

DORMANT TRADING ACCOUNT POLICY IN RELIGARE BROKING LTD. (RBL)

A. DEFINITION: Following accounts shall be categorized as Dormant Accounts:

Trading account in which no transaction has been carried out for a period of 2(Two) Years shall be classified as a Dormant Account.

- a. Transaction in nature of applying/subscribing IPOs (where the IPO bid is successful & not cancelled)/SGBs/Mutual Funds on the platform of the stock exchanges .
- b. Modification/updation of e-mail Id/Mobile Number in KYC record of client and the same has been uploaded to KRA to ensure Validated/Registered status.

B. TREATMENT OF DORMANT ACCOUNTS:

When a Trading Account becomes a Dormant Account, the said account shall be locked / frozen for any further trading orders. However, it is clarified that the credits in the said account due to any corporate action like dividend, bonus, split etc. owing to the securities / ledger balances of the client shall be allowed. It is also clarified that any transaction charges, DP charges or any other taxes or levies will continue to be debited to the Dormant Account.

C. REACTIVATION OF DORMANT ACCOUNTS

For reactivation of dormant account, Clients shall be required to submit the request by any of the given modes. If client is coming for reactivation after a period of 24 months of being flagged as inactive, fresh documentation, due diligence and IPV is completed before reactivation of the account

1. **Through Secured login:** Client can place the request for reactivation through secured login, by following the defined process flow of submitting the fresh documentation and IPV (If required).
2. **Branch Process:** Clients shall be required to submit a reactivation request along with required documents, if any.
3. **Through SMS:** Send "ACTIVATE" followed by Client ID to 575758 from registered mobile phone number. Eg: "ACTIVATE XXXXX".

D. RETURN OF ASSETS

Client assets shall be returned to client as per prevailing rules and regulations prescribed in this regard.