



Customer Declaration Form (Mutual Funds)

Before you invest in any fund, we urge you to understand your Investment Objective & Constraints and then select appropriate Risk Profile or Product category. Enclosed is the gist of the 4 broad universal Investment needs and Suitable products respectively. Further, please find below the characteristics of Mutual Funds' broad categories for your informed investment decision making.

Objective	Liquidity (L)	Protection (P)	Growth (G)	Tax and Solution oriented (TS)
Description	Park money for Liquidity needs	Capital Preservation	Wealth Creation	Save Tax with Capital Appreciation and/ or fulfill a specific goal

Mutual Fund Categories

Please Tick	Objective	Fund Type	Risk	Liquidity	Return Predictability	Risk Class
	Liquidity	Overnight/ Liquid/ Ultra-short/ Low duration/ Money market				1
	Protection	Floater/ Short-term/ Corporate bond/ Banking and PSU/ Arbitrage				2
	Protection	Medium duration/ Medium to Long duration/ Long duration/ Dynamic bond/ Gilt				3
	Protection	Conservative hybrid/ Equity savings				2
	Growth	Largecap/ Large and Midcap/ Flexicap/ Multicap/ Dividend Yield/ Contra/ Focused/ Value/ Index				3
	Growth	Fund of Funds (Domestic/ Overseas)/ Gold Funds				3
	Growth	Credit risk/ Midcap/ Smallcap/ Sectoral/ Thematic				4
	Growth	Dynamic asset allocation/ Balanced advantage/ Aggressive hybrid/ Multi-asset allocation				3
	Tax and Solution oriented	Children's fund/ Retirement fund/ ELSS				2 / 3

	Very Low		Low		Moderate		High		Very High
--	----------	--	-----	--	----------	--	------	--	-----------

Note: The characteristics and risk class are indicative only. For further details or product specific information, read the scheme specific KIM/ SID. You may also contact your RM or branch. As the next step, you may want to refer to the Deutsche Bank's Approved List of Mutual Funds for investment decision making. This approved list of funds is prepared by the Deutsche Bank's Investment Specialists based on our proprietary tool using quantitative and qualitative parameters.

Risk Profile Categories and Product Risk Class

Please Tick	Risk Profile	Product categories	Product Risk Class	Classification Criteria
	Very Conservative	No investment in Risk class 4 Products	1	Very low risk/ volatility, High liquidity
	Conservative	< ~30% portfolio in Risk class 4 Products	2	Low risk/ volatility, High liquidity
	Moderate	< ~50% portfolio in Risk class 4 Products	3	Low to medium risk/ volatility, Medium liquidity
	Aggressive	< ~70% portfolio in Risk class 4 Products	4	Medium to high risk/ volatility, Low liquidity
	Very Aggressive	~ 90% portfolio in Risk class 4 Products		

Deutsche bank states that the list of approved investment schemes is for investor's guidance only. It is not obligatory on investors to invest in these schemes. The approved list and above-mentioned Product characteristics and Risk class or other reports/ communications covering indicative Asset-allocation, Research updates on markets/ asset-classes etc. are shared with the bank's customers in order to facilitate informed investment decisions. These are not to be construed as an advice or offer to transact or a solicitation. Please read the disclaimers attached with such reports carefully to know the bank's position on the subject matter.

Customer(s) Signature: _____ (Sole/ Primary Holder) _____ (Joint Holder 1) _____ (Joint Holder 2)

Investor Details – For Buy/ Sell/ SIP/ SWP/STP/Switch Transactions

Date:

Customer ID: _____

Sole/ First Holder Name: _____

Joint Holder 1 Name: _____ Joint Holder 1 Customer ID: _____

Joint Holder 2 Name: _____ Joint Holder 2 Customer ID: _____

Investment Details

Sr. No.	Name of Scheme with option	Folio No.	Type of Transaction	Amount (₹)	No. of Units	Need (L/P/G/TS)
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						

I/ We also confirm that:

1. I/ We are placing instructions for these transactions at our own will and volition without being influenced by any advice or solicitation by Deutsche Bank (The "Bank") and after due consideration of my/ our risk appetite and investment needs. I/ We hereby authorise the Bank to communicate these instructions to the concerned Asset Management Company, including its agents, ("AMC") at my/ our risk and cost. The bank shall try its best to deliver the correct and timely instructions to the AMC, however, shall not be held responsible for any delay in such communication and any loss sustained in this regard.
2. I/ We have read and understood the terms and conditions for third party products as stated in the Investment overview form and hereby expressly acknowledge them. I/ We have read and understood the contents of the Scheme Information Document/ Offer document and the Key Information Memorandum of the above-mentioned scheme(s). I/ We agree to abide by and be bound by the terms, conditions, rules, and regulations thereof.
3. I/ We hereby declare that the amount being invested by me/ us in the above scheme(s) is derived through legitimate sources and is not held or designed for the purpose of contravention of any Act, Rules, Regulations or any statute or legislation or any other applicable laws or any Notifications, Directions issued by any Governmental or Statutory authority from time to time.
4. I/ We understand that a PAN is required to be quoted for Mutual Fund investments for all unit holders and that where a PAN is quoted, a self-attested and verified copy of the same is required. I/ We further understand that, I/ We need to comply with the KYC formalities for investing in mutual funds and proof of the completion of KYC formalities is also required. I/ We confirm having complied with these requirements. I/ We also understand that from time to time, any and all the changes in the regulatory guidelines shall be applicable to my/ our investments. I/ We understand and agree that my/ our investments will not be processed in case I/ We do not comply with these requirements.
5. I/ We hereby confirm that the terms and conditions stated in this form shall be read in conjunction with the terms of the Investment Overview Form and General Business Conditions laid down by the Bank.
6. In accordance with the instructions provided in the Customer Consent Form to the Bank, I/ We hereby expressly understand and acknowledge that I/ We have been provided complete information of commissions received by the Bank from AMCs for distribution of various Mutual Fund schemes.

Customer(s) Signature: _____ (Sole/ Primary Holder) _____ (Joint Holder 1) _____ (Joint Holder 2)

Customer(s) Name: _____ (Sole/ Primary Holder) _____ (Joint Holder 1) _____ (Joint Holder 2)

Customer directed transactions (Please tick and sign on the applicable scenario only)

(Customer Signature)	<p>For 'Execution only' or 'Make-Available' products I/ We confirm that I/ We have not received any investment advice, suggestions or other guidance from the Bank relating to the investment(s) detailed above. Any transaction I have decided to make is being made at my own volition and at my own risk having read and understood all relevant product literature. I/ We acknowledge and understand that the arrangement of any transaction by the Bank on my behalf is not a confirmation or an endorsement from the Bank that is suitable for me.</p>
(Customer Signature)	<p>For investment products purchased outside the Bank's list of Approved Schemes. I/ We understand that the Bank's list of approved investment schemes is for my/ our guidance and not obligatory for me/ us to invest in these schemes. The investment scheme(s) selected by me/ us is/ are based on my/ our independent judgment/ discretion with my/ our full knowledge of risks involved.</p>
(Customer Signature)	<p>For investment products not matching the established Risk Profile I/ We am/ are aware that investment product(s) detailed above deviates from my/ our recommended asset allocation as per my/ our risk profile. I/ We hereby confirm that I/ We am/ are making the present investments on my/ our free will and volition being cognizant of my/ our risk appetite and understand that these investments may not be aligned with the recommended asset allocation of the Bank. I/ We am/ are fully aware of the risk involved in the investment products.</p>
(Customer Signature)	<p>For Non-Resident Indians I/ We declare that I am/ We are Non-Resident Indian(s). I am/ We are opening this account on my/ our volition without any solicitation or inducement from the Bank. I/ We confirm that I/ We am/ are not residents and/ or citizens of United States of America or Canada. I/ We confirm that there is no prohibition or restriction in opening of this account under the law of my/ our country of residence. I am/ We are in full compliance under the applicable laws (including tax laws) of the country of my/ our residence. I/ We undertake to fulfill any reporting, fiscal and other duties that may arise in the country of my/ our domicile/ residence, arising in connection of this banking relationship. I/ We understand that this account shall be opened on the basis of statements/ declarations made by me/ us and if any of the statement/ declaration made herein is found to be incorrect in material particulars, then in addition to other remedies available to the Bank, the Bank shall not be liable to pay any interest on the deposit made by me/ us.</p>

For Internal Use only:

Sourcing Code: _____ Lead Code: _____ Order No: _____

VUC Customers (Retired Individuals/ Person >= 70 years/ Students/ Homemakers): Yes No

If Yes, Supervisor Sign-Off: _____

KYC Check: Yes No

Risk Profiler Valid: Yes No

Rules of Engagement and Cross Border check: Yes No

Signature Verification: Yes No

Maker Name: _____ Maker Sign: _____ Checker Name: _____

Remarks (If Any): _____ Checker Sign: _____