




# Deutsche Mutual Fund

## SCHEME INFORMATION DOCUMENT (SID)




### DWS Fixed Maturity Plan - Series 62 (DFMP - 62)

(367 days close ended debt fund)

**This product is suitable for investors seeking\*:**

- To generate income over the short term
- Investment in debt / money market instruments
- Low Risk  (BLUE)

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

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

The objective of the Scheme is to generate income by investing in debt and money market instruments maturing on or before the date of the maturity of the Scheme. There can be no assurance that the investment objective of the Scheme will be realized.

**Offer of units at face value of Rs. 10 per unit during the New Fund Offer period.**

New Fund Offer Opens : March 24, 2014

New Fund Offer Closes : March 24, 2014

**Sponsors/Co-Sponsors**

**Deutsche Asset Management (Asia) Limited**  
One Raffles Quay, #17-00, South Tower, Singapore 048583.

**Deutsche India Holdings Private Limited**

Nirlon Knowledge Park, Block B-1,  
Goregaon (East), Mumbai 400 063.

**Trustee Company**

**Deutsche Trustee Services (India) Private Limited**  
2nd Floor, 222 Kodak House, Dr. D. N. Road, Fort, Mumbai 400001.

**Asset Management Company**

**Deutsche Asset Management (India) Private Limited**  
2nd Floor, 222 Kodak House, Dr. D. N. Road, Fort, Mumbai 400001.

**Website of the Entity**

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

**The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (herein after referred to as SEBI (MF) Regulations) as amended till date, and filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.**

As required, a copy of this Scheme Information Document (SID) has been submitted to National Stock Exchange of India Limited (hereinafter referred to as NSE). NSE has given vide its letter NSE/LIST/231669-L dated February 27, 2014 permission to the Mutual Fund to use the Exchange's name in this SID as one of the stock exchanges on which the Mutual Fund's units are proposed to be listed subject to, the Mutual Fund fulfilling the various criteria for listing. The Exchange has scrutinized this SID for its limited internal purpose of deciding on the matter of granting the aforesaid permission to the Mutual Fund. It is to be distinctly understood that the aforesaid permission given by the NSE should not in any way be deemed or construed that the SID has been cleared or approved by NSE; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of this SID; nor does it warrant that the Mutual Fund's units will be listed or will continue to be listed on the Exchange; nor does it take any responsibility for the financial or other soundness of the Mutual Fund, its sponsors, its management or any Scheme of the Mutual Fund.

Every person who desires to apply for or otherwise acquire any units of the Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription/acquisition whether by reason, of anything stated or omitted to be stated herein or any other reason whatsoever.

The Scheme Information Document (SID) sets forth concisely the information about the Scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this SID after the date of this Document from the Mutual Fund / Investor Service Centers / Website / Distributors or Brokers.

The mutual fund/ AMC and its empanelled brokers has not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield/ portfolio with regard to the Scheme.

**The investors are advised to refer to the Statement of Additional Information (SAI) for details of Deutsche Mutual Fund, Tax and Legal issues and general information on [www.dws-india.com](http://www.dws-india.com)**

**SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website.**

**The Scheme Information Document should be read in conjunction with the SAI and not in isolation.**

This Scheme Information Document is dated March 12, 2014

# Index

|   | Page No. |
|---|----------|
| Summary of the Scheme .....   | 3        |
| I. Introduction .....   | 5        |
| A. Risk Factors.....  | 5        |
| • Standard Risk Factors .....   | 5        |
| • Specific Risk Factors .....   | 5        |
| B. Requirement of Minimum Investors in the Scheme .....   | 6        |
| C. Special Considerations.....  | 6        |
| D. Definitions .....  | 7        |
| E. Due Diligence Certificate .....  | 8        |
| II. Information about the Scheme .....  | 9        |
| A. Name of the Scheme .....   | 9        |
| B. Type of the Scheme .....   | 9        |
| C. Investment Objective .....   | 9        |
| D. Asset Allocation .....   | 9        |
| E. Scheme's Investments.....  | 9        |
| F. Investment Strategy.....   | 10       |
| G. Fundamental Attributes .....   | 11       |
| H. Benchmark.....   | 12       |
| I. Fund Manager.....  | 12       |
| J. Investment Limitations / Restrictions.....   | 12       |
| K. Performance.....   | 13       |
| III. Units and Offer .....  | 14       |
| A. New Fund Offer (NFO) .....   | 14       |
| B. Ongoing Offer Details .....  | 16       |
| C. Periodic Disclosures.....  | 18       |
| D. Computation of NAV .....   | 19       |
| IV. Fees and Expenses .....   | 20       |
| A. New Fund Offer (NFO) Expenses.....   | 20       |
| B. Annual Scheme Recurring Expenses.....  | 20       |
| C. Load Structure .....   | 20       |
| D. Transaction Charges.....   | 21       |
| V. Rights of Unitholders .....  | 22       |
| VI. Penalties, Pending Litigation or Proceedings, Findings of Inspections or Investigations for which<br>action may have been taken or is in the process of being taken by any Regulatory Authority ..... | 22       |
| • Jurisdiction.....   | 22       |
| • Omnibus Clause.....   | 22       |
| Karvy Computershare Pvt. Ltd. - Investor Service Centres .....  | 23       |

## Summary of the Scheme

|                                   |   |
|-----------------------------------|---|
| <b>Name of the Scheme</b>         | DWS Fixed Maturity Plan - Series 62   |
| <b>Type</b>                       | Close Ended Debt Fund   |
| <b>Investment Objective</b>       | <p>The objective of the Scheme is to generate income by investing in debt and money market instruments maturing on or before the date of the maturity of the Scheme.</p> <p>There can be no assurance that the investment objective of the Scheme will be realized</p>  |
| <b>Benchmark</b>                  | CRISIL Short Term Bond Fund Index   |
| <b>Options</b>                    | <p>Regular Option and Direct Option</p> <p>Direct Option is only for those investors who purchase /subscribe Units in a Scheme directly with the Fund and is not available for investors who route their investments through a Distributor.</p> <p>Regular Option is for investors who route their investments through a Distributor</p> <p>The default option between Direct option and Regular option is Direct option.</p>   |
| <b>Sub-Options</b>                | <p>Dividend (Regular, Quarterly and Annual Payout) and Growth</p> <p><b>Dividend Sub Option-</b></p> <p>Under this sub Option, the Trustee reserves the right to declare dividend under the Scheme depending on the net distributable surplus available under this sub Option. It should, however, be noted that actual declaration of dividends and the frequency of distribution will depend, inter-alia, on the availability of distributable surplus and will be entirely at the discretion of the Trustees or any Committee authorised by them.</p> <p><b>Growth Sub Option-</b></p> <p>All income earned and any realized profit in respect of a unit issued under that will continue to remain invested until repurchase and shall be deemed to have remained invested in the option itself and will be reflected in the NAV.</p> <p>Both options will have the common portfolio.</p> <p>The default sub-option between the growth option and dividend option is growth option. The default Dividend sub-option will be Regular Dividend payout.</p> <p>Pursuant to payment of dividend, if any, the NAV per unit of the dividend option of the Scheme would fall to the extent of the payout and statutory levy, if applicable. To the extent of payout of dividend, the NAV of dividend option will be different from growth option.</p> |
| <b>Minimum Application Amount</b> | <p>Minimum of Rs. 5,000 (Five Thousand) per application and in multiples of Re. 1/- thereafter.</p> <p>During the New Fund Offer period, Unitholders of other Schemes of Deutsche Mutual Fund have an option to switch in from other Schemes to this Scheme. However, the switch request should be accompanied with the Application Form/ Transaction Slip.</p>   |
| <b>Redemption of Units</b>        | <p>The Regulations require that every close-end scheme be mandatorily listed on a recognised stock exchange(s). The Fund intends to list DFMP-62 on the National Stock Exchange (NSE). As the Scheme is being listed on NSE, investors will not be able to redeem their units during the tenor of the Scheme. Redemption will be permitted by the Fund only on the maturity of the Scheme. However the units held in dematerialized form can be traded on the Stock Exchange(s).</p>  |

|                                 |  |
|---------------------------------|--|
| <b>Dematerialisation</b>        | <p>The Unit holders are given an Option to hold the units in physical form by way of an Account Statement or in Dematerialized ('Demat') form. Unit holders opting to hold the units in Demat form must provide their Demat Account details in the specified section of the application form. The Unit holder intending to hold the units in Demat form are required to have a beneficiary account with a Depository Participant (DP) (registered with NSDL / CDSL) and will be required to indicate in the application the DP's name, DP ID Number and the beneficiary account number of the applicant held with the DP.</p> <p>In case the unit holders do not provide their Demat Account details, an Account Statement shall be sent to them. Such investors will not be able to trade on the stock exchange till their holdings are converted into Demat form.</p> <p>No redemption/repurchase of units shall be allowed prior to the maturity of the Scheme. Unit holders wishing to exit may do so through the Stock Exchange mode.</p>   |
| <b>Load Structure</b>           | <b>Entry Load</b> : Nil, <b>Exit Load</b> : Nil  |
| <b>Investments by NRIs/FIIs</b> | <p>Investments by NRIs/ FIIs are allowed on a full repatriation basis subject to RBI approvals, if any. However, the sale and solicitation of Units of the Fund is prohibited to citizens and residents of United States of America or any other jurisdiction which restricts or regulates the sale of Indian securities to its citizens and or residents or which jurisdiction could otherwise subject the AMC or its parent companies or any of its affiliates or employees or the trustees to any reporting, licensing or registration requirements, in such jurisdiction.</p> <p>Neither this SID nor the units have been registered in any jurisdiction. The distribution of this SID in certain jurisdictions may be restricted or subject to registration requirements and, accordingly, persons who come into possession of this SID in such jurisdictions are required to inform themselves about, and to observe, any such restrictions. No person receiving a copy of this SID or any accompanying application form in such jurisdiction may treat this SID or such application form as constituting an invitation to them to subscribe for Units, nor should they in any event use any such application form, unless in the relevant jurisdiction such an invitation could lawfully be made to them and such application form could lawfully be used without compliance with any registration or other legal requirements.</p> |
| <b>Transfer of Units</b>        | <p>The Units of the Schemes held by way of account statement are not transferable.</p> <p>The units held in dematerialized form are transferable in accordance with the provisions of SEBI (Depositories and Participants) Regulations, as may be amended from time to time.</p> <p>Transfer would be only in favor of transferees who are capable of holding units. The Fund will not be bound to recognize any other transfer. The delivery instructions for transfer of units will have to be lodged with the DP in requisite form as may be required from time to time and transfer will be effected in accordance with such rules/regulations as may be in force governing transfer of securities in dematerialized mode.</p>   |
| <b>Transparency</b>             | <p>The first NAV shall be announced within 5 working days from the date of allotment. The NAV of the Scheme thereafter will be calculated and declared on every business day on the</p>  |

|                               |   |   |
|-------------------------------|---|---|
|                               | <p>AMFI website <a href="http://www.amfiindia.com">www.amfiindia.com</a> and the Fund's website <a href="http://www.dws-india.com">www.dws-india.com</a> by 9. p.m on the same day. Also, NAV will be send for publication to at least 2 daily newspapers</p> <p>The monthly portfolio of the Schemes shall be available in a user-friendly and downloadable format on the website viz. <a href="http://www.dws-india.com">www.dws-india.com</a> on or before the tenth day of succeeding month.</p>  | <p><b>KYC Policy</b></p> <p>Investments in the Units of the Fund (or any of its Schemes is / are subject to scrutiny and due diligence including, know your customer (KYC) due diligence as per (a) anti money laundering and other applicable laws, rules, regulations, circulars and byelaws notified and in force in India, from time to time ("Applicable Laws"); and (b) internal anti money laundering policies and procedures of the AMC ("AML Policies"). The AMC (including its agents) reserve(s) the right to freeze or terminate any folio which is not in accordance with or is otherwise found to be in breach of any Applicable Laws and / or internal AML Policies of the AMC, at any point of time, before or after the allocation of Units. For more details please refer to SAI.</p> |
| <b>Liquidity</b>              | <p>No redemption/repurchase of units shall be allowed prior to the maturity of the Scheme. Investors wishing to exit may do so through stock exchange mode.</p> <p>Unit holders may please note that the trading in units on the stock exchange(s) shall be suspended up to two working days prior to the record date for the purpose of dividend declaration.</p>  | <p><b>Auto Switch Facility</b></p> <p>This Fund will offer an auto switch facility from Liquid Schemes to DWS Fixed Maturity Plan Series 62 during the NFO period. However DeAM reserves the right to extend or limit the said facility on such terms and conditions as may be decided from time to time.</p>   |
| <b>Duration of the scheme</b> | <p>The Scheme will be for duration of 367 days from the date of Allotment and the Scheme will be fully redeemed / wound up at the end of the period. In case the maturity date or payout date happens to be a non business day then the applicable NAV for redemptions and switch outs shall be calculated immediately on the next business day.</p> <p>However, the Scheme may be liquidated any time prior to the expiration, under the following circumstances:</p> <ul style="list-style-type: none"> <li>• On the happening of any event which, in the opinion of the trustees requires the Scheme to be wound up.</li> <li>• If seventy five per cent of the Unitholders pass a resolution that the Scheme be wound up.</li> <li>• If SEBI so directs in the interest of the Unit holders.</li> </ul> |   |

# I. Introduction

## A. RISK FACTORS

### Standard Risk Factors

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

### Specific Risk Factors

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

- a) The Scheme may invest in debt and debt related instruments, as may be permitted by SEBI, from time to time. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of these investments. Different segments of Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended securities' purchases due to settlement problems could cause the Scheme to miss certain investment opportunities. The length of time for settlement may affect the Scheme in the event the Scheme has to meet an exceptionally large number of redemption requests. The Scheme will retain certain investments in cash or cash equivalents for its day-to-day liquidity requirements.
- b) A fundamental risk relating to all fixed income securities is a chance that an issuer will fail to make a principal and interest payment when due (credit risk). Issuers with higher credit risks typically offer higher yields for this added risk. Conversely, issuers with lower credit risk offer lower credit yields. Generally government securities are considered to be the safest in terms of the credit risk. Changes in financial conditions of an issuer, changes in economic and political conditions in general, or changes in economic or and political conditions specific to an issuer, all of which are factors that may have an adverse impact on a firms credit quality and security values. While it is the intent of the Investment Manager to invest primarily in highly rated debt securities, the Schemes may from time to time invest in higher yielding, lower rated securities. This is likely to enhance the degree of credit risk. Besides all other factors remaining the same, instruments with the longer tenure are perceived to have a higher credit risk. The Investment Manager will endeavour to manage credit risk through in-house credit analysis.
- c) All fixed income securities are also affected by changes in interest rates (interest rate risk). The prices of debt securities generally increase as interest rates decline and generally decrease as interest rates rise. Prices of long-term securities generally fluctuate more in response to interest rate changes than the short-term securities. The Debt markets can be volatile leading to the possibility of up or down movements in prices of fixed income securities and thus the possible movements in the NAV.
- d) Debt securities may also be subject to price volatility due to factors such as market perception of the issuer and general market liquidity conditions (market risk).
- e) Lower rated or unrated securities are more likely to react to developments affecting the credit market than highly rated securities, which react primarily to movements in the general level of interest rates. Lower rated securities also tend to be more sensitive to economic conditions than higher rated securities. The Investment Manager will consider both credit risk and market risk in making investment decisions.
- f) The corporate debt market is relatively illiquid vis-à-vis the government securities market. Even though the government securities market is more liquid compared to that of other debt instruments, on occasions, there could be difficulties in transacting in the market due to extreme volatility or unusual constriction in market volumes or on occasions when an unusually large transaction has to be put through.
- g) Zero coupon or deep discount bonds are debt obligations that do not entitle the holder to any periodic payment of interest prior to maturity or a specified date when the securities begin paying current interest and therefore, are generally issued and traded at a discount to their face values. The discount depends on the time remaining until maturity or the date when securities begin paying current interest. It also varies depending on the prevailing interest rates, liquidity of the security and the perceived credit risk of the Issuer. The market prices of zero coupon securities are generally more volatile than the market prices of securities that pay interest periodically and are likely to respond to changes in interest rates to a greater degree than other coupon bearing securities having similar maturities and credit quality.
- h) Apart from normal credit risk, zero coupon bonds carry an additional risk, unlike bonds that pay interest throughout the period to maturity, zero coupon instruments/deferred interest bonds typically would not realise any cash until maturity or till the time interest payment on the bonds commences. If the issuer defaults, the Schemes may not obtain any return on its investment.
- i) The Schemes may invest in securities which are not quoted on a stock exchange ("unlisted securities") which in general are subject to greater price fluctuations, less liquidity and greater risk than those which are traded in the open market. Unlisted securities may lack a liquid secondary market, and there can be no assurance that the Schemes will realise its investments in unlisted securities at a fair market value, if sold in the secondary market.
- j) There have been times in the past, when settlements have been unable to keep pace with the volume of securities transactions, making it difficult to conduct further transactions. Delays or other problems in settlement of transactions could result in temporary periods when the assets of the Scheme are not invested and no return is earned thereon.
- k) Prepayment Risk: Certain fixed income securities give an issuer the right to call back its securities before their maturity date, in periods of declining interest rates. The possibility of such prepayment may force the Fund to reinvest the proceeds of such investments in securities offering lower yields, resulting in lower interest income for the Fund.
- l) Reinvestment Risk: This risk refers to the interest rate levels at which cash flows received from the securities in the Plans are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.
- m) Settlement Risk: The inability of the Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities. By the same rationale, the inability to sell securities held in the Scheme's portfolio due to the extraneous factors that may impact liquidity would result at times, in potential losses to the Scheme, in case of a subsequent decline in the value of securities held in the Scheme's portfolio.
- n) Regulatory Risk: Changes in government policy in general and changes in tax benefits applicable to Mutual Funds may impact the returns to investors in the Scheme.
- o) The value of the Scheme's investments may be affected generally by factors affecting capital markets, such as interest rates, currency exchange rates, foreign investment, changes in government policy, taxation and political, economic or other developments. Consequently, the net asset value of the Scheme may fluctuate and the value of the Scheme's Units may go down or up. Past performance of the sponsors is not necessarily indicative of future performance of the Scheme.
- p) Money Market instruments are instruments that are generally have maturity of less than one year. The NAV of the Scheme's units, will be affected by the changes in the level of interest rates.

- q) Investments in money market instruments and debt instruments involve credit risk commensurate with short term rating of the issuers.

The fund has a rigorous credit research process. The team analyses and approves each issuer before investment by the Scheme. Further there is a regulatory and internal cap on exposure to each issuer. This ensures a diversified portfolio and reduced credit risk in the portfolio.

## B. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME

The Scheme shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme. These conditions will be complied with, immediately after the close of the NFO itself i.e. at the time of allotment. In case of non-fulfillment with the condition of minimum 20 investors, the Scheme shall be wound up in accordance with Regulation 39 (2) (c) of SEBI (MF) Regulations automatically without any reference from SEBI. In case of non-fulfillment with the condition of 25% holding by a single investor on the date of allotment, the applications to the extent of exposure in excess of the stipulated 25% limit would be liable to be rejected and the allotment would be effective only to the extent of 25% of the corpus collected. Consequently, such exposure over 25% limits will lead to refund within 5 working days from the date of closure of the New Fund Offer.

## C. SPECIAL CONSIDERATIONS

- a) Mutual funds being vehicles of securities investments are subject to market and other risks and there can be no guarantee against loss resulting from investing in the Scheme. The various factors which impact the value of the Scheme's investments include, but are not limited to, fluctuations in the equity and bond markets, fluctuations in interest rates, prevailing political and economic environment, changes in government policy, factors specific to the issuer of the securities, tax laws, liquidity of the underlying instruments, settlement periods, trading volumes, etc.
- b) The past performance of the mutual funds managed by the Sponsors and their affiliates / associates is not indicative of the future performance of the Scheme.
- c) Investment decisions made by the AMC / Investment Manager may not always be profitable.
- d) Lower rated or unrated securities are more likely to react to developments affecting the market and the credit risk than the highly rated securities which react primarily to movements in the general level of interest rates. Lower rated securities also tend to be more sensitive to economic conditions than higher rated securities. The Investment Manager will consider both credit risk and market risk in making investment decisions.
- e) Zero coupon or deep discount bonds are debt obligations that do not entitle the holder to any periodic payment of interest prior to maturity or a specified date when the securities begin paying current interest and therefore, are generally issued and traded at a discount to their face values. The discount depends on the time remaining until maturity or the date when securities begin paying current interest. It also varies depending on the prevailing interest rates, liquidity of the security and the perceived credit risk of the Issuer. The market prices of zero coupon securities are generally more volatile than the market prices of securities that pay interest periodically and are likely to respond to changes in interest rates to a greater degree than other coupon bearing securities having similar maturities and credit quality.
- f) The Scheme in accordance with the Regulations can invest in securities which are not quoted on a stock exchange ("unlisted

securities") which in general are subject to greater price fluctuations, less liquidity and greater risk than those which are traded in the open market. Unlisted securities may lack a liquid secondary market and there can be no assurance that the Schemes will realise its investments in unlisted securities at a fair value.

- g) Different types of securities in which the Scheme would invest as given in the Scheme Information Document carry different levels and types of risk. Accordingly the Scheme's risk may increase or decrease depending upon its investment pattern.
- h) The Fund may, where necessary, appoint other intermediaries of repute as advisors, custodian / sub-custodians etc. for managing and administering such investments. The appointment of such intermediaries shall be in accordance with the applicable requirements of SEBI and within the permissible ceilings of expenses. The fees and expenses would illustratively include, besides the investment management fees, custody fees and costs, fees of appointed advisors and sub-managers, transaction costs and overseas regulatory costs.
- i) As liquidity of the Schemes' investments could, at times, be restricted by trading volumes and settlement periods, the time taken by the Mutual Fund for redemption of Units may be significant in the event of an inordinately large number of redemption requests or of a restructuring of the Schemes' portfolio. In view of this, the Trustee has the right, in its sole discretion to limit redemptions (including suspending redemption) under certain circumstances, as described under the section titled "Right to Limit Redemptions".
- j) It is compulsory for mutual funds to dematerialise their holdings in certain notified securities / companies.
- k) Certain focus areas are already enjoying favourable tax treatment by Government of India. Other focus areas the Schemes may also receive favourable tax treatment. If these tax benefits are removed or amended, it is possible that the changes may have a material adverse impact on the companies' revenue and earnings.
- l) As the liquidity of the Scheme's investments may sometimes be restricted by trading volumes and settlement periods, the time taken by the Fund for redemption of Units may be significant in the event of an inordinately large number of redemption requests or of a restructuring of the Scheme's portfolio. In view of this, the Trustee has the right, in its sole discretion, to limit redemptions under certain circumstances.
- m) Neither this SID nor the units have been registered in any jurisdiction outside India. The distribution of this SID in certain jurisdictions may be restricted or subject to registration requirements and, accordingly, persons who come into possession of this SID in such jurisdictions are required to inform themselves about, and to observe, any such restrictions. No person receiving a copy of this SID or any accompanying application form in such jurisdiction may treat this SID or such application form as constituting an invitation to them to subscribe for Units, nor should they in any event use any such application form, unless in the relevant jurisdiction such an invitation could lawfully be made to them and such application form could lawfully be used without compliance with any registration or other legal requirements.
- n) The Schemes may be narrowly focused among sectors and therefore, changes in a particular industry can have substantial impact on the Schemes NAV.

**Investors are advised to study the terms of the offer carefully before investing in the Scheme, and to retain this SID for future reference.**



## Risk Mitigation measures by AMC

| Nature of Risk   | Risk Mitigation Measures by AMC   |
|--|---|
| <b>Credit Risk:</b> Debt securities are subject to the risk of an issuer's inability to meet principal and interest payments on the obligations.   | The fund has a rigorous credit research process. The credit team analyses and approves each issuer before investment by the scheme. There is a regulatory and internal cap on exposure to each issuer. This ensures a diversified portfolio and reduced credit risk in the portfolio. |
| <b>Liquidity Risk:</b> The corporate debt market is relatively illiquid vis-à-vis the government securities market. Even though the government securities market is more liquid compared to that of other debt instruments, on occasions, there could be difficulties in transacting in the market due to extreme volatility or unusual constriction in market volumes or on occasions when an unusually large transaction has to be put through.                | The funds are envisaged to be actively managed portfolios. The liquidity and volatility of a security is an important criteria in security selection process. This ensures that liquidity risk is minimized.  |
| <b>Investing in unlisted securities:</b> The Schemes may invest in securities which are not quoted on an exchange ("unlisted securities") which in general are subject to greater price fluctuations, less liquidity and greater risk than those which are traded in the open market. Unlisted securities may lack a liquid secondary market and there can be no assurance that the Schemes will realise its investments in unlisted securities at a fair value. | The scheme will be predominantly invest in listed securities and in some case in securities which are expected to be listed. Further, listing of debt securities typically has no significant impact on the liquidity, trading volatility and price discovery.                        |
| <b>Settlement Risk:</b> There have been times in the past, when settlements have been unable to keep pace with the volume of securities transactions, making it difficult to conduct further transactions. Delays or other problems in settlement of transactions could result in temporary periods when the assets of the Scheme are not invested and no return is earned thereon.  | The AMC has a strong operational team and well laid out processes and system, which mitigate operational risks attached with the settlement process.  |

## D. DEFINITIONS

In this SID, the following words and expressions shall have the meaning specified herein, unless the context otherwise requires:

|  |   |
|--|---|
| <b>AMC or Asset Management Company or DeAM</b>       | Deutsche Asset Management (India) Private Limited incorporated under the provisions of the Companies Act, 1956, and approved by SEBI to act as Investment Manager for the Scheme of Deutsche Mutual Fund.   |
| <b>Applicable NAV</b>                                | The Net Asset Value applicable for purchases / redemptions / switches, based on the Business Day and relevant cut-off times on which the application is accepted at an Investor Service Centre /AMC offices/ branches.  |
| <b>AMFI</b>  | Association of Mutual Fund in India   |
| <b>ASBA/Applications Supported by Blocked Amount</b> | An application as defined in clause (d) of sub-regulation (1) of regulation 2 of the SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2009.   |
| <b>Business Day</b>                                  | A day other than; (1) Saturday and Sunday or (2) 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 (3) the day on which the money markets are closed / not accessible or (4) a day on which there is no RBI clearing / settlement of securities or (5) a day on which the sale and/or redemption of Units is suspended by the Trustees / AMC or (6) 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.<br>Notwithstanding the above, the AMC may declare any day as a non Business Day by giving adequate notice to the investors. |
| <b>Custodian</b>                                     | Standard Chartered Bank, Mumbai, registered under the SEBI (Custodian of Securities) Regulations, 1996, currently acting as Custodian to the Scheme, or any other custodian approved by the Trustees.   |
| <b>D.D.</b>  | Demand Draft  |
| <b>DFMP - 62</b>                                     | DWS Fixed Maturity Plan - Series 62   |
| <b>DeAM Asia / Sponsor</b>                           | Deutsche Asset Management (Asia) Limited  |
| <b>DIHPL/ Co - Sponsor</b>                           | Deutsche India Holdings Private Limited   |
| <b>DeAM Asia and DIHPL</b>                           | Shall be referred to as Sponsors or Co-Sponsors   |
| <b>Designated Centre(s)</b>                          | Such centre(s) including collecting bank branches as may be designated by the AMC for subscription in the Scheme  |
| <b>Distributor/ Agent</b>                            | Such persons / firms / companies / corporate as may be appointed by the AMC to distribute / sell / market the Scheme of the Fund.   |
| <b>Dividend</b>                                      | Income distributed by the Scheme on the units, where applicable.  |
| <b>DTAA</b>  | Double Taxation Avoidance Agreement   |
| <b>Foreign Institutional Investor or FII</b>         | Foreign Institutional Investors, registered with SEBI under Securities and Exchange Board of India (Foreign Institutional Investors) Regulations, 1995 as amended from time to time.  |
| <b>Fund</b>  | Deutsche Mutual Fund, a trust set up under the provisions of the Indian Trusts Act, 1882 and registered with SEBI under the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 vide Registration No. MF/047/02/10 dated 28th October, 2002.  |
| <b>Investment Management Agreement or IMA</b>        | The Agreement dated May 29, 2002 entered into between the Trustees of Deutsche Mutual Fund and Deutsche Asset Management (India) Private Limited as amended from time to time.  |
| <b>Investor Service Centre/ISC</b>                   | Such centers as are designated by the AMC for subscription in the Scheme.   |
| <b>KIM</b>   | Key Information Memorandum  |

|  |   |
|--|---|
| <b>Local Cheque</b>                            | A cheque handled locally and drawn on any bank which is a member of the Banker's Clearing House located at the place where the Application Form is submitted.   |
| <b>NAV</b>                                     | Net Asset Value of the Units of the Scheme (including Options if any, therein) calculated in the manner provided in this SID or as may be prescribed by the Regulations from time to time.  |
| <b>New Fund Offer Period</b>                   | The dates on or the period during which the initial subscription to Units of the Scheme can be made subject to an extension, if any   |
| <b>New Fund Offer (NFO)</b>                    | Offer for purchase of Units of the Scheme - DWS Fixed Maturity Plan – Series 62   |
| <b>NRI</b>                                     | Non Resident Indian or a person of Indian Origin resident outside India.  |
| <b>POA</b>                                     | Power of Attorney   |
| <b>RBI</b>                                     | Reserve Bank of India   |
| <b>Redemption Load / Exit Load</b>             | A charge paid by the investor when Units are redeemed (sold back to the Mutual Fund).   |
| <b>Registrar</b>                               | Karvy Computershare Private Limited, (KARVY), registered under the SEBI (Registrars to an Issue and Share Transfer Agents) Regulations, 1993, currently acting as Registrar to the Scheme(s) or any other registrar appointed by the AMC from time to time. |
| <b>Repo / Reverse Repo</b>                     | Sale / purchase of Government Securities as may be allowed by RBI from time to time with simultaneous agreement to repurchase / resell them at a later date.  |
| <b>Redemption Price</b>                        | Applicable NAV*(1-Exit Load)  |
| <b>Repurchase / Redemption</b>                 | Repurchase / redemption of Units of the relevant Scheme   |
| <b>SAI</b>                                     | Scheme of Additional Information  |
| <b>Scheme Information Document(SID)</b>        | This document issued by Deutsche Mutual Fund, offering units of DWS Fixed Maturity Plan – Series 62 for subscription.   |
| <b>Sale/ Subscription</b>                      | Sale/Subscription of Units of relevant Scheme   |
| <b>Scheme</b>                                  | DWS Fixed Maturity Plan Series – 62 referred to as the Scheme   |
| <b>SEBI</b>                                    | Securities and Exchange Board of India established under Securities and Exchange Board of India Act, 1992, as amended from time to time.  |
| <b>SEBI MF Regulations 1996 or Regulations</b> | Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 as amended from time to time, including by way of circulars or notifications issued by SEBI, the Government of India or RBI.  |
| <b>Switch</b>                                  | Sale of a Unit in one Scheme / Option against purchase of a Unit in another Scheme / Option of the Fund.  |
| <b>The Act</b>                                 | The Income Tax Act, 1961, as amended from time to time.   |
| <b>Trust Deed</b>                              | The Trust Deed dated May 29, 2002 made by and between the Sponsor and the Trustee establishing Deutsche Mutual Fund, as amended from time to time.  |
| <b>Trust Fund</b>                              | Amounts settled / contributed by the Settler towards the corpus of the Deutsche Mutual Fund and additions / accretions thereto.   |
| <b>Trustees</b>                                | Deutsche Trustee Services (India) Private Limited, the trustees of Deutsche Mutual Fund and approved by SEBI to act as the Trustees of the Scheme(s) of the Fund.   |
| <b>Unit</b>                                    | The interest of an investor which consists of one undivided share in the net assets of the relevant Scheme(s).  |
| <b>Unit holder</b>                             | A holder of Units in any one or more Scheme(s) of Deutsche Mutual Fund.   |

The word Sponsor wherever appearing shall be read as Sponsors.

### Interpretation

For all purposes of this SID, except as otherwise expressly provided or unless the context otherwise requires:

- The terms defined in this SID include the plural as well as the singular.
- Pronouns having a masculine or feminine gender shall be deemed to include the other.

All references to "US\$" refer to United States Dollars and "Rs." refer to Indian Rupees. A "crore" means "ten million" and a "lakh" means a "hundred thousand".

### E. DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

- (i) The draft Scheme Information Document forwarded to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- (ii) All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- (iii) The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the proposed Scheme.
- (iv) The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid as on date.

Sd/-

**Suresh Soni**  
**Chief Executive Officer**

Place : Mumbai  
Date : February 24, 2014



## II. Information about the Scheme

### A. NAME OF THE SCHEME

DWS Fixed Maturity Plan – Series 62

### B. TYPE OF THE SCHEME

Close ended debt fund

### C. INVESTMENT OBJECTIVE

The objective of the Scheme is to generate income by investing in debt and money market instruments maturing on or before the date of the maturity of the Scheme.

There can be no assurance that the investment objective of the Scheme will be realized.

### D. ASSET ALLOCATION

Under normal circumstances, the asset allocation of the Scheme will be as under: -

| Asset Class  | Indicative Allocations (% of total assets) | Risk Profile** |
|--|--|----------------|
| Domestic debt instruments including government securities, money market instrument | 0% - 100%                                  | Low to Medium  |

The Scheme retains the flexibility to invest across all the securities in the debt and money markets as permitted by SEBI / RBI from time to time.

The Scheme will not invest in foreign securities. The Scheme will not participate in Repo, in corporate debt securities and Credit Default Swaps. The Scheme will not invest in scrip lending. The Scheme will not invest in equity linked debentures. The scheme will not participate in short selling of securities. The Scheme will not invest in derivatives. The Scheme will not invest in securitised debt.

The scheme would rebalance deviations, if any, from the above mentioned asset allocation as follows:

- For Fixed Maturity Plan having tenure more than 6 months: 30 days

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

As per the SEBI Regulations, investments shall be made only in such securities which mature on or before the date of the maturity of the Scheme.

### Debt Market in India

The Indian debt market, one of the largest in Asia, is developing rapidly buoyed by a multitude of factors including new instruments, increased liquidity, deregulation of interest rates and improved settlement systems. The major players in the Indian debt markets today are banks, financial institutions, insurance companies, pension funds, provident funds and mutual funds. The instruments in the market can be broadly categorized as those issued by corporates, banks, financial institutions and those issued by state/central governments. The risks associated with any investments are - credit risk, interest rate risk and liquidity risk. While corporate papers carry credit risk due to changing business conditions, government securities carry zero credit risk. Interest rate risk is present in all debt securities and depends on a variety of macroeconomic factors. The largest segment of the Indian Debt market consists of the Government of India securities where the daily average trading volume is in excess of Rs. 5000 crores, with instrument tenors ranging from short dated Treasury Bills to long dated securities extending upto 30 years. The Corporate bond market, though relatively less liquid, is also fast developing with an increased participation from the banks, Financial Institutions, mutual funds, provident funds, insurance companies and corporate treasuries. Also there are a large number of instruments available like MIBOR linked bonds, commercial papers and medium to long dated fixed and floating rate bonds. The yield curve usually tends to be positive sloping i.e. yield of shorter dated securities being lower than that of longer dated ones.

The money markets in India essentially consist of call money market

(i.e. market for overnight and term money between banks and institutions), repo transactions (temporary sale with an agreement to buy back the securities at a future date at specified price), CBLO, commercial papers (CPs, short term unsecured promissory note, generally issued by corporates), certificate of deposits (CDs, issued by banks) and Treasury Bills (issued by RBI). A predominantly institutional market, the key money market players are banks, financial institutions, insurance companies, mutual funds, primary dealers and corporates.

The various instruments currently available for investments are:

| Instruments                                | Yield Range* (as of March 11, 2014) | Liquidity     |
|--|-------------------------------------|---------------|
| Central/State Government Securities        | 8.00% - 9.50%                       | Very High     |
| PSU Bonds/Corporate Debentures             | 8.50% - 9.75%                       | Medium - High |
| Securitised debt                           | 10.50% - 13.00%                     | Low - Medium  |
| Commercial Papers/ Certificate of deposits | 8.60% - 10.50%                      | Medium - High |
| Call/Notice Money                          | 7.00% - 9.00%                       | Very High     |
| Repo                                       | 7.00% - 9.00%                       | Very High     |

\*Source: RBI and Bloomberg (These rates derived from information obtained from third party sources. While care has been taken to ensure accuracy, the same is not guaranteed.)

The actual yields will, however, vary in line with general levels of interest rates and debt / money market conditions prevailing from time to time.

### E. SCHEME'S INVESTMENTS

DFMP – 62 will invest only in debt and money market instruments. The Scheme retains the flexibility to invest across all the securities in the debt and money markets as permitted by RBI and SEBI from time to time.

Debt securities and Money Market Instruments will include but will not be limited to:-

- a) Securities created and issued by the Central and State Governments and / reverse repos in such Government Securities as may be permitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills)
- b) Securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills)
- c) Debt securities of domestic Government agencies and statutory bodies, which may or may not carry a Central / State Government guarantee
- d) Corporate debt and securities (of both public and private sector undertakings) including Bonds, Debentures, Notes, Scrips, etc.
- e) Debt securities of banks (both public and private sector) and development financial institutions
- f) Non-convertible part of convertible debentures
- g) Money market instruments as permitted by SEBI / RBI, call money market or in alternative investments for the call money market as may be provided by RBI to meet the liquidity requirements and as defined under The SEBI (Mutual Funds) Regulations, 1996.
- h) Certificate of Deposits (CDs)
- i) Commercial Paper (CPs)
- j) Domestic fixed income securities including Structured Obligation include but are not limited to Asset Backed Securities, Mortgage Backed Securities, Future Flow Transactions, Partial / Full Guarantees Structures.
- k) Any other like instruments as may be permitted by RBI / SEBI / such other Regulatory Authority from time to time.

The Scheme could invest in Fixed/Floating rate Securities issued by government, quasi government entities, corporate issuers, structured notes and multilateral agencies Structured Obligation transactions, usually incorporate some form of credit enhancement / payment mechanism which isolate cash flows to be prioritized for repayment on the security, thus enhance credit quality for the

investor. The securities mentioned above could be listed or unlisted, privately placed, secured or unsecured, rated and of any maturity, as enabled under SEBI Regulations/ circulars/ RBI. The securities may be acquired from primary market, secondary market operations, private placement or negotiated deals. Pending deployment of the funds collected in the Scheme, funds of the Scheme can be parked in Short Term Deposits of Scheduled Commercial Banks subject to compliance with the SEBI Circular No. SEBI/IMD/CIR No.9/20306/03 dated November 12, 2003, SEBI Circular No. SEBI/IMD/Cir No.1/91171/07 dated April 16, 2007, SEBI and Clause 8 of Seventh Schedule of Mutual Funds Regulations, 1996 and SEBI Circular No. SEBI/IMD/Cir No.1/91171/07 dated April 16, 2007. The Scheme may invest in other debt Schemes managed by the AMC or in the debt Schemes of any other Mutual Funds, provided it is in conformity to the investment objectives of the Scheme and in terms of the prevailing Regulations. As per the Regulations, no investment management fees will be charged for such investments and the aggregate inter Scheme investment made by all Schemes of Deutsche Mutual Fund or in the Schemes under the management of other asset management companies shall not exceed 5% of the net asset value of the Deutsche Mutual Fund.

The Scheme does not intend to enter into underwriting obligations. However, if the Scheme does enter into an underwriting agreement, it would do so after complying with the Regulations and with the requisite approval of the Board of the AMC / Trustee.

The AMC may invest in any of the schemes of Deutsche Mutual Fund subject to the SEBI Regulations and circular issued by SEBI and to the extent permitted by its Board of Directors from time to time. The AMC will not charge any fees on such investments.

### Additional Disclosures for close ended debt Funds

#### a) Credit Evaluation Policy

We maintain a 'fixed income' universe of approved securities for all the fixed income portfolios.

Credits are researched through a credit research exercise which includes inter-alia, meeting with borrower (usually includes the finance team and senior management/ personnel in decision making roles) and the rating agencies (could also be a concall) to understand the business / financial and business prospects / credit outlook. In addition, financial analysis is carried based on past performance.

Emphasis is also laid on reviewing the non financial aspects such as promoter track-record, audit quality and market intelligence.

All names are researched by the analyst and discussed with the head - fixed income to be approved and included in the Universe. The Investment Review Committee (IRC) also reviews periodically the additions to the Credit universe.

#### b) Negative list of sectors

The Scheme will not invest in the securities of Real Estate, Airlines, Gems and Jewellery, Micro Finance, Chit Fund and Sugar Sectors.

#### c) Sector Limits

The total exposure of the Scheme in a particular sector (excluding investments in Bank CDs, CBLO, G-Secs, TBills and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) shall not exceed 30% of the net assets of the scheme.

However, the Scheme can have an additional exposure to financial services sector (over and above the limit of 30%) not exceeding 10% of the net assets of the scheme in Housing Finance Companies (HFCs). The additional exposure to such securities issued by HFCs should be rated AA and above and these HFCs should be registered with National Housing Bank (NHB) and the total investment/ exposure in HFCs shall not exceed 30% of the net assets of the Scheme. The sectors will be considered as per AMFI classification.

#### d) Type of instruments in which the Scheme propose to invest in :

Please refer to subsection II (E)

e) Intended allocation against each sub asset class / credit ratings will be as per below matrix:

| Instruments \ Credit rating                           | A1+     | AAA | AA      | A | BBB | Credit Rating Not Applicable |
|---|---------|-----|---------|---|-----|------------------------------|
| Certificates of Deposits                              | —       | —   | —       | — | —   | —                            |
| Commercial Papers                                     | 40%-45% | —   | —       | — | —   | —                            |
| Non Convertible Debentures / Bonds                    | —       | —   | 50%-55% | — | —   | —                            |
| Structured Obligations including Securitized Debt     | —       | —   | —       | — | —   | —                            |
| Cash & Cash Equivalents (CBLO, Reverse Repo, T Bills) | —       | —   | —       | — | —   | 0%-5%                        |

- a) In case of Certificates of Deposits and Commercial Papers, the Scheme will invest in the instruments with the highest credit rating i.e. A1+.
- b) Each of the rating categories such as AA, A etc would also include ratings with '+' and '-' i.e. AA rating will include AA+ and AA- also. The respective rating categories also include ratings with the suffix 'so'; issued by credit rating agencies for structured obligations.
- c) There will not be any variation between intended allocation and actual allocation except in following cases:
  - i. In case of credit ratings of sub assets class, there could be a possibility of positive variation in investments towards higher credit rating of the same instruments.
  - ii. At the time of building up the portfolio post NFO and toward the maturity of the Scheme, there may be a higher allocation to cash & cash equivalent including units of debt/ liquid schemes.
  - iii. In case instruments/ securities as indicated above are not available, taking into account risk – reward analysis of such instruments/ securities, the Scheme may invest in Certificate of Deposits (CDs) of banks having highest ratings/ CBLOs/ Reverse Repo/ T-bills.
  - iv. Further, the allocation may vary during the tenure of the Scheme. Some of these instances are: (i) coupon inflow; (ii) the instrument is called or bought back by the issuer (iii) in anticipation of any adverse credit event. In case of such deviations, the Scheme may invest in Bank CDs of highest rating/CBLOs/ Reverse Repo / T-Bills.
- d) All the investments will be based on the credit ratings available / prevalent at the time of the investments.
- e) In case, there is dual credit ratings available for the same instruments, the most conservative rating publicly available at the time of investments will be taken into consideration at the time of investments.
- f) The Scheme will not invest in unrated debt instruments.
- g) The Scheme will not invest in derivatives.
- h) In the event of any deviation from the asset allocation stated above except in case where the deviation is on account of the conditions stated in point C above, the Fund Manager shall rebalance the portfolio as follows:
  - For Fixed Maturity Plan having tenure more than 6 months: 30 days

## F. INVESTMENT STRATEGY

The Fund Management team endeavours to meet the investment objective whilst maintaining a balance between safety and return on investments. Since the Scheme is a close ended scheme with a defined maturity, the fund manager would invest in securities maturing within the maturity period of the Scheme. The Scheme shall be actively managed and the Fund Management team may endeavor to generate returns whilst moderating credit and interest

rate risk. The Fund Manager shall formulate a view of the interest rate movement based on various parameters of the Indian economy, as well as developments in global markets. The Investment Manager may try to leverage its international resource base to understand the global economic and interest rate environment. Deutsche Asset Management (DeAM) has a proprietary research platform, accessed by DeAM investment professionals across the globe. Research inputs along with discussions with colleagues across the globe on the global economic environment provide the fund management team with a global perspective.

Investment views/decisions inter alia may be taken on the basis of the following parameters:

- Returns offered relative to alternative investment opportunities.
- Prevailing interest rate scenario
- Quality of the security/instrument (including the financial health of the issuer)
- Maturity profile of the instrument
- Any other factors considered relevant in the opinion of the Fund Management team.

The Scheme may try to identify securities that yield relative value over others for similar risk and liquidity level. Various analytical tools like yield curve analysis, spreads between asset classes, horizon returns, forward implied interest rates, may be deployed to evaluate various investment options.

Investments in debt instruments carry various risks like interest rate risk, liquidity risk, default risk, reinvestment risk etc. Whilst these cannot be done away with, they may be minimized by diversification.

### **Risk Control**

Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process.

The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The AMC believes that this diversification would help achieve the desired level of consistency in returns. Stock specific risk will be minimized by investing only in those companies that have been analyzed by the Investment Team at the AMC. For investments in debt securities, the AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, rigorous and in-depth credit evaluation of the securities proposed to be invested in, will be carried out by the investment team of the AMC. Rated Debt instruments in which the Scheme invests will be of investment grade as rated by a credit rating agency. The AMC will be guided but not limited by the ratings of Rating Agencies such as CRISIL, CARE, ICRA and Duff and Fitch or any other rating agencies that may be registered with SEBI from time to time.

### **Procedure and Recording of Investment Decisions:**

- The Fund Manager for the Scheme is responsible for making buy / sell decisions in respect of the securities in the respective Schemes' portfolios. The investment decisions are made on a daily basis keeping in view the market conditions and all relevant aspects.
- The Board of the AMC has constituted an Investment Review Committee that will meet at periodic intervals. The Investment Review Committee, at its meetings, will review all investments made by the Scheme. The Investment review committee will consist of Chief Executive Officer, Chief Operating Officer, Chief Investment Officer, Head - Fixed Income/Fund Manager, Head-Domestic Equity, Compliance Officer & Company Secretary. The Board of the AMC may add more members to the committee as and when required
- The Investment Review Committee will also review the performance of the Scheme(s) and general market outlook and assess the investment pattern of the Scheme with regard to parameters and directions laid down in the Key Operating Procedure for Equity and Fixed Income.
- It is the responsibility of the AMC to ensure that the investments

are made as per the internal / Regulatory guidelines, Scheme investment objectives and in the interest of the Unitholders of the respective Scheme(s).

- The CEO/ CIO/Fund Manager will make presentations to the Board of the AMC and the Trustees periodically, indicating the performance of the Scheme(s). Among other things, the Board of AMC and Trustee will review the performance of the Scheme in comparison to the benchmark. The Trustees reserve the right to change the benchmark for evaluation of performance of the Scheme from time to time in conformity with the Investment objectives and appropriateness of the benchmark subject to SEBI Regulations, and other prevailing guidelines, if any.
- The CEO/ CIO/ Fund Manager will bring to the notice of the AMC Board, specific factors if any, which are impacting the performance of any individual Scheme. The Board on consideration of all relevant factors may, if necessary, give appropriate directions to the AMC. Similarly, the performance of the Scheme(s) will be submitted to the Trustees. CEO/CIO/ Fund Manager will explain to the Trustees, the details on the Schemes' performance vis-à-vis the benchmark returns. The Trustees and the AMC board may also review the performance of the Schemes in the light of performance of the mutual funds industry as published from time to time by independent research agencies and financial newspapers and journals and may take corrective action in case of unsatisfactory performance.
- All investment decisions shall be recorded in terms of SEBI Circular no MFD/CIR/6/73/2000 dated July 27, 2000 or as may be revised by SEBI from time to time. Scheme. Such changes in the investment pattern will be for short term and defensive considerations.

## **G. FUNDAMENTAL ATTRIBUTES**

Following are the Fundamental Attributes of the Scheme, in terms of Regulation 18 (15A) of the SEBI (MF) Regulations:

### **(i) Type of a Scheme**

- Close ended debt fund

### **(ii) Investment Objective**

- Main Objective - The objective of the Scheme is to generate income by investing in debt and money market instruments maturing on or before the date of the maturity of the Scheme. There can be no assurance that the investment objective of the Scheme will be realized.
- Investment pattern - The tentative Debt/Money Market portfolio break-up with minimum and maximum asset allocation, while retaining the option to alter the asset allocation for a short term period on defensive considerations.

### **(iii) Terms of Issue**

- Liquidity provisions such as listing, repurchase, redemption:- As mentioned in summary of the Scheme, Section III A and Section III B of this SID
- Aggregate fees and expenses charged to the Scheme. As mentioned under Chapter IV – B para.
- Any safety net or guarantee provided : This Scheme does not provide any guaranteed or assured return to its Investors

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations, the Trustees shall ensure that no change in the fundamental attributes of the Scheme(s) and the Plan(s) / Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the Plan(s) / Option(s) there under and affect the interests of Unitholders is carried out unless:

- a) A written communication about the proposed change is sent to each Unitholder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
- b) The Unitholders are given an option for a period of 30 days to exit at the prevailing Net Asset Value without any exit load.

## H. BENCHMARK

The Benchmark index of the Scheme is CRISIL Short Term Bond Fund Index

The Short Term Bond Index tracks the return on a short term portfolio that includes Call instruments, Commercial Paper, Government securities as well as AA and AAA rated instruments.

This index is a realistic estimate for a mutual fund scheme that tends to invest in all of the above mentioned short term instruments to maximize returns at a particular level of risk.

The Scheme intends to invest in most of these instruments. Therefore, CRISIL Short Term Bond Fund Index is a convenient, appropriate and easily available tool for analysis and capture of market movements and for determining the corresponding effect on a portfolio consisting of the above-mentioned instruments.

Among other things, the Board of AMC and Trustee will review the performance of the Scheme in comparison to the benchmark. The Trustees reserve the right to change the benchmark for evaluation of performance of the Scheme from time to time in conformity with the Investment objectives and appropriateness of the benchmark subject to SEBI Regulations, and other prevailing guidelines, if any.

## I. FUND MANAGER

| Name of the Fund Manager | Age & Qualification                            | Experience  | Name of other schemes of the Fund under his management   |
|--------------------------|--|---|--|
| Rakesh Suri              | 40 years<br>B.Sc, B.Ed.,<br>PGDBM<br>(Finance) | Over 15 years of experience in Fixed Income Market:<br><ul style="list-style-type: none"> <li>• Deutsche Asset Management (India) Private Limited</li> <li>– Fund Manager - Fixed Income (January 2011 to Present)</li> <li>– Fixed Income Trader (November 2010 to December 2010)</li> <li>• Samba Financial Group, Riyadh, KSA</li> <li>– Fixed Income Trader (September 2008 to October 2010)</li> <li>• ICICI Bank Ltd.</li> <li>– Sr. Manager - Treasury (Dec.2005 to Aug. 2008)</li> <li>• Derivium Capital Pvt. Ltd</li> <li>– Sr. Trader - Fixed Income (December 2002 to November 2005)</li> <li>• SREI International Securities Limited</li> <li>– Dealer - Fixed Income (May 2001 to November 2002)</li> <li>• RR Financial Limited</li> <li>– Manager - Debt (June 1998 to April 2001)</li> </ul> | DWS Treasury Fund - Cash Plan<br>DWS Treasury Fund - Investment Plan<br>DWS Insta Cash Plus Fund<br>DWS Money Plus Fund<br>DWS Cash Opportunities Fund<br>DWS Fixed Maturity Plan - Series 34-39, 42, 43, 45-53<br>DWS Hybrid Fixed Term Fund - Series 17 & 19 |

## J. INVESTMENT LIMITATIONS / RESTRICTIONS

As per the Trust Deed read with the Regulations, the following investment restrictions apply in respect of the Scheme at the time of making investments. However, all investments by the Scheme will be made in accordance with the Investment Objective, Investment Focus, Investment Pattern described above as well as the Regulations, including Schedule VII thereof.

1. The Scheme shall not invest more than 15% of its NAV in Debt instruments issued by a single issuer which are rated not below investment grade by a credit rating agency authorised to carry out such activity by SEBI. Such investment limit may be extended to 20% of the NAV of the Scheme with the prior approval of the Trustees and the Board of Asset Management Company. The aforesaid limit shall not be applicable for investments in government securities.

Investments within such limit can be made in mortgaged backed securitised debt which are rated not below investment grade by a credit rating agency registered with the Board. However in case of investments made in securitised debt (mortgage backed securities/asset backed securities), restrictions at the originator level would not be applicable.

2. The Scheme shall not invest more than thirty per cent of its net assets in money market instruments of an issuer. The aforesaid limit shall not be applicable for investments in Government securities, treasury bills and collateralized borrowing and lending obligations.

3. Transfers of investments from one Scheme to another Scheme in the same mutual fund shall be allowed only if, -

a) such transfers are done at the prevailing market price for quoted instruments on spot basis (spot basis shall have the same meaning as specified by a Stock Exchange for the spot transaction); and

b) the securities so transferred shall be in conformity with the investment objective of the Scheme to which such transfer has been made.

4. The Scheme may invest in another Scheme under the same AMC or any other mutual fund without charging any fees, provided that aggregate inter Scheme investment made by all Schemes under the same management or in Schemes under the management of any other AMC shall not exceed 5% of the

net asset value of the Fund.

5. The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities:

Provided further that the Mutual Fund may enter into derivatives transactions in a recognized stock exchange, subject to the framework specified by SEBI.

Provided further that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the RBI in this regard.

6. The Fund shall get the securities purchased / transferred in the name of the Fund on account of the concerned Scheme, wherever the instruments are intended to be of long term nature.

7. Pending Deployment of funds of the Scheme in securities in terms of investment objective of the Scheme, can be invested in Short Term Deposits of Scheduled Commercial Banks subject to compliance with SEBI Circular no. SEBI / IMD / CIR No. 1/91171/07 dated April 16, 2007. However, Investment in short term deposit(s) with any one scheduled commercial bank including its subsidiaries should not exceed 10% of the net assets of the scheme and short term investments in Associate Banks shall not exceed 20% of total investments in short term deposits made under all the Schemes by the Mutual Fund.

8. The Scheme shall not make any investments in;

(a) any unlisted security of an associate or group company of the sponsor; or

(b) any security issued by way of private placement by an associate or group company of the sponsor; or

(c) the listed securities of group companies of the sponsor which is in excess of 25% of the net assets

9. The Scheme shall not make any investment in Fund of Fund Scheme

10. No loans for any purpose may be advanced by the Fund and the Fund shall not borrow except to meet temporary liquidity needs of the Scheme for the purpose of repurchase, redemption of Units or payment of interest or dividends to Unit Holders, provided that the Fund shall not borrow more than 20% of the net assets of the Scheme and the duration of such a borrowing shall not exceed a period of six months.

11. If any company invests more than 5 percent of the NAV of the Scheme then investment made by any other Scheme of the Fund in that company or its subsidiaries will be disclosed in accordance with the Regulations.
12. The Scheme will comply with the SEBI Circulars issued from time to time with respect to investment in derivatives.
13. The total exposure of the Scheme in a particular sector (excluding investments in Bank CDs, CBLO, G-Secs, TBills and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) shall not exceed 30% of the net assets of the scheme. However, the Scheme can have an additional exposure to financial services sector (over and above the limit of 30%) not exceeding 10% of the net assets of the scheme in Housing Finance Companies (HFCs). The additional exposure to such

securities issued by HFCs should be rated AA and above and these HFCs should be registered with National Housing Bank (NHB) and the total investment/ exposure in HFCs shall not exceed 30% of the net assets of the Scheme. The sectors will be considered as per AMFI classification.

The Scheme will comply with any other Regulations applicable to the investments of Mutual Funds from time to time.

As per the SEBI Circular No.MFD/CIR/09/014/2000 dated January 5, 2000, all investment restrictions shall be applicable at the time of making investment.

## **K. PERFORMANCE**

This Scheme is a new Scheme and does not have any performance track record.

### III. Units and Offer

#### A. NEW FUND OFFER (NFO)

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|--|--|
| <p><b>New Fund Offer Period</b><br/>This is the period during which a new Scheme sells its units to the investors</p>  | <p>NFO opens on: March 24, 2014<br/>NFO closes on: March 24, 2014<br/>The Trustees reserve the right to extend the closing date, by releasing an addendum to this effect subject to the condition that the subscription lists shall not be kept open for more than 15 days. The Trustees reserve the right to close the subscription list earlier by giving at least one day prior notice in 2 daily newspapers.</p>   |
| <p><b>New Fund Offer Price</b><br/>This is the price per unit that the investors have to pay to invest during the NFO.</p>   | <p>Rs.10.</p>  |
| <p><b>Minimum Amount for Application in the NFO</b></p>  | <p>Rs.5,000 (Five Thousand) per application and in multiples of Re.1 thereafter.</p>   |
| <p><b>Minimum Target amount</b></p>  | <p>Rs. 20,00,00,000<br/>This is the minimum amount required to operate each scheme in the series and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return. However, if AMC fails to refund the amount within 5 working days, interest as specified by SEBI (currently 15% p.a.) will be paid to the investors from the expiry of 5th working days from the date of closure of the subscription period.</p>  |
| <p><b>Maximum Amount to be raised (if any)</b></p>   | <p>NA</p>  |
| <p><b>Options</b></p>  | <p>Regular Option and Direct Option<br/>Direct Option is only for investors who purchase /subscribe Units in a Scheme directly with the Fund and is not available for investors who route their investments through a Distributor. Investors should also indicate "Direct" in the ARN column of the application form. However, in case Distributor code is mentioned in the application form, but "Direct Option" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Option.<br/>In case neither distributor's code nor "Direct" is indicated in the application form, the same will be treated as "Direct Plan" application.</p>   |
| <p><b>Sub-Options</b></p>  | <p>Dividend (Regular, Quarterly and Annual Payout) and Growth.<br/>Both the Options and sub options will have a common portfolio for each scheme in the series.<br/><b>Default Option:</b><br/>The investor must clearly specify his choice of option. In the absence of such clear instruction, it will be assumed that the investor has opted for 'default' option and the application will be processed accordingly. The default option between the growth and dividend is growth. The default Dividend sub-option will be Regular Dividend payout.</p>   |
| <p><b>Dividend Policy</b></p>  | <p>The Scheme may declare Dividend under Dividend Sub Option from time to time.<br/>However it should be noted that the actual distribution and frequency of dividend will depend on the net distributable surplus available under the Option and will be entirely at the discretion of the Trustees or any Committee authorised by them.</p>  |
| <p><b>Allotment</b></p>  | <p>All applicants will receive full and firm allotment of Units, provided the applications are complete in all respects and are found to be in order. The Trustees retain the sole and absolute discretion to reject any application. The process of allotment of Units and mailing of account statements reflecting the allotments will be completed within 5 working days from the date of closure of the New Fund Offer Period. Allotment to NRIs / FIIs will be subject to RBI approval, if any, required.</p>   |
| <p><b>Refund</b></p>   | <p>In accordance with the Regulations, if the Scheme fails to collect the minimum subscription amount of Twenty Crore, the Fund shall be liable to refund the money to the applicants. In addition to the above, refund of subscription money to applicants whose applications are invalid for any reason whatsoever will commence immediately after the allotment process is completed. No interest will be payable on any subscription money refunded within 5 working days from the closure of the New Fund Offer Period. Interest on subscription amount will be payable for amounts refunded after 5 working days from the closure of the New Fund Offer Period at the rate of 15% per annum for the period in excess of 5 working days and will be charged to the AMC.<br/>Refund Orders will be by way of RTGS / NEFT/ Pay Order. In case of Pay order, Refund orders will be marked "A/c Payee only" and will be in favour of and be dispatched to the sole / first Applicant, by registered post / courier.</p> |
| <p><b>Who can invest</b><br/><br/>This is an indicative list and the Fund or AMC may reject applications which are not in accordance with applicable laws and regulations or where such applications are made by a category of persons not allowed to invest in mutual funds. Investors are requested to consult their financial advisor to ascertain whether the Scheme is suitable to your risk profile.</p> | <p>The following persons (subject to, wherever relevant, purchase of units of mutual funds being permitted under respective constitutions and relevant statutory regulations) may be considered eligible and may apply for subscription to the Units of the Scheme.</p> <ul style="list-style-type: none"> <li>• Resident Adult Individuals either singly or jointly (not exceeding three)</li> <li>• Minors through parent / legal guardian</li> <li>• Companies, Bodies Corporate, Public Sector Undertakings, association of persons or bodies of individuals whether incorporated or not and societies registered under the Societies Registration Act, 1860 (so long as the purchase of Units is permitted under the respective constitutions)</li> <li>• Religious, Charitable and Private Trusts, under the provisions of 11(5) of Income Tax Act, 1961 read with Rule 17C of Income Tax Rules, 1962 (subject to receipt of necessary approvals as "Public Securities", wherever required)</li> </ul>             |



|   |  |
|---|--|
|   | <ul style="list-style-type: none"> <li>• Wakfs and Trustee of private trusts authorised to invest in mutual fund scheme under the Trust Deed</li> <li>• Partnership Firms</li> <li>• Karta of Hindu Undivided Family (HUF)</li> <li>• Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions</li> <li>• Non Resident Indians (NRIs) / Persons of Indian origin residing abroad on full repatriation basis (subject to RBI approval, if any) or on non-repatriation basis</li> <li>• Foreign Institutional Investors (FIIs) registered with SEBI on full repatriation basis (subject to RBI approval, if any)</li> <li>• Army, Air Force, Navy and other para-military funds and eligible institutions</li> <li>• Scientific and Industrial Research Organisations</li> <li>• International Multilateral Agencies approved by the Government of India</li> <li>• Non Government Provident/Pension/Gratuity funds as and when permitted to invest</li> <li>• Others who are permitted to invest in the Scheme as per the respective constitution</li> <li>• Trustees, AMC or Sponsor or their associates (if eligible and permitted under prevailing laws), may subscribe to the Units under the Scheme(s)</li> <li>• Other Scheme(s) of Deutsche Mutual Fund subject to the conditions and limits prescribed in SEBI regulations</li> </ul> <p>The Fund reserves the right to include / exclude new / existing categories of investors to invest in the Scheme(s) from time to time, subject to SEBI Regulations, and other prevailing statutory regulations, if any.</p> |
| <b>Who cannot invest</b>  | <p>The sale and solicitation of Units of the Fund is prohibited to citizens and residents of United States of America or any other US person (as defined in the US Securities Act of 1933) or any person of any other jurisdiction which restricts or regulates the sale of Indian securities to its citizens and/or residents or which jurisdiction could otherwise subject the AMC or its parent companies or any of its affiliates or employees or the trustees to any reporting, licensing or registration requirements, in such jurisdiction.</p> <p>Further, investors are requested to note that if, subsequent to the account opening, if an investor is found to be a US person or resident of US or any other jurisdiction which restricts or regulates the sale of Indian securities to its citizens and/or residents as mentioned above (whether or not due to a change in status), the AMC reserves the right to redeem such investor's investments.</p>  |
| <b>Where can you submit the filled up applications</b>  | <p>The application forms or transaction slips for the purchase of Units of the Scheme will be available at the office of the AMC, the Designated Centers and the Investor Service Centers of the Registrar &amp; Transfer Agent. Please refer the inside back cover page for address and contact no. of Registrar and Transfer Agent (R&amp;T), email id of R&amp;T, website address of R&amp;T, official points of acceptance, collecting banker details etc.</p> <p>Investors apart from the current process of making payment through cheques/ demand draft also have the ASBA facility as an additional mode of payment during NFO of the Scheme. Please refer to KIM/Application Forms and SAI for details on ASBA.</p> <p>Further, the investors who have registered for on-line transactions on www.dws-india.com can purchase unit of Scheme(s) on-line during NFO.</p> <p>It is mandatory for the investors of mutual fund schemes to mention their bank account numbers in their applications form. Application forms without Bank Mandate are liable to be rejected.</p>  |
| <b>How to Apply</b>   | Please refer the Application form and SAI for the instructions.  |
| <b>Listing</b>  | <p>The Regulations require that every close-end scheme be mandatorily listed on a recognised stock exchange. The Fund intends to list DFMP – 62 on NSE.</p> <p>Investors will not be able to redeem their units during the tenor of the Scheme and there will be redemption by the fund on the maturity of the Scheme. However the units held in dematerialised form can be traded on the Stock Exchange.</p>  |
| <b>Special Products/facilities available during the NFO</b>   | <p>The Unit holders may switch in from other schemes of the Fund to the Scheme during NFO.</p> <p><b><u>Auto Switch Facility</u></b></p> <p>This fund will offer an auto switch facility from Liquid Schemes to DWS Fixed Maturity Plan Series 62 during the NFO period. However DeAM reserves the right to extent or limit the said facility on such terms and conditions as may be decided from time to time.</p>  |
| <b>The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the Scheme or the AMC) involved in the same.</b> | NA   |
| <b>Restrictions, if any, on the right to freely retain or dispose off units being offered</b>   | NA   |
| <b>Pledge of units for securing loans</b>   | <p>Units held by Unitholders may be pledged as security for raising loans and shall be bound by the terms and conditions of the lending institution. The Registrar shall take note of such pledge by marking a lien on those units. Disbursement of such loans will be at the discretion of the lending institution and the AMC assumes no responsibility thereof. The Pledgor will not be able to redeem units that are pledged until the entity to which the units are pledged provides a written authorization to the AMC that the lien may be removed. As long as pledge on the units exists, the Pledgee will have complete authority and discretion to either transfer such units in its name or to redeem such Units on maturity. The AMC reserves the right to make a final decision with regard to Pledge / lien marking.</p>   |

## B. ONGOING OFFER DETAILS

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|---|--|
| <p><b>Ongoing offer period</b></p> <p>This is the date from which the Scheme will reopen for subscriptions/ redemptions after the closure of NFO period.</p>  | <p>Being a close-ended scheme, the investors can subscribe to the units of the Scheme only during the New Fund Offer Period.</p>   |
| <p><b>Ongoing price for subscription</b></p> <p>This is the price you need to pay for purchase/switch-in. Example: If the applicable NAV is Rs. 10, entry load is 2% then sales price will be: Rs. 10* (1+0.02) = Rs. 10.20</p> | <p>Not applicable being a Close Ended Scheme.</p>  |
| <p><b>Ongoing price for redemption</b></p>  | <p>Units will be redeemed only at the time of maturity at the applicable NAV. However, the Units can be traded on the NSE post listing. Since the Scheme is close ended, switch-out facility is not available subsequent to NFO Period except on maturity of the Scheme.</p>   |
| <p><b>Cut-off timing for subscriptions/ redemptions/Purchases and Switch-in: Switches</b></p>   | <p>Not Applicable as units under the Scheme will be redeemed only at the time of maturity at the applicable NAV.</p>   |
| <p><b>Where can the applications for purchase/redemption Switches be submitted?</b></p>   | <p>The Units can be traded on the NSE post listing. However, with respect to switch-outs at the time of maturity, the details of the official points of acceptance are given on the back cover page.</p>   |
| <p><b>Minimum Redemption/Switch-out Amount</b></p>  | <p>No redemptions are permitted till the maturity of the Scheme</p>  |
| <p><b>Minimum Balance to be maintained and consequence of Non maintenance</b></p>   | <p>Not Applicable</p>  |
| <p><b>Purchase Price</b></p>  | <p>This is a close ended scheme. The units will not be available for sale after the closure of the NFO period. Units will be issued at the value of Rs. 10/- during the NFO period.</p>  |
| <p><b>How to Purchase</b></p>   | <p>The application forms or transaction slips for the purchase of Units of the Scheme will be available at the office of the AMC, the Designated Centres and the Investor Service Centres. New Unit Holders can purchase Units by completing an Application Form. Existing Unit Holders may use the form attached to the bottom of their Account Statement or fill out a deposit slip. Application must be for a minimum amount of Rs. 5000 and in multiples of Re. 1/- thereafter. Applications can be made either by way of a "Regular Application" i.e. along with a cheque / DD or under Direct Deposit Application Facility i.e. along with account to account transfer instruction.</p> <p>Investors apart from the current process of making payment through cheques/ demand draft also have Application Supported by Blocked Amount ("ASBA") facility as an additional mode of payment during NFO of the Scheme.</p> <p>The Fund may introduce other newer methods of application which will be notified as and when introduced. Investors should complete the Application Form and deliver the same along with cheque / draft (i.e. in case of "Regular Application") or account to account transfer instructions (in case availing of 'Direct Deposit Application Facility') at any of the:</p> <ul style="list-style-type: none"> <li>– Investor Service Centres,</li> <li>– Designated Centres,</li> <li>– AMC Offices</li> </ul> <p>The addresses of the ISCs and Designated Centres respectively are given at the end of this SID.</p> <p>The AMC shall, have absolute discretion to reject any application for purchase of Units, if in its opinion, increasing the size of the Unit Capital is not in the general interest of the Unit Holders, or if for any other reason it does not believe it would be in the best interest of the Scheme or its Unit Holders to accept such an application.</p> <p>Incomplete Applications or those not specifying the Scheme / option and / or accompanied by cheque / demand drafts / account to account transfer instructions favouring scheme / option other than that specified in the application are liable to be rejected. Further, no cash or third party cheques will be accepted towards subscription amount.</p> <p>In specific exceptional situations where Third Party payment is permitted like (i) Payment by Parents / Grand-Parents / Related persons on behalf of a minor (other than registered guardian) in consideration of natural love and affection or as gift for value not exceeding Rs 50,000 for each purchase, (ii) Payment by an Employer on behalf of Employee under Systematic Investment Plans /lump sum/one-time subscription through Payroll deductions or (iii) Custodian on behalf of an FII or a client.</p> <p>In case a payment is covered under above exceptions, the following additional documents are also required to be mandatorily provided together with the Application Form:</p> <ol style="list-style-type: none"> <li>a) Determining the identity of the Investor and the person making payment i.e. mandatory KYC for Investor and the person making the payment.</li> <li>b) Obtaining necessary declaration from the Investor and the person making the payment. Declaration by the person making the payment should give details of the bank account from which the payment is made and the relationship with the beneficiary.</li> <li>c) Verifying the source of funds to ensure that funds have come from the drawer's account only.</li> </ol> |

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|  | <p>In case if an investor makes a subscription in the Scheme and makes the payment by way of a demand draft then the bank charges paid by the investor would be borne by the AMC, subject to the terms &amp; conditions as may be notified by the AMC from time to time.</p> <p>In case of subscription through pre-funded instruments such as Pay Order / Demand Draft / Banker's Cheque, such pre-funded instruments should be procured by the Investor only against a registered Pay - in account. Along with the payment instrument, the Investor is also required to submit a Certificate from the Banker issuing the pre-funded payment instrument stating the account holder's name and the account number from which the amount has been debited for the issue of the instrument.</p> <p>Further, the investors who have registered for on-line transactions on www.dws-india.com can purchase unit of Scheme(s) on-line during NFO.</p> <p>The AMC reserve the right to reject the application form in case of insufficient details / deficiencies/any other reason in the application form, without assigning any reason whatsoever.</p>  |
| <b>Mode of Holding</b>                       | <p>Applicants have to specify the 'mode of holding' in the application form. The mode of holding may be "Single", "Joint" or "Anyone or Survivor".</p> <p><b>Joint Holdings:</b> Where Units are jointly held, the person first-named in the Application Form will receive all notices and correspondences with respect to the Folio, as well as any distributions through dividends, redemptions or otherwise. Such person shall hold the voting right, if any, associated with the Units. However, all documentation shall necessarily be signed by all the holders. The liability of the Mutual Fund in this regard shall be only to the first-named holder.</p> <p><b>Any one or Survivors:</b> When Units are held as anyone or survivor, the person first-named in the Application Form will receive all notices and correspondences with respect to the Account, as well as any distributions through dividends or otherwise. The first named holder shall exercise the voting right, if any, associated with the Units. All documentation may be signed by any one of the joint holders and the Mutual Fund will act on the instructions of any one of the account holders. If two or more persons apply for units without specifying the mode of holding, they shall be deemed to have elected to hold the units jointly. Any change in the mode of holding will require the signature of all the holders. By following the above procedure, the Mutual Fund and the AMC shall be discharged of all liability towards the joint /remaining unitholders.</p>  |
| <b>Special Products/Facilities available</b> | <p>Only switch ins are allowed during the New Fund Offer.</p>   |
| <b>Account Statements</b>                    | <p>The process of allotment of Units will be completed within 5 working days from the date of closure of the New Fund Offer Period.</p> <p>The Mutual Fund will encourage the investor to provide their e-mail addresses for all correspondence.</p> <p>For those unit holders who have provided an e-mail address, the AMC will send the account statement by e-mail. Where mobile number of the investor is available, the allotment will be confirmed via SMS.</p> <p>Where neither email id nor mobile number is available, the physical account statement will be sent to the investors within 5 working days from the date of closure of NFO.</p> <p>Further, the investor will get the monthly consolidated account statement in respect of his transactions done during the month across the mutual funds within 10 days of the end of month.</p> <p><b>Consolidated Account Statement (CAS)</b> shall contain details relating to all the transactions** carried out by the investor across all Schemes of all mutual funds during the month and holding at the end of the month including transaction charges paid to the distributor.</p> <p>**The word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions.</p> <p>Unit holders who receive statements by e-mail may download and print the account statement after receiving e-mail from the Mutual Fund. Should the Unit holder experience any difficulty in accessing the electronically delivered Account Statement, the Unit holder shall promptly advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. Failure to advise the Mutual Fund of such difficulty within 24 Hours after receiving the e-mail would serve as an affirmation regarding the acceptance by the Unit holder of the Account Statement.</p> <p>The unit holder may request for an Account Statement any time during the tenor of the Scheme by writing to the AMC / ISC / R&amp;T. The same will be delivered to his email id of the investor or dispatch the account statement within 5 working days from the receipt of request without any charges.</p> <p>Allotment of Units and dispatch of Account Statements to NRIs / FIIs will be subject to RBI's general permission dated March 30, 1999 to mutual funds, in terms of Notification No. FERA 195/99-RB or such other notifications, guidelines issued by RBI from time to time.</p> <p>For investors who have given valid demat account details at the time of NFO, the Units issued by the AMC shall be credited by the Registrar to the investors' beneficiary account with the DP as per information provided in the application form and information of allotment will be accordingly sent by the Registrar.</p> <p>Further, the investors who have registered for on-line transactions facility can download account statement any time.</p> <p>Investors who wish to subscribe / hold units of the Scheme in demat form shall mention their depository account details in the Application form / transaction slip.</p> |

In case, an investor desires to convert the units from / to Physical / Dematerialized Mode, as the case may be, at a later date, the request for conversion of units held in physical mode to demat mode or vice-versa should be submitted along with Request Form to their Depository Participants. The statement of holding of the beneficiary account holder for units held in demat will be sent by the respective DPs periodically. Units of the Schemes/ Plans/ Options held in demat mode will be transferable in accordance with provisions of Depositories Act, 1996 and the Securities and Exchange Board of India (Depositories and Participants) Regulations, 1996 as amended from time to time.

**Half Yearly Consolidated Account Statement:**

A consolidated account statement detailing holding across all schemes at the end of every six months (i.e. September/ March), on or before 10th day of succeeding month, to all such Unit holders in whose folios no transaction has taken place during that period shall be sent by mail/email.

The consolidated Account Statement shall reflect the latest closing balance and value of the Units at the end of half year.

|  |   |
|--|---|
| <b>Dividend</b>  | The dividend warrants shall be dispatched to the Unit holders within 30 days of the date of declaration of the dividend.  |
| <b>Redemption</b>  | As the Scheme is being listed, investors will not be able to redeem their units during the tenor of the Scheme and there will be redemption by the fund only on the maturity of the Scheme. The redemption proceeds shall be dispatched to the unit holders within 10 working days from the date of maturity of the Scheme.<br><br>However, under normal circumstances, the Mutual Fund will endeavor to dispatch the redemption proceeds within 3 Business Days from the date of maturity of the Scheme. |
| <b>Delay in payment of redemption/ repurchase proceeds/Delay in dispatch of dividend warrant</b> | In the event of delay / failure to dispatch the redemption/repurchase proceeds within 10 Business Days or dividend warrants within 30 days, the AMC will be liable to pay interest to the Unitholders @ 15% p.a. for the period of delay. However, under normal circumstances, the Fund will endeavor to dispatch the redemption proceeds within 3 Business Days from the date of maturity.   |

**C. PERIODIC DISCLOSURES**

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|---|--|
| <b>Net Asset Value</b>                    | The Mutual Fund shall calculate the Net asset value of the Scheme on every business day and declare on AMFI's website <a href="http://www.amfiindia.com">www.amfiindia.com</a> and the Fund's website <a href="http://www.dws-india.com">www.dws-india.com</a> by 9. p.m on the same day The Net Asset Value of the Scheme shall also be published on every Business Day in 2 Newspapers.  |
| <b>Monthly Portfolio Disclosure</b>       | The monthly portfolio (along with ISIN) of all the schemes of DMF as on the last day of the month will be disclosed on the Fund's website i.e. <a href="http://www.dws-india.com">www.dws-india.com</a> on or before 10th day of the succeeding month.   |
| <b>Half yearly Disclosures: Portfolio</b> | The mutual fund shall publish a complete statement of the Scheme portfolio and the unaudited financial results, within one month from the close of each half year (i.e. 31st March and 30th September), by way of an advertisement in one National English daily and one regional newspaper in the language of the region where the head office of the mutual fund is located.   |
| <b>Half Yearly Results</b>                | The half yearly unaudited financial results of all the schemes of DMF will be uploaded on the Fund's website i.e. <a href="http://www.dws-india.com">www.dws-india.com</a> within one month from the close of each half year ended 30th September and 31st March.<br><br>The AMC will publish an advertisement disclosing the hosting of such financial results on its website, in at least one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the mutual fund is situated.   |
| <b>Annual Report</b>                      | Scheme wise Annual Report or an abridged summary thereof shall be emailed / mailed to all unitholders within four months from the date of closure of the relevant accounts year i.e. 31st March each year.<br><br>A link of the Scheme annual report or abridged summary shall be displayed prominently on the website of the Fund i.e. <a href="http://www.dws-india.com">www.dws-india.com</a> and the AMC shall make the physical copies available to the investors at its registered offices at all times.<br><br>Investor(s) who have provided their email address in the application form or any subsequent communication in any of the folio belonging to the investor, Electronic Mail (email) shall be treated as a default mode for sending various statutory communications including Abridged Annual Report to the investor. The investor(s) may however on request obtain a physical copy of Abridged Annual Report or any other statutory communication. |
| <b>Associate Transactions</b>             | Please refer Statement of Additional Information (SAI).  |

## Taxation

The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the Schemes.

| <b>Applicable tax rates based on prevailing tax laws</b> |   |     |  |
|--|---|-----|--|
| Nature of Income   | Unitholder  |     | Mutual Fund  |
|  | Resident  | FII |  |
| <b>Tax on Dividend</b>                                   | Nil   | Nil | Dividend Distribution Tax (DDT) on the dividend distributed under this scheme:<br><b>Individual &amp; HUF</b><br>28.325% (25% plus 10% surcharge plus 3% education cess)<br><b>Other than Individual &amp; HUF</b><br>33.99% (30% plus 10% surcharge plus 3% education cess) |
| <b>Capital Gains*</b>                                    |   |     |  |
| Short Term Capital Gain                                  | Individual/HUF/AOP/BOI - Taxable as per the applicable slab rates**<br>Companies/Firms - 30% ** | 30% | Nil  |
| Long Term Capital Gain                                   | 10%** without indexation or 20%** with indexation   | 10% | Nil  |

\* This chart is prepared on assumption that the investment in units of Mutual Fund would be characterized as capital asset in the hands of the unit holder.

\*\* The above rates would be increased by a surcharge of :

| Type of Investor           | Taxable income > 10 Million INR, but < 100 Million INR | Taxable income > 100 Million INR |
|----------------------------|--|----------------------------------|
| Resident                   |  |                                  |
| a) Domestic Company        | 5%   | 10%                              |
| b) Individual/HUF/BOI/Firm | 10%  | 10%                              |
| FII                        |  |                                  |
| a) Corporate               | 2%   | 5%                               |
| b) Other than corporate    | 10%  | 10%                              |

Further, an additional surcharge of 3% (Education cess of 2% and Secondary & Higher education Cess of 1%) would be charged on the amount of tax inclusive of surcharge as applicable, for all unit holders.

### Note:

- Under section 196D of the Income Tax Act, 1961, capital gains arising to FII from transfer of securities is not subject to withholding tax.
- Under section 10(23D) of the Income Tax Act, 1961, income earned by a Mutual Fund registered with SEBI is exempt from income tax.
- Where the fund receives any income from investments made in overseas jurisdiction, the same may be subject to withholding tax (or any other tax) in the relevant jurisdiction from which the income is received.
- As the income of the mutual fund is exempt from tax in India, credit / refund in respect of such foreign taxes may not be available in India.
- Since, this Scheme does not qualify as an equity oriented fund, no Securities Transaction tax is payable by the unit holders on redemption / repurchase of units by the Fund.

**For further details on taxation please refer to the clause on taxation in the SAI.**

### Investor Services

Investors Relations Officer  
Mr. Murali Ramasubramanian, Head Operations  
Deutsche Asset Management (India) Private Limited, 2nd Floor, 222, Kodak House,  
Dr. D. N. Road, Fort, Mumbai - 400 001 Tel. No. : +91 22 7158 4342 / 4305

## D. COMPUTATION OF NAV

NAV of Units under the Scheme shall be calculated as shown below:

$$\text{NAV (Rs.)} = \frac{\text{Market or Fair Value of Scheme's investments (+) Current Assets (-) Current Liabilities and Provisions}}{\text{No. of Units outstanding under Scheme}}$$

The NAV of the Schemes will be calculated upto 4 decimal places and announced on every Business day in at least two daily newspapers with national circulation. Also, the NAV will be declared on every business day on the AMFI website [www.amfiindia.com](http://www.amfiindia.com) and the Fund's website [www.dws-india.com](http://www.dws-india.com) by 9. p.m on the same day. The valuation of the Scheme' assets and calculation of the Scheme' NAV shall be subject to audit on an annual basis and such regulations as may be prescribed by SEBI from time to time.

## IV. Fees and Expenses

### A. NEW FUND OFFER (NFO) EXPENSES

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid marketing and advertising, registrar expenses, printing and stationary, bank charges etc. The entire new fund offer expense of the said scheme shall be borne by the AMC.

### B. ANNUAL SCHEME RECURRING EXPENSES

These are the fees and expenses for operating the Scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below:

The AMC has estimated that the following % per annum of the daily net assets of the Scheme will be charged to the Scheme as recurring expenses. For the actual current expenses being charged, the investor should refer to the website of the mutual fund.

| Expense Head/ Nature of Expense  | % of daily Net Assets Per Annum |
|--|---------------------------------|
| Investment Management and Advisory Fees  | Upto 2.25%                      |
| Trustee fee  |                                 |
| Audit fees   |                                 |
| Custodian fees   |                                 |
| RTA Fees   |                                 |
| Marketing & Selling expense incl. agent commission   |                                 |
| Cost related to investor communications  |                                 |
| Cost of fund transfer from location to location  |                                 |
| Cost of providing account statements and dividend redemption cheques and warrants                |                                 |
| Costs of statutory Advertisements  |                                 |
| Cost towards investor education & awareness (at least 2 bps)                                     |                                 |
| Brokerage & transaction cost over and above 12 bps for cash trades.                              |                                 |
| Service tax on expenses other than investment and advisory fees                                  |                                 |
| Service tax on brokerage and transaction cost  |                                 |
| Other Expenses (including listing expenses)*   |                                 |
| <b>Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a)</b> | <b>Upto 2.25%</b>               |
| Additional expenses under regulation 52 (6A) (c)   | Upto 0.20%                      |
| Additional expenses for gross new inflows from specified cities i.e. beyond top 15 cities        | Upto 0.30%                      |

\* As permitted under the Regulation 52 of SEBI (Mutual Funds) Regulations, 1996

Direct Option shall have a lower expense ratio excluding distribution expenses, commission, etc and no commission for distribution of Units will be paid / charged under Direct Option. Commission/ Distribution expenses will not be charged in case of Direct Option.

At least 20% of the TER is charged towards distribution expenses/ commission in the Regular Option. The TER of the Direct Option will be lower to the extent of the abovementioned distribution expenses/ commission (at least 20%) which is charged in the Regular Option.

These estimates have been made in good faith as per the information available to the Investment Manager based on past experience and are subject to change inter-se within the overall limit of Total Running Expenses permitted by the SEBI (MF) Regulations.

The total recurring expenses which may be charged to the respective Plan(s) are explained below:

Recurring expenses under Regulation 52 (6):

On the first Rs. 100 crores of the daily net assets - 2.25% p.a.

On the next Rs. 300 crores of the daily net assets - 2.00% p.a.

On the next Rs. 300 crores of the daily net assets - 1.75% p.a.

On the balance of the assets - 1.50% p.a.

Further, as per regulation 52 (6A) of SEBI (Mutual Funds) Regulations, 1996, the AMC may charge the following to the Scheme:

- Additional TER up to 30 basis points will be charged on daily net assets of the scheme, if the new inflows from beyond top 15 cities are at least (a) 30% of gross new inflows in the scheme or (b) 15% of the average assets under management (year to date) of the scheme, whichever is higher.

In case inflows from beyond top 15 cities is less than the higher of (a) or (b) above, additional TER on daily net assets of the scheme shall be charged on a proportionate basis as per the formula prescribed by SEBI.

The expenses charged under this clause should be utilized for distribution expenses incurred for bringing inflows from beyond top 15 cities. The amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment.

- Additional expenses incurred towards different permissible heads, not exceeding 0.20 percent of daily net assets of the Scheme
- Brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment, not exceeding 0.12 per cent in case of cash market transactions.

AMC may charge service tax on investment and advisory fees of the scheme in addition to the maximum limit of TER as per the Regulation 52(6) and (6A).

AMC may charge service tax on expenses other than investment and advisory fees of the scheme, if any within the maximum limit of TER as per the Regulation under 52(6) and (6A).

Service tax on brokerage and transaction cost paid for asset purchases, will be within the limit prescribed under regulation 52 of the Regulations.

As per SEBI Circular dated November 19, 2012 having reference number CIR/IMD/24/2012, it is clarified that the brokerage and transaction cost incurred for the purpose of execution of trade may be capitalized to the extent of 0.12 percent for cash market transactions. Any payment towards brokerage and transaction cost, over and above the said 12 bps for cash market transactions may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52 of the SEBI (MF) Regulations. Any expenditure in excess of the said prescribed limit (including brokerage and transaction cost, if any) shall be borne by the AMC or by the trustee or sponsors.

### C. LOAD STRUCTURE

Load is an amount which is paid by the investor to subscribe to the units or to redeem the units from the Scheme. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC [www.dws-india.com](http://www.dws-india.com) or you may call at +91 22 7158 4300 or your distributor.

| Type of Load | Load chargeable (as % of NAV) |
|--------------|-------------------------------|
| Entry Load   | Nil                           |
| Exit Load    | Nil                           |

#### Notes:

- No entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor".
- No Redemption / repurchase of units shall be allowed prior to the maturity of the Scheme.



#### **D. TRANSACTION CHARGES**

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

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

- i. For existing mutual fund investors, an amount of Rs.100/- per subscription of Rs.10,000/- and above.

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

## V. Rights of Unitholders

Please refer to SAI for details.

## VI. Penalties, Pending Litigation or Proceedings, Findings of Inspections or Investigations for which action may have been taken or is in the process of being taken by any regulatory authority

1. All disclosures regarding penalties and action(s) taken against foreign Sponsor(s) may be limited to the jurisdiction of the country where the principal activities (in terms of income / revenue) of the Sponsor(s) are carried out or where the headquarters of the Sponsor(s) is situated. Further, only top 10 monetary penalties during the last three years shall be disclosed.
  - NONE
2. In case of Indian Sponsor(s), details of all monetary penalties imposed and/ or action taken during the last three years or pending with any financial regulatory body or governmental authority, against Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company; for irregularities or for violations in the financial services sector, or for defaults with respect to share holders or debenture holders and depositors, or for economic offences, or for violation of securities law. Details of settlement, if any, arrived at with the aforesaid authorities during the last three years shall also be disclosed.
  - NONE
3. Details of all enforcement actions taken by SEBI in the last three years and/ or pending with SEBI for the violation of SEBI Act, 1992 and Rules and Regulations framed there under including debarment and/ or suspension and/ or cancellation and/ or imposition of monetary penalty/adjudication/enquiry proceedings, if any, to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel (especially the fund managers) of the AMC and Trustee Company were/ are a party. The details of the violation shall also be disclosed.
  - NONE

4. Any pending material civil or criminal litigation incidental to the business of the Mutual Fund to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel are a party should also be disclosed separately.
  - NONE
5. Any deficiency in the systems and operations of the Sponsor(s) and/ or the AMC and/ or the Board of Trustees/Trustee Company which SEBI has specifically advised to be disclosed in the SID, or which has been notified by any other regulatory agency, shall be disclosed.
  - NONE

### JURISDICTION

The jurisdiction for any matters arising out of this Scheme shall reside with the courts in India.

### OMNIBUS CLAUSE

Besides the AMC, the Trustee / Sponsor may also absorb expenditures in addition to the limits laid down under Regulation 52. Further, any amendment / clarification and guidelines including in the form of notes or circulars issued from time to time by SEBI for the operation and management of mutual fund shall be applicable.

**Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.**

This Scheme Information Document has been approved by the Trustees on February 21, 2014 Further, the Trustees have ensured that before launching of the Scheme the in principle approval for listing has been obtained from the Stock Exchange and appropriate disclosures has been made in the SID.

For and on behalf of the Board of Directors of  
**Deutsche Asset Management (India) Private Limited**  
(Asset Management Company for Deutsche Mutual Fund)

Sd/-

**Suresh Soni**  
Chief Executive Officer

**Place: Mumbai**  
**Date : March 12, 2014**

# Official Points for Accepting Transactions

## Deutsche Asset Management (India) Private Limited:

**Ahmedabad:** 303-A, 3rd Floor, Raindrop Bldg, C G Road, Ahmedabad-380006. Tel: +91 (079) 65124445/26463005. **Bangalore:** No.909, 9th Floor, Prestige Meridian-1, # 29, M.G. Road, Bangalore-560001, Karnataka, India. Tel: +91 (080) 64545651/64545652. **Chandigarh:** 333-334, Megabyte Centre, 1st floor, Sector 35, Chandigarh. Tel: +91 (0172) 4628570. **Chennai:** Gee Gee Plaza, 3rd Floor, Plot No.14A, Door No. 1, Wheat Crofts Road, Nungambakkam, Chennai-600034 Tel: +91 (044) 64504425/26/27. **Cochin:** 510, 5th Floor, Govardhan Business Centre, Chittoor Road, Cochin-682035. Tel: +91 (0484) 4022116. **Hyderabad:** DBS Business Center, DBS House 1-7-43-46, Sardar Patel Road, Secunderabad-500003. Tel: +91 (040) 64555700/27846970. **Jaipur:** 2nd Floor, Building No. 1, Opposite Amarapura, M.I. Road, Jaipur-302001, Tel: +91 (141) 6505302/303. **Kanpur:** Office No. 410, 4th Floor, Kan Chamber, 14/113, Civil Lines, Kanpur-208001. Tel: +91 (0512) 3938989. **Kolkata:** 'Chowringhee Court', 55 & 55/1, Chowringhee Road, 3rd Floor, Room No. 24, Kolkata-700071. Tel: +91 (033) 22821144 / 4005 5247. **Mumbai:** 2nd Floor, 222, Kodak House, Dr. D. N. Road, Fort, Mumbai-400001. Tel: +91 (022) 71584350/4342/4305. **New Delhi:** Unit 1307 & 1308, 13th Floor, Gopaldas Bhavan, Barakhamba Road, Connaught Place, New Delhi - 110001. Tel: +91 (011) 43070184/185. **Pune:** 105, 1st Floor, Above AUDI Showroom, Pro-1 Business Centre, Senapati Bapat Road, Pune-411016. Tel: +91 (020) 40068171. **Vadodara:** 135, Siddharth Complex, R.C. Dutt Road, Vadodara-390007. Tel: +91 (265) 3095446/6643918.

## Karvy Computershare Pvt. Ltd.

**Investor Service Centres :** The Registrar will be the official point of acceptance for electronic transactions received from specified banks, financial institutions, distribution channels, etc. (mobilised on behalf of their clients) with whom the AMC has entered / may enter into specific arrangements for purchase/sale/switch of Units.

**Agra:** Deepak Wasan Plaza, Behind Holiday Inn, Opp Megdoot Furnitures, Sanjay Place, Agra 282002 (U.P). **Ahmedabad:** 201, Shail Building, Opp Madhusudhan House, Nr. Navrangpura Telephone Exchange, Navrangpura, Ahmedabad 380006. **Ajmer:** 1-2, II Floor, Ajmer Tower, Kutchary Road, Ajmer 305001. **Allahabad:** RSA Towers, 2nd Floor, Above Sony TV Showroom, 57, S P Marg, Civil Lines, Allahabad 211001. **Alwar:** 101, 1st Floor, Saurabh Towers, Opp. UTI, Road No # 2, Bhagat Singh Circle, Alwar 301001. **Ambala:** 6349, Nicholson Road, Adjacent Kos Hospital, Ambala Cantt, Ambala 133001. **Amravati:** Shop No. 21, 2nd Floor, Gulshan Tower, Near Panchsheel Talkies, Jaistambh Square, Amravati (M.H.) 444601. **Amritsar:** 72-A, Taylor's Road, Aga Heritage Gandhi Ground, Amritsar 143001. **Anand:** B-42 Vaibhav Commercial Center, Nr Tvs Down Town Shrow Room, Grid Char Rasta, Anand, Baroda 380001. **Ananthapur:** # 15-149, 1st Floor, S.R.Towers, Opp Lalithakala Parishat, Subash Road, Anantapur 515001. **Aurangabad:** Ramkunj, Railway Station Road, Near Osmanpura Circle, Aurangabad 431005. **Bangalore:** 59, Skanda, Puttanna Road, Basavanagudi, Bangalore 560004. **Bareilly:** 1st Floor, 165, Civil Lines, Opp. Hotel Bareilly Palace, Near Rly Station Road, Bareilly 243001. **Baroda:** SB-4&5, Mangaldeep Complex, Opposite Mesonic Hall, Productivity Road, Alkapuri, Vadodara 390007. **Bhavnagar:** G-11 Giranjali Complex, Opp 'C' Division Police Station, Kalanala, Bhavnagar, Baroda 364001. **Bhilai:** Shop No. 1, First Floor, Plot No. 1, Old Sada Office Block, Commercial Complex, Near HDFC ATM, Nehru Nagar- East, Bhilai 490020. **Bhilwara:** 27-28, 1st Floor, Hira-Panna Complex, Pur Road, Bhilwara 311001. **Bhopal:** Kay Kay Business Centre, 133, Zone I, Mp Nagar, Above City Bank, Bhopal 462011. **Bhubaneswar:** 2nd & 3rd Floor, Janardan House, A 181, Saheed Nagar, Bhubaneswar 751007, Odisha. **Bikaner:** 2nd Floor, Plot No 70 & 71, Panchshati Circle, Sardul Gunj Scheme, Bikaner 334003. Calicut: Sowbhagya Shopping Complex, Areyadathupalam, Mavoor Road, Calicut 673004. **Chandigarh:** SCO-371-372, First Floor, Above HDFC Bank, Sector 35B, Chandigarh 160022. **Chennai:** Flat No F11, First Floor, Akshya Plaza, (Erstwhile Harris Road), Opp Chief City Metropolitan Court, # 108, Adhithanar Salai, Egmore, Chennai 600002. **Cochin:** Building No. 39 Ali Arcade, 1st floor, Near Atlantis Junction, Kizhavana Road, Panampilli Nagar, Cochin 682036. **Coimbatore:** 1057/1058, Jaya Enclave, Avanashi Road, Coimbatore 641018. **Cuttack:** Dargha Bazar, Opp. Dargha Bazar Police Station, Buxibazar, Cuttack 753001. **Dehradun:** Kaulagarh Road, Near Sirmour Marg, Above Reliance Webworld, Dehradun 248001. **Dhule:** Ground Floor Ideal Laundry, Lane No. 4, Khol Galli, Near Muthoot Finance, Opp. Bhavasar General Store, Dhule 424001. **Durgapur:** MWAV-16 Bengal Ambuja, 2nd Floor, City Centre, Durgapur 713216. **Faridabad:** A-2B, 1st Floor, Nehru Ground, Neelam Bata Road, Nit, Faridabad 121001. **Ghaziabad:** 1st Floor, C-7, Lohia Nagar, Ghaziabad 201001. **Gorakhpur:** Above V.I.P. House, Ajdacent A.D. Girls Inter College, Bank Road, Gorakhpur 273001. **Guntur:** Door No. 6-10-18, Sai House, 10/1, Arundelpet, Guntur 522002. **Gurgaon:** Shop No. 18, Ground Floor, Sector-14, Opp. AKD Tower, Near Huda Office, Gurgaon 122001. **Guwahati:** 54 Sagarika Bhawan, R G Baruah Road, (AIDC Bus Stop), Guwahati 781024. **Gwalior:** 2nd Floor, Rajeev Plaza, Jayendra Ganj, Lashkar, Gwalior, M.P. 474009. **Haridwar:** 8, Govind Puri, Opp. LIC - 2, Above Vijay Bank, Main Road, Ranipur More, Haridwar 249401. **Hissar:** SCO 71, 1st Floor, Red Square Market, Hissar 125001. **Hubli:** 22 & 23, 3rd Floor, Eureka Junction, T B Road, Hubli 580029. **Hyderabad:** 8-2-596 Karvy Plaza, Avenue 4, Street No.1, Banjara Hills, Hyderabad 500034. **Indore:** 213 B, City Center, M.G. Road, Opp. High Court, Indore 452001. **Jabalpur:** Grover Chamber, 43 Naya Bazar Malviya Chowk, Opp Shyam Market, Jabalpur 482002. **Jaipur:** S-16 A, 3rd Floor, Land Mark, Opposite Jaipur Club, Mahavir Marg, C-Scheme, Jaipur 302001. **Jalandhar:** Lower Ground Floor, Office No. 3, Arora Prime Tower, Plot No. 28, G T Road, Jalandhar 144004. **Jamshedpur:** Kanchan Tower, 3rd Floor, Chhaganlal Dayalji @ Sons, 3-S B Shop Area, (Near Traffic Signal), Main Road, Bistupur, Jamshedpur 831001. **Jodhpur:** 203, Modi Arcade, Chupasni Road, Jodhpur 342001. **Kanpur:** 15/46, Ground Floor, Opp. Muir Mills, Civil Lines, Kanpur 208001. **Karimnagar:** H.No.4-2-130/131, Above Union Bank, Jafri Road, Rajeev Chowk, Karimnagar 505001. **Karnal:** 18/369, Char Chaman, Kunjapura road, Karnal 132001. **Kolhapur:** 605/1/4 E Ward, Near Sultane Chambers, Shahupuri 2nd Lane, Kolhapur 416001. **Kolkata:** 166A, Rashbehari Avenue, 2nd Floor, Near Adi Dhakerhari Bastralaya, Opp Fortis Hospital, Kolkata 700029. **Kota:** H.No. 29, First Floor, Near Lala Lajpat Rai Circle, Shopping Centre, Kota 324007. **Kurnool:** Shop No. 43, 1st Floor, S V Complex, Railway Station Road, Kurnool 518004. **Lucknow:** Usha Sadan, 24, Prem Nagar, Ashok Marg, Lucknow 226001. **Ludhiana:** SCO - 136, First Floor, Above Airtel Show Room, Feroze Gandhi Market, Ludhiana 141001. **Madurai:** Rakesh Towers, 30-C, Bye Pass Road, 1st Floor, Opp Nagappa Motors, Madurai 625010. **Mangalore:** Ground Floor, Mahendra Arcade, Kodial Bail, Mangalore 575003. **Margao:** 2nd Floor, Dalal Commercial Complex, Pajifond, Margao 403601. **Mathura:** Ambey Crown, 2nd Floor, In Front of BSA College, Gaushala Road, Mathura 281001. **Meerut:** 1st Floor, Medi Centre Complex, Opp. ICICI Bank, Hapur Road, Meerut 250002. **Moradabad:** Om Arcade, Parker Road, Above Syndicate Bank, Tari Khana Chowk, Moradabad 244001. **Mumbai:** Office number 01/04, 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind Bombay Stock Exchange, Fort, Mumbai 400001. **Mysore:** L-350, Silver Tower, Clock Tower, Ashoka Road, Mysore 570001. **Nagpur:** Plot No.2/1, House No. 102/1, Mangaldeep Apartment, Mata Mandir Road, Opp. Khandelwal Jewellers, Dharampeth, Nagpur 440010. **Nasik:** S-12, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik 422002. **Navsari:** 1/1 Chinmay Arcade, Opp Sattapir Rd, Tower Rd, Navsari, Baroda 396445. **Nellore:** 207, II Floor, Kaizen Heights, 16/2/230, Sunday Market, Pogathota, Nellore 524001. **New Delhi:** 305, 3rd Floor, New Delhi House, Bara Khamba Road, Connaught Place, New Delhi 110001. **Noida:** 307 Jaipuria Plaza, D 68 A, 2nd Floor, Opp Delhi Public School, Sector 26, Noida 201301. **Panipat:** 1st Floor, Krishna Tower, Near HDFC Bank, Opp. Railway Road, G T Road, Panipat 132103. **Panjim:** City Business Centre, Coelho Pereira Building, Room Nos.18,19 & 20, Dada Vaidya Road, Panjim 403001. **Patiala:** SCO 27 D, Chhoti Baradari, Patiala 147001. **Patna:** 3A, 3rd floor, Anand tower, Beside Chankya Cinema Hall, Exhibition Road, Patna 800001. **Pondicherry:** First Floor, No.7, Thiayagaraja Street, Pondicherry 605001. **Pune:** Shop No. 16, 17 & 18, Ground Floor, Sreenath Plaza, Dyaneshwar Paduka Chowk, F C Road, Pune 411004. **Raipur:** Room No. TF 31, 3rd Floor, Millennium Plaza, Behind Indian Coffee House, G E Road, Raipur 492001. **Rajahmundry:** Dr. No. 6-1-4, first floor, Rangachary street, Tnagar, Rajahmundry 533101. **Rajkot:** 104, Siddhi Vinayak Complex, Dr Yagnik Road, Opp Ramkrishna Ashram, Rajkot 360001. **Ranchi:** Room No. 307, 3rd Floor, Commerce Towers, Beside Mahabir Towers, Main Road, Ranchi 834001. **Rohtak:** 1st Floor, Ashoka Plaza, Delhi Road, Rohtak 124001. **Salem:** Door No. 40, Brindavan Road, Near Perumal Koil, Fairlands, Salem 636016. **Shillong:** Mani Bhawan, Thana Road, Lower Police Bazar, Shillong 793001. **Shimla:** Triveni Building, By Pas Chowk, Khallini, Shimla 171002. **Siliguri:** Nanak Complex, Near Church Road, Sevoke Road, Siliguri 734001. **Sonepat:** 205 R Model Town, Above Central Bank of India, Sonepat 131001. **Surat:** G-6 Empire State Building, Near Parag House, Udhna Darwaja, Ring Road, Surat 395002. **Tirupathi:** Plot No.16 (South Part), First Floor, R C Road, Tirupati 517502. **Trichy:** Sri Krishna Arcade, 1st Floor, 60 Thennur High Road, Trichy 620017. **Trivandrum:** 2nd Floor, Akshaya Towers, Above Jetairways, Sasthamangalam, Trivandrum 695010. **Udaipur:** 201-202, Madhav Chambers, Opp. G.P.O. Chetak Circle, Madhuban, Udaipur 313001. **Valsad:** Shop No. 2, Phiroza Corner, Opp Next Show Room, Tithal Road, Valsad, Baroda 396001. **Vapi:** Shop No. 12, Ground Floor, Sheetal Appatment, Near K P Tower, Vapi, Baroda, Baroda 396195. **Varanasi:** D-64/132, KA 1st Floor, Anant Complex, Sagra, Varanasi 221010. **Vellore:** No.1, M.N.R. Arcade, Officer's Line, Krishna Nagar, Vellore 632001. **Vijayawada:** 39-10-7 Opp Municipal Water Tank, Labbipet, Vijayawada 520010. **Visakhapatnam:** 47-14-5/1 Eswar Paradise, Dwaraka Nagar, Main Road, Visakhapatnam 530016. **Warangal:** 5-6-95, 1st floor, Opp B.Ed Collage, Lashkar Bazar, Chandra Complex, Hanmakonda, Warangal 506001.

**Deutsche Asset Management (India) Private Limited**

**Registered & Corporate Office:**

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**Website : [www.dws-india.com](http://www.dws-india.com)**