prevailing Load structure during the period of SIP.
6. The aggregate of your Systematic Investment cheque should not be less than the minimum investment requirement for the Scheme/Plan.
Please refer the Scheme Snapshot table alongside for minimum application amount etc.
7. The cheques should be drawn in favour of "the specific Scheme" as applicable (please refer the Schemes Snapshot table alongside for details) and crossed "A/c. Payee Only". A separate SIP enrolment form must be filled for each Scheme/Plans. Unit holders must write the Folio Number on the reverse of the Cheques accompanying the Application Form.
8. 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.
9. 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.
10. Unitholder may discontinue the SIP by sending a written request to the nearest Investor Service Centre. The request of discontinuance should reach to the AMC/Fund at least 7 business days prior to the due date of the next Cheque. On receipt of such request the SIP would be discontinued and balance post dated Cheques will be returned to the 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.
11. The Trustees / AMC reserve the right to discontinue / modify the conditions reintroduce the loads for the SIP at any time in future. Also the Trustees / AMC reserve the right to close an investor's account if the balance falls below the minimum prescribed limit.
12. An investor cannot simultaneously participate in SIP and SWP/STP in the same scheme.

SCHEMES SNAPSHOT FOR SIP

Scheme Name	Minimum Amount for SIP	Cheque(s) to be drawn in favour of
DWS Alpha Equity Fund	● Minimum of 6 Cheques of Rs. 1000/- each	DWS Alpha Equity Fund
DWS Premier Bond Fund (Regular)		DWS Premier Bond Fund
DWS Investment Opportunity Fund	● Minimum of 12 Cheques of Rs. 500/- each.	DWS Investment Opportunity Fund
DWS Global Thematic Offshore Fund	● Minimum of 4 Cheques of Rs. 1500/- each.	DWS Global Thematic Offshore Fund
DWS MIP Fund (Plan A & B)		DWS MIP Fund
DWS Tax Saving Fund	● Minimum amount of Rs. 500/- and in multiples of Rs. 500/-.	DWS Tax Saving Fund

INSTRUCTIONS – SYSTEMATIC WITHDRAWAL PLAN (SWP)

1. Unit holders are advised to read the Offer Document(s) of the respective Scheme(s) / Plans carefully.
 2. New Investors who wish to enroll for SWP are requested to fill the SWP Enrolment Form in addition to the Application Form.
 3. Existing Unit Holders are required to provide their Folio No. and submit only SWP Enrolment Form.
 4. Unit holders must use separate 'SWP' Enrolment Forms for different Schemes.
 5. Investors can choose to withdraw Fixed Amount / Capital Appreciation (available only for Growth option). The frequency for withdrawal can be monthly or quarterly on the 7th / 15th / 21st of the month and on the next business day if it happens to be a holiday. The minimum amount of SWP shall be Rs. 1,000/- for monthly and Rs. 3,000/- for quarterly.
 6. **An investor cannot simultaneously participate in SIP and SWP/STP or SWP and STP in the same scheme.** No exit load would be levied for withdrawals made through SWP.
- 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.
7. An updated Account Statement and the Cheque/Demand Draft towards Redemption proceeds will be despatched by mail to the Unit holder normally within 7 Business Days from the date of SWP transaction.
 8. 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.
 9. SWP may be terminated on receipt of a notice from the Unit holder. It will terminate automatically if all Units are liquidated or withdrawn from the folio or pledged or upon receipt of notification of death of the first named Unit holder.

INSTRUCTIONS – SYSTEMATIC TRANSFER PLAN (STP)

1. Unit holders are advised to read the Offer Document(s) of the respective Scheme(s) / Plans carefully.
2. New Investors who wish to enroll for STP are requested to fill the STP Enrolment Form in addition to the Application Form.
3. Existing Unit Holders are required to provide their Folio No. and submit only STP Enrolment Form.
4. Unit holders must use separate 'STP' Enrolment Forms for different Schemes.
5. Investors should clearly indicate from and to which Scheme / Plan / Option he / she wish to transfer their investment.
6. Investors can choose to transfer Fixed Amount / Capital Appreciation (available only for Growth option)/ Dividend Transfer. The frequency for transfer can be monthly or quarterly on the 7th / 15th / 21st of the month and on the next business day if it happens to be a holiday. The minimum amount of STP (except Dividend transfer) shall be Rs. 1,000/- for monthly and Rs. 3,000/- for quarterly.
Dividend from DWS Floating Rate Fund and DWS Insta Cash Plus Fund, subject to a minimum of Rs. 1000/-, can be transferred into DWS Alpha Equity Fund (DAEF), DWS Investment Opportunity Fund (DIOF), DWS Tax Saving Fund (DTSF), DWS MIP Fund (DMIP), DWS Short Maturity Fund (DSMF) and Regular plan of DWS Premier Bond Fund (DPBF) but not vice versa. Dividend amongst DPBF, DMIP, DSMF, DAEF and DIOF, subject to a minimum of Rs. 1000/-, is eligible for STP.
7. Systematic transfer can be made only into DAEF, DIOF, DTSF, DMIP, DSMF, DMPF and Regular plan of DPBF. **An investor cannot simultaneously participate in SIP and SWP/STP or SWP and STP in the same scheme.**
8. No entry load would be levied for transfers made through STP. However for units allotted on account of such transfer an exit load equivalent to the waived entry load will be applicable if the units are redeemed within one year from the date of allotment. 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. Also the Trustees/AMC reserve the right to close an investor's account if the balance falls below the minimum prescribed limit.
9. An updated Account Statement will be despatched by mail to the Unit holder normally within 7 Business Days from the date of STP transaction.
10. 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.
11. STP may be terminated on receipt of a notice from the Unit holder. It will terminate automatically if all Units are liquidated or withdrawn from the folio or pledged or upon receipt of notification of death of the first named Unit holder.

INVESTOR SERVICE CENTRES (customercare@karvy.com)

KARVY INVESTOR SERVICE CENTRES

Ahmedabad ☎ 079 - 26402967 / 32997687 **Aurangabad** ☎ 0240 - 2363530 / 517 / 523 / 524 **Bangalore** ☎ 080 - 25320085 **Baroda** ☎ 0265 - 2225210
Bhubaneswar ☎ 0674 - 2547533 / 2547532 **Chandigarh** ☎ 0172 - 5071726 / 5071727 / 5071728 **Chennai** ☎ 044 - 28277383 / 42028514 **Cochin** ☎ 0484 - 4011885 / 4010224
Coimbatore ☎ 0422 - 4384770 **Guwahati** ☎ 0361 - 2608122 / 2608016 / 2608102 **Hyderabad** ☎ 040 - 23312454 Extn. 124 **Indore** ☎ 0731 - 3014204 / 05
Jaipur ☎ 0141 - 2363321 / 2375039 **Jamshedpur** ☎ 0657 - 2487045 / 2487048 **Kanpur** ☎ 0512 - 3127111 / 3096000 **Kolhapur** ☎ 0231 - 2520650 / 55
Kolkata ☎ 033 - 24659267 / 24659263 / 39518643 **Lucknow** ☎ 0522 - 2236819 / 20 / 21 **Mumbai** ☎ 022 - 66341967 / 66341966 **Nagpur** ☎ 0712 - 5656101 / 5656102
Nasik ☎ 0253 - 6602542 / 5602543 / 5602544 **New Delhi** ☎ 011 - 41511627 / 23737194 **Panjim** ☎ 0832 - 2426871 / 72 / 73 **Patna** ☎ 0612 - 2321355(D) / 2321354 / 56
Pune ☎ 020 - 2553 3795 / 3592, 25539957 **Rajkot** ☎ 0281 - 2239404 / 2233179 **Surat** ☎ 0261 - 3067166 / 167 **Trivandrum** ☎ 0471 - 2725987 / 2725989 / 2725991
Visakhapatnam ☎ 0891 - 2752915 / 16 / 17 / 18.

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

<input type="checkbox"/> New SIP Registration - by existing investor	<input type="checkbox"/> Change in Bank Account for an existing investor with DMF	<input type="checkbox"/> New SIP Registration - by new investor (Also attach the new Application Form duly filled & signed)
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FIRST APPLICANT'S DETAILS

Name of the First / Sole Applicant

Application Form No. Folio No.

Scheme Name Plan

Option Sub-Option

SIP INVESTMENT DETAILS

First investment in SIP vide a **Cheque** and subsequent investment via **Auto Debit** in select cities only (please see list of cities on reverse)

Each SIP Amount Rs. SIP Frequency (please) Monthly* Quarterly All Dates

No. of Transactions SIP Date (please) 7th* 15th 21st SIP Period From To
MM/YYYY MM/YYYY

First SIP Instalment via Cheque No. Dated
(Note : Cheque should be drawn on bank, details provided below) (Submit at least 7 days before this SIP cheque date)

* In case of valid application received without indicating any choice of Option or Frequency or SIP Date, it will be considered as Growth Option or Monthly Frequency or 7th of month as SIP Date by default.

Note : Please allow minimum one month for Auto Debit to register and start.

ECS DEBIT BANK ACCOUNT DETAILS (MANDATORY)

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

Name of the Account Holder as in Bank Records

Name of the Bank

Branch & City

Account Number Account Type Savings Current Cash Credit NRE NRO FCNR

9 Digit MICR Code ◀ (Please enter the 9 digit number that appears after your cheque number)

DECLARATION AND SIGNATURE(S)

I/We hereby declare that the particulars given above are correct and express my / our willingness to make payments referred above through participation in ECS. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold Deutsche Asset Management (India) Pvt. Ltd. (Investment Manager to Deutsche Mutual Fund), their appointed service providers or representatives responsible. I/We will also inform Deutsche Asset Management (India) Pvt. Ltd., about any changes in my / our bank account. I/We have read and agreed to the terms and conditions mentioned overleaf.

Date

SIGNATURE/S	First / Sole Applicant / Guardian	<input type="text"/>
	Second Applicant	<input type="text"/>
	Third Applicant	<input type="text"/>

For Office use only (Not to be filled in by investor)

Recorded on Scheme Code

Recorded by Credit Account Number

AUTHORISATION OF THE BANK ACCOUNT HOLDER [TO BE SIGNED BY THE ACCOUNT HOLDER(S)]

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

Account Number

SIGNATURE/S	First / Sole Applicant / Guardian	<input type="text"/>
	Second Applicant	<input type="text"/>
	Third Applicant	<input type="text"/>

As in Bank Records

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

TEAR HERE

SIP AUTO DEBIT FACILITY - TERMS & CONDITIONS

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

1. APPLICABLE LOAD FOR SIP

1. For DWS Alpha Equity Fund, DWS Investment Opportunities Fund

- **Entry Load :**
For each installment is less than Rs. 5 crores - 2.25%;
For each installment is equal to or greater than Rs. 5 crores - Nil
- **Exit Load :**
For each installment is less than Rs. 5 crores:
 - If redeemed / switched-out within 6 months from date of allotment - 1%
 - If redeemed / switched-out after 6 months but within 12 months from date of allotment - 0.5%
 - If redeemed / switched-out after 12 months from date of allotment - Nil
- For each installment is Rs. 5 crores and above:
 - If redeemed / switched-out within 6 months from date of allotment - 0.5%
 - If redeemed / switched-out after 6 months from date of allotment - Nil

2. For DWS Tax Saving Fund and DWS Global Thematic Offshore Fund

- **Entry Load :** 2.25%
- **Exit Load :** Nil

3. For other Schemes

- No entry load
- An Exit Load equivalent to the waived Entry Load for investments made by SIP shall be applicable, if the units allotted pursuant to the SIP are redeemed within one year from the date of allotment.

2. This facility is offered to the investors having bank accounts in **select cities mentioned below.**

3. 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.

4. Completed Application Form, SIP Auto Debit Form and the first cheque should be submitted at least SEVEN days before the first transaction date.

5. Your Bank Branch through which you want your SIP Auto-Debits to take place should participate in local MICR Clearing.

6. 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.

7. **Investors should mandatorily give a cheque for the first transaction drawn on the same bank account for auto debit.**

8. New Applicant need to fill in both the Investment Application Form and 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 Auto Debit Facility Form and the New Applicants needs to indicate the Application No. in the SIP Auto Debit Facility Form.

9. You can opt for SIP on a monthly or quarterly basis by issuing a single cheque with subsequent investments via ECS facility.

10. The cheque should be drawn from the same bank account which is to be registered for ECS (Debit)

11. SIP Auto Debit Facility is available only on specific dates of the month viz. 7th / 15th / 21st.

12. **Investors should mandatorily give a cheque for the first instalment of SIP. The cheques should be drawn in favour of "the Scheme" as applicable (for details please refer the Scheme Snapshot alongside) and crossed "A/c. Payee Only".**

13. 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.

14. 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.

15. 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.

16. Please refer the Key Information Memorandum for applicable NAV, Risk Factors, Load and other information before investing.

17. Deutsche Mutual Fund / AMC, reserves the right to reject any application inter alia in the absence of fulfilment of regulatory requirements, fulfilment of requirements of the Offer Document / Addendum(s) and furnishing necessary information to the satisfaction of the Mutual Fund / AMC.

18. 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.

19. The Investor undertakes and agrees that the SIP Auto Debit Facility requested for via this Form is subject to acceptance of the terms and conditions mentioned in Offer Document of the respective Scheme.

SCHEMES SNAPSHOT FOR SIP

Scheme Name	Minimum Amount for SIP	Cheque(s) to be drawn in favour of
DWS Alpha Equity Fund	● Minimum of 6 Cheques of Rs. 1000/- each	DWS Alpha Equity Fund
DWS Premier Bond Fund (Regular)		DWS Premier Bond Fund
DWS Investment Opportunity Fund	● Minimum of 12 Cheques of Rs. 500/- each.	DWS Investment Opportunity Fund
DWS Global Thematic Offshore Fund	● Minimum of 4 Cheques of Rs. 1500/- each.	DWS Global Thematic Offshore Fund
DWS MIP Fund (Plan A & B)		DWS MIP Fund
DWS Tax Saving Fund	● Minimum amount of Rs. 500/- and in multiples of Rs. 500/-.	DWS Tax Saving Fund

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

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

SIP AUTO DEBIT - 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.

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

- | | | | |
|----------------|--------------|-------------|--------------|
| ● Ahmedabad | ● Coimbatore | ● Lucknow | ● Patna |
| ● Bangalore | ● Guwahati | ● Ludhiana | ● Pune |
| ● Baroda | ● Hyderabad | ● Mangalore | ● Surat |
| ● Bhopal | ● Indore | ● Mumbai | ● Trivandrum |
| ● Bhubaneshwar | ● Jaipur | ● Nagpur | ● Vijaywada |
| ● Chandigarh | ● Kanpur | ● New Delhi | ● Vizag |
| ● Chennai | ● Kolkata | ● Panjim | |

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.

DECLARATION OF GOOD HEALTH FOR INSURANCE COVER

Please read the instructions before completing this Form

Mandatory for being entitled to an Insurance Cover under the insurance scheme

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

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

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

For female lives only : I also declare that I am not pregnant as on the date of this application.

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

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

Name of Sole / First Applicant

Folio No. (For existing Unit holder)

Application Form No. (For new Applicant)

Signature

Date

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

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

TERMS & CONDITIONS

LUMP SUM INVESTMENT

Salient Features of this Met Group Policy

- Extent of cover :** An individual investor who invests in the **DWS Tax Saving Fund (DTSF)** by way of a one time **lump sum investment** and fulfills the eligibility criteria, as mentioned herein below, and is covered under this Group Policy shall be covered for a term life insurance cover, subject to the terms and conditions contained herein. Aforesaid investor shall be allotted a new Folio number for each tranche of such lump sum investment(s) made and shall be covered for an amount equal to five times the amount invested subject to the exclusions given hereunder. However, under no circumstances shall the coverage available to any individual investor exceed Rs.500,000 and further, the minimum coverage provided to an individual investor under this scheme shall be Rs.10,000 irrespective of the amount invested. The total coverage on the life of any individual investor, under DTSF who otherwise fulfils all eligibility criteria under this scheme shall be restricted to maximum cover of Rs.500,000 only (including coverage if any provided under Systematic Investment Plan). In case any individual investor has been issued certificates in excess of Rs.500,000 as cover (including certificates, if any, issued for coverage provided under Systematic Investment Plan), the coverage shall continue to be restricted to Rs. 500,000/- in the event of a claim. For this purpose, only the earliest in-force Certificate(s) under either of the policies shall be admitted. MetLife shall refund to DeAM the Premium collected towards the additional certificate(s) of Insurance for the individual investor concerned. Where there are Joint Investors under a Folio, only the first holder will be granted the coverage and the second holder will not be granted any coverage.
- Eligibility Criteria:** The following shall be the Eligibility Criteria for the members to be Covered under this Group Policy
 - Any person investing in DTSF under this option of payment as an individual investor shall be eligible for coverage under the group policy number 3200600000289 provided all the following other eligibility criteria are also fulfilled
 - The insurance is for covering the life of the investors under the individual category fulfilling the criteria mentioned above
 - The Member's age shall be between 18 and 50 years, age last birthday, at the time of commencement of cover
 - The Member fills up the Application Form and the Declaration of Good Health and submits the same to the respective Collection Centres during the NFO and to the Official Points of Acceptance of the Fund post NFO.
 - On each subsequent occasion the investor chooses to invest in DTSF by making a lump sum investment, such investor shall be required to fill up a fresh application form and the declaration of good health to be considered for **extension** of insurance cover based on such sum(s) invested. The incremental investments made in the aforesaid manner shall be unitized under a separate Folio Number and the cumulative coverage per individual investor shall continue to be restricted as per the guidelines provided herein above.
 - The eligibility of an investor in DTSF for receiving coverage under the Met Group Life scheme shall be determined based on the declarations provided in the Application Form. MetLife reserves the right to refuse cover to any applicant, if it is found that as per the underwriting guidelines of MetLife such cover could not have been granted.
 - For each of the tranche of investment made by an individual investor, the coverage shall take effect from the date of allotment of units for such investments. The coverage shall however be subject to the terms and conditions and exclusions mentioned herein and the Met Group Life Policy document.
 - At any instance where the units are not allotted and the subscription amount is refunded by DeAM, no insurance coverage will be available.**
- Enrollment and Commencement of cover for new Members post NFO :**
 - Since DTSF is an open ended scheme, any new investor investing in the said scheme post

- The NFO period shall be required to fill up the application form and the declaration of good health for getting covered under the Met Group Life plan on and with effect from the date of allotment of units for such investments, subject to satisfying the Eligibility criteria provided above.
 - The eligibility of an investor in DTSF for receiving coverage under the Met Group Life scheme shall be determined based on the declarations provided in the Application Form. MetLife reserves the right to refuse cover to any applicant, if it is found that as per the underwriting guidelines of MetLife such cover could not have been granted.
- The Certificate of Insurance shall be valid for the balance part of the policy year from the date of allotment of units to the next renewal date and there shall be no cancellation or refund of premium during the course of the validity of this Certificate of Insurance. On every subsequent year, subject to the renewal of the scheme under Met Group Life Policy number 3200600000289, an endorsement shall be sent to the residual investors fulfilling the eligibility criteria as mentioned herein on the date of renewal, along with the account statement of DTSF. The members shall attach the endorsement to the certificate of insurance issued to the Members earlier.
 - The rights of the individual investors in DTSF who are covered under this Certificate of Insurance are non-assignable under any conditions
 - Termination of Cover: The Life Insurance cover under this Certificate of Insurance shall terminate as against the Insured Member upon:-**
 - Death of the Insured Member; or
 - The Date the Insured Member attains age 60 years. The coverage shall terminate with effect from the policy renewal date subsequent to the date the insured member (individual investor) attains the age of 60 years.
 - Cancellation of this Group Policy by either the Group Policyholder or the Company. Either party may cancel the Group Policy by giving the other party a minimum notice period of 30 days.
 - In case the Member withdraws any money from a particular Folio created for his investment in DTSF, the insurance coverage provided to the investor under this Met Group Policy based on his investment in that Folio, shall cease effective from the date of such first withdrawal, even if the amount withdrawn is only partial from that Folio. Under such circumstances, the pro-rata premium for the balance period shall be refunded to DeAM.
 - In case the member withdraws money from all the folios created for his investments in DTSF, the insurance coverage provided to the investor under this Met Group Policy based on his investments under each of the folios shall cease effective from the date of first withdrawal from each of the folios, even if the amount withdrawn is only partial from each of the Folios and consequently he shall cease to be an eligible member of the Met Group Policy from the date of last cessation of coverage based on the above. Under such circumstances, the pro-rata premium for the balance period shall be refunded to DeAM.
 - Non-payment of premiums by DeAM within the days of grace, as a result of which the Policy lapses/terminates.
 - Exclusions :**
 - If an Insured Member commits suicide, whether sane or not at that time, within one year from the date of unit allocation, then the liability of the Company shall be limited to a refund of the Premium(s) received, without interest, less any expenses incurred by the Company. Such refund shall be made to DeAM only. Further that, such exclusion shall severally apply to each tranche of investment made by the individual investor under a new folio under DTSF.
 - No Life insurance cover shall be available during a period of 45 days starting from the date of unit allocation for each tranche of investment made under a new folio by the individual investor under DTSF. This exclusion shall however be not applicable in case of death due to accident.

- c. If it is proved that there is a misstatement, misrepresentation or concealment on age, gender or any of the health related declarations, the Company reserves the right to repudiate a claim to any benefit payable under this Certificate.
- 8 **Claims settlement :**
- The following documents shall be submitted by the Nominee to MetLife in the event of death of the Insured Member :-
 - Certificate of Insurance in original
 - Official Death certificate (in original) issued by a Competent Authority acceptable to the Company or photocopy of the same duly attested by a Competent Authority acceptable to the Company
 - Duly filled and signed Claim Form
 - Compliance With Good Health Declaration - Attending Physician's Statement in original
 - Proof of Age^{^^}
 - Special Circumstances – Like Accidental Death, Close Proximity – FIR/PM
 - The claim intimation shall be sent to MetLife India Insurance, located at 5 Vani Vilas Road, Bangalore – 560 004
 - The claim documents shall have to be sent to MetLife.
 - Claims, if deemed appropriate, shall be investigated by MetLife. Reports shall be submitted ordinarily by investigators in 3 weeks.
 - MetLife shall retain the right to call for additional documents during the claim assessment stage
 - Where the claim is required to be settled to the Nominee as per DeAM's record or as per the legal heir certificate, the Registrar shall furnish a copy of the Nominee details as per their records or Furnish the Legal Heir Certificate as the case may be.

- ^{^^} The following documents shall be accepted as the proof of age at the time of claim assessment Statutory Identification documents.
- Passport/Driving License/Ration Card/Voter ID card/PAN card/BPL card
- On non-availability of any of the abovementioned documents MetLife may, on an exceptional basis, consider accepting
- Certificate from Village Panchayat
 - Certificate from Revenue authorities
- All claim amounts will be settled only in Indian Rupees.
- 9 **Renewal :**
- a. For members who have attained the age of 60 during the course of the policy year, such member(s) shall cease to be covered under the Policy effective the renewal date.
 - b. If any of the eligible investor had withdrawn any amount from the new Folio created during the NFO period of DTSF, consequent to which the insurance coverage provided to him had ceased, such investor shall not be covered during renewal, under the folio in which amounts have been withdrawn. The individual investor will continue to be eligible for renewal in those folio(s) if he/she has not withdrawn any amount in the aforesaid folio(s).
 - c. Renewal premium amount shall be recalculated for the remaining members based on the new age and the premium rate prevailing at the time of renewal and the coverage shall be renewed on receipt of the consolidated renewal premium amount by MetLife from DeAM.
 - d. No request for reinstatement shall be allowed under the Met Group Life Policy.

TERMS & CONDITIONS

SYSTEMATIC INVESTMENT PLAN (SIP)

Salient Features of this Met Group Policy

1. **Extent of cover :** An individual investor who invests in **DWS Tax Saving Fund (DTSF)** by way of a **Systematic Investment Plan (SIP)** and fulfils the eligibility criteria, as mentioned herein below, and is covered under this Group Policy shall be covered for a term life insurance cover, subject to the terms and conditions contained herein. For investing through the SIP option the individual investor is required to fill-up the relevant application form indicating the amount of investment per instalment and tenor of investment. All such instalments made under such SIP shall be recorded under the same Folio number as created at the time of allotment of units for the first instalment of the said SIP. On allotment of the units, the individual investor shall be covered for an amount equal to five times the amount invested subject to the exclusions and conditions given hereunder. Upon receipt of incremental instalments under the same Folio and allotment of units thereupon the coverage shall stand increased to five times the cumulative investment made in the aforesaid folio, subject to the exclusions and conditions given hereunder. However, under no circumstances shall the cumulative coverage available to any individual investor exceed Rs. 500,000 and further the minimum coverage provided to an individual investor under this scheme shall be Rs.10,000 irrespective of the amount invested. The total coverage on the life of any individual investor, under DTSF who otherwise fulfils all eligibility criteria under this scheme shall be restricted to maximum cover of Rs.500,000 only (including coverage if any provided under Lump sum Investment Plan). In case any individual investor has been issued certificates in excess of Rs.500,000 as cover, (including certificates if any issued for coverage provided under Lump sum Investment Plan), the coverage shall continue to be restricted to Rs. 500,000/- in the event of a claim. For this purpose, only the earliest in-force Certificate(s) under either of the policies shall be admitted. MetLife shall refund to Deutsche Asset Management (India) Private Limited (DeAM) the Premium collected towards the additional certificate(s) of Insurance for the individual investor concerned. Where there are Joint Investors under a Folio, only the first holder will be granted the coverage and the second holder will not be granted any coverage.
2. **Eligibility Criteria :** The following shall be the Eligibility Criteria for the members to be Covered under this Group Policy
 - a. Any individual investor investing through the SIP mode in DTSF as an individual investor shall be eligible for coverage under the group policy number 3200600000289 provided all the following other eligibility criteria are also fulfilled.
 - b. The insurance is for covering the life of the investors under the individual category fulfilling the criteria mentioned above.
 - c. The Member's age shall be between 18 and 50 years, age last birthday, at the time of commencement of cover.
 - d. At the time of Investment the individual investor shall have to fill up the Application Form and the declaration of good health and submit the same to the respective Collection Centre during the NFO and to the Official points of Acceptance post NFO.
 - e. For all the investments made in the same folio, i.e. thru the same SIP instruction, upon receipt of incremental instalments under the same Folio and allotment of units thereupon the coverage shall stand increased as per the provisions mentioned under the "Extent of Cover" clause. No additional application form shall be required for such instalment investments in the same folio.
 - f. In case the individual investor chooses to invest in DTSF by way of a fresh SIP instruction, such individual investor shall be required to fill up a fresh application form and the declaration of good health to be considered for extension of insurance cover for the fresh SIP instruction. The incremental investment made in the aforesaid manner shall be unitized under a separate Folio Number and the cumulative coverage per individual investor shall continue to be restricted as per the guidelines provided under the "Extent of Cover" clause.
 - g. The eligibility of an individual investor, investing through the SIP mode in DTSF, for receiving coverage under the Met Group Life Policy shall be determined based on the declarations provided in the Application Form filled up for such SIP instruction. MetLife reserves the right to refuse cover to any applicant, if it is found that as per the underwriting guidelines of MetLife such cover could not have been granted.
 - h. The coverage for each additional investment through the SIP module shall commence with effect from the date of unitization of such investment. The coverage shall however be subject to the terms and conditions and exclusions mentioned herein and the Met Group Life Policy document.
 - i. **Where the units are not allotted and the subscription amount is refunded by DeAM to the individual investor, no insurance coverage will be available.**
3. **Enrollment and Commencement of cover for new Members :**
 - a. Any new individual investor investing in DTSF through the SIP option post the NFO period shall be required to fill up the application form and the declaration of good health. All such instalments made under such SIP shall be recorded under the same Folio number as created at the time of allotment of units for the first instalment of the said SIP and the coverage under the Met Group Life Policy on and with effect from the date of allotment of units for such investments.
 - b. The eligibility of an investor in the aforesaid scheme for receiving coverage under the Met Group Life Policy shall be determined based on the declarations provided in the application form. MetLife reserves the right to refuse to any applicant, if it is found that as per the underwriting guidelines of MetLife such cover could not have been granted.
4. The Certificate of Insurance shall be valid until the investor loses eligibility of cover as per guidelines mentioned hereunder. The certificate of insurance shall be valid from the date of first unit allocation for the corresponding SIP instruction to the next policy renewal date and there shall be no cancellation or refund of premium during the course of the validity of this Certificate of Insurance (COI). No separate COI shall be issued for the subsequent instalment investments made by the individual investor in the aforementioned SIP. In every subsequent year, subject to the renewal of the scheme under Met Group Life Policy number 3200600000289, an endorsement shall be sent to the residual investors still fulfilling the eligibility criteria as mentioned herein along with the account statement of DTSF. The members shall attach the said endorsement to the Certificate of Insurance issued to the Members earlier.
5. The rights of the individual investor in DTSF who is covered under this Certificate of Insurance are non-assignable under any conditions.

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

 - Passport/Driving License/Ration Card/Voter ID card/PAN card/BPL card

On non-availability of any of the abovementioned documents MetLife may, on an exceptional basis, consider accepting

 - Certificate from Village Panchayat
 - Certificate from Revenue authorities

 - All claim amounts will be settled only in Indian Rupees.

9. **Renewal :**

 - a. For members who have attained the age of 60 during the course of the policy year, such member(s) shall cease to be covered under the Policy effective the renewal date
 - b. If any of the eligible investor had withdrawn any amount from any Folio where the investment has been made to DTSF through the SIP mode the coverage provided to such individual investor under the said folio shall not be renewed. The individual investor will continue to be eligible for renewal in those folio(s) if h/she has not withdrawn any amount in the aforesaid folio(s)
 - c. Renewal premium amount shall be recalculated for the remaining members on monthly basis, based on the new age and the premium rate prevailing at the time of renewal and the coverage shall be renewed on receipt of the consolidated renewal premium amount by MetLife from De AM.
 - d. No request for reinstatement shall be allowed under the Met Group Life Policy.

FORM No. 60

[See second proviso to rule 114B]

Form of declaration to be filed by a person who does not have a permanent account number and who enters into any transaction specified in rule 114B of Income-tax Rules, 1962.

(1) Full name and address of the declarant:

Name : _____

Address : _____

(2) Particulars of transaction : _____

(3) Amount of the transaction : _____

(4) Are you assessed to tax? Yes / No

(5) If yes,

(i) Details of Ward/Circle/Range where the last return of income was filed?

(ii) Reasons for not having permanent account number.

(6) Details of the document being produced in support of address in column (1):

Verification

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

Verified today, the _____ day _____ of _____

Folio No. _____

Date : _____ Place : _____

Signature of the declarant

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

■ Ration Card ■ Passport ■ Driving licence ■ Identity Card issued by any institution ■ Copy of the electricity bill or telephone bill showing residential address ■ Any document or communication issued by any authority of Central Government, State Government or local bodies showing residential address ■ Any other documentary evidence in support of his address given in the declaration.



FORM No. 61

[See proviso to clause (a) of rule 114C(1)]

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

(1) Full name and address of the declarant:

Name : _____

Address : _____

(2) Particulars of transaction : _____

(3) Details of the document being produced in support of address in column (1) Yes / No

I hereby declare that my source of income is from agriculture and I am not required to pay income-tax on any other income if any.

Date : _____

Place : _____

Signature of the declarant

Verification

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

Verified today, the _____ day _____ of _____

Date : _____

Place : _____

Signature of the declarant

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

■ Ration Card ■ Passport ■ Driving licence ■ Identity Card issued by any institution ■ Copy of the electricity bill or telephone bill showing residential address ■ Any document or communication issued by any authority of Central Government, State Government or local bodies showing residential address ■ Any other documentary evidence in support of his address given in the declaration.

Official Points for Accepting Transactions

Karvy Investor Service Centres

AHMEDABAD

307, Shail Building,
Opp. Madhusudan House,
Near Navrangpura Tel. Exchange,
Off C. G. Road, Ahmedabad - 380 006.
Tel. : 079 - 26402967 / 32997687.

AURANGABAD

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

BANGALORE

1st Floor, Surya Building, Ratna Avenue 51 / 25,
Richmond Road, Bangalore - 560 025.
Tel. : 080 - 25320085.

BARODA

31-34, Payal Complex,
Near Vadodara Stock Exchange,
Sayajiguj, Baroda - 390 005.
Tel. : 0265 - 2225210.

BHUBANESHWAR

624, Sahid Nagar, Bhubaneswar - 751 007
Tel.: 0674 - 2547533 / 2547532.

CHANDIGARH

SCO-371-372, First Floor, Above HDFC Bank,
Sector 35B, Chandigarh - 160 022.
Tel.: 0172 - 5071726 / 5071727 / 5071728.

CHENNAI

Flat No. F11, First Floor, Akshya Plaza, (Erstwhile
Harris Road), Opp. Chief City Metropolitan Court,
#108, Adhithanar Salai, Egmore, Chennai - 600 002.
Tel. : 044 - 28277383 / 42028514

COCHIN

39, Panampally Nagar, Ernakulam,
Cochin - 682 036.
Tel. : 0484 - 4011885 / 4010224

COIMBATORE

29/1, 1st Floor, Chinthamani Nagar,
Opp. to Indian Overseas Bank, NSR Road,
Saibaba Colony, Coimbatore - 641 011.
Tel.: 0422 - 4384770.

GUWAHATI

2nd Floor, Ram Kumar Plaza, Chatribari Road,
Near Himatshinga Petrol Pump,
Guwahati - 781 001.
Tel.: 0361 - 2608122 / 2608016 / 2608102.

HYDERABAD

Karvy Plaza, 8-2-596, Str. No.
Banjara Hills, Hyderabad - 500 034.
Tel. : 040 - 23312454 Extn. 124

INDORE

105-106-107, DM Towers,
Above Standard Chartered Bank,
Near Jangeeswala Chowrah,
Indore 452 001.
Tel. : 0731 - 3014204 / 05.

JAIPUR

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

JAMSHEDPUR

Kanchan Tower, Illdr Floor, 3-S B Shop Area,
(Near Traffic Signal), Main Road, Bistupur,
Jamshedpur - 831 001.
Tel.: 0657 - 2487045 / 2487048.

KANPUR

15/46, B, First Floor, Opp. Muir Mills,
Civil Lines, Kanpur - 208 001.
Tel.: 0512 - 3127111 / 3096000.

KOLHAPUR

Omkar Plaza, 1st Floor, Unit - F2 & F4, Rajaram Road,
Next to ICICI Bank Ltd., Kolhapur - 416 008.
Tel.: 0231 - 2520650 / 55.

KOLKATA

16, Jatin II Bagchi Road, Kolkata 700 029.
Tel. : 033 - 24659267 / 24659263 / 39518643.

LUCKNOW

94, Mahatma Gandhi Marg, Opp. Governor House,
Lucknow - 226 001.
Tel. : 0522 - 2236819 / 20 / 21.

MUMBAI

26 / 30, Fort Foundation Bldg., Near MSC Bank,
Maharashtra Chamber of Commerce Lane, Fort,
Mumbai 400 023.
Tel. : 022 - 66341967 / 66341966.

NAGPUR

230/231, 3rd Floor,
Shiram Shyam Towers,
Next to NIIT Building, Sadar, Kingsway,
Nagpur - 440 001.
Tel.: 0712 - 5656101 / 5656102 / 5656103.

NASIK

F-1 Suyojit Sankul, Sharanpur Raod,
Nasik - 422 002.
Tel.: 0253 - 6602542 / 5602543 / 5602544

NEW DELHI

212, Arunachal Building, 2nd Floor,
19, Barakhamba Road, Connaught Place,
New Delhi - 110 001.
Tel. : 011 - 41511627 / 23737194

PANJIM (GOA)

No.7 & 8, El. Dorado Plaza,
Heliodoro Salgado Road,
Panjim - 403 001.
Tel.: 0832 - 2426871 / 72 / 73.

PATNA :

"Anand Towers", 2nd Floor,
Exhibition Road, Near Republic Hotel,
Opp. Mithila Motors, Patna - 800 001.
Tel.: 0612 - 2321355(D) / 2321354 / 56.

PUNE

Shrinath Plaza, C-Wing, 3rd Floor,
Office No. 58 & 59, Dnyaneshwar Paduka Chowk,
F. C. Road, Survey No. 184 / 4,
Pune - 411 004.
Tel.: 020 - 2553 3795 / 3592, 25539957.

RAJKOT

204, Star Chambers,
Dr. Rajendra Prasad Road, Harihar Chowk,
Rajkot - 360 601.
Tel.: 0281 - 2239404 / 2233179.

SURAT

UL-3, Saint Park, Behind Vijay Diary,
Near Vishal Nagar Society, Gujarat Gas Circle,
Adajan Road, Surat - 395 009.
Tel. : 0261 - 3067166 / 167.

TRIVANDRUM

2nd Floor, Akshaya Towers,
Sasthamangalam,
Trivandrum - 695 010.
Tel.: 0471 - 2725987 / 2725989 / 2725991.

VISAKHAPATNAM

47-14-5/1 Eswar Paradise,
Dwaraka Nagar, Main Road,
Visakhapatnam - 530 016.
Tel.: 0891 - 2752915 / 16 / 17 / 18.

Deutsche Asset Management (India) Private Limited

AHMEDABAD

Broadway Business Centre, Cabin No. 3,
1st Floor, Sahjananad Complex,
Opp. Citibank,
Near Panchavati Petrol Pump,
C. G. Road, Ahmedabad - 380 006.
Tel: +91 (79) 6512 4445 / 2646 3005

BANGALORE

Raheja Tower, 26-2, M.G. Road,
Bangalore - 560 001.
Tel : +91 (80) 6693 5651 / 52

CHENNAI

Kothari Building, Ground Floor,
114 M. G. Road, Nungambakkam,
Chennai - 600 034.
Tel: +91 (44) 6600 9516, 6600 9400

HYDERABAD

DBS Business Centre,
DBS House 1-7-43-46, Sardar Patel Road,
Secunderabad - 500 003.
Tel: +91 (40) 64555700 / 2784 6970.

KOLKATA

Brooke House, 9 Shakespeare Sarani,
Kolkata - 700 071.
Tel : +91 (33) 2282 4040 / 2282 2077

MUMBAI

2nd Floor, 222, Kodak House,
Dr. D. N. Road, Fort, Mumbai - 400 001.
Tel: +91 (22) 6658 4600 / 4342 / 4305

NEW DELHI

ECE House, 28, Kasturba Gandhi Marg,
New Delhi - 110 001.
Tel : +91 (11) 4152 2647 / 2014

PUNE

Subjeev Business Centre, 29,
East Street Galleria 2421,
East Street, Pune - 411 001.
Tel: +91 (20) 4006 8171 / 2635 9300

VADODARA

135, Siddharth Complex, R.C. Dutt Road,
Vadodara - 390 007.
Tel.: +92 (265) 308 7538 / 308 7539

Other Schemes of Deutsche Mutual Fund

- DWS Short Maturity Fund
- DWS Floating Rate Fund
- DWS Money Plus Fund
- DWS Insta Cash Plus Fund
 - Institutional Plan
 - Regular Plan
- DWS Credit Opportunities Cash Fund

Deutsche Asset Management (India) Private Limited

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A Member of the Deutsche Bank Group

