

## **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 1(One) Years shall be classified as a Dormant Account.

### **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 re-activation before a period of 1 year, basic details of client are ensured to be updated in records such as address, Mobile number, Email ID, Bank/DP account. However, if client is coming for reactivation after a period of 1 year of being flagged as inactive, fresh documentation, due diligence and IPV is completed before reactivation of the account.

1. **Branch Process:** Clients shall be required to submit a reactivation request along with required documents, if any.
2. **Customer Care Desk:** Clients can also place the request to reactivate the account by any of the below modes. On receiving the request, a link will be sent to client to complete the fresh documentation and IPV (If required). Post, successful due diligence account will be reactivated.
  - **Telephonic request:** Client may call at customer care number (1860-25-88888) through the registered number in Religare records.
  - **Email:** Client can write to us from the registered e-mail address updated in our records to the Customer Care Team at [wecare@religareonline.com](mailto:wecare@religareonline.com).
  - **SMS:** "ACTIVATE" followed by Client ID to 575758 from registered mobile phone number.  
Eg: "ACTIVATE XXXXX".
3. **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).

### **D. RETURN OF ASSETS**

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