

Policy for treatment of Dormant Accounts

(Supplemental to the Prevention of Money Laundering Policy of the Company)

The provisions specified herein shall replace the provisions pertaining to dormant/inactive account as specified in the existing Policy of the Company for Prevention of Money Laundering.

A. DEFINITIONS

The following accounts shall be categorized as Dormant Accounts:

I. Demat accounts

A Demat account having no debit transactions in the last 6 (six) calendar months shall be classified as Dormant account.

II. Trading account

A Trading account in which no transaction has been carried out for a period of more than 6 (six) calendar months shall be classified as a Dormant Account.

The Terms “Dormant” and “Inactive” shall be used interchangeably.

B. TREATMENT OF DORMANT ACCOUNTS

Transactions in Dormant Trading Accounts

In case of Online or Offline dormant trading accounts in which no transaction has been placed during the last 6 (six) calendar months, the account of the client shall be locked and the client shall not be permitted to execute a fresh transaction in the account unless the client provides either of the following:

- An e-mail request to reactive the account and process the transaction. Such e-mail request shall be sent only from the e-mail id of the Client registered with Aum Capital Market Pvt Ltd; or
- A written request to reactive the account and process the transaction duly signed by Client and submitted to Aum Capital Market Pvt Ltd; or
- A telephonic request to reactive the account and process the transaction. Such telephonic request shall be made to the Relationship Manager/ dealer through which the Risk & Surveillance /Compliance Department will decide.

Further the request shall be processed only after the client provides additional identification as required.

Locking of Password

In case the client has not logged in to his Online Trading Login for a period of 6 months , the login of the client shall be automatically locked and the password shall be

deactivated.

In order to retrieve the password for resuming online trading the following steps shall be carried out.

- The clients shall be required to click the forgot password link on the screen
- The new password of the client shall be sent to the e-mail ID of the client registered with Aum Capital Market Pvt Ltd.
- The client will be required to login by entering the new password.

C. Debit Transactions in Dormant Demat Accounts:

Debit transactions shall be permitted in dormant demat accounts only on completion of the following procedure:

- The physical DIS received for transaction in a dormant account shall be verified independently.

CHARGES IN CASE OF DORMANT ACCOUNT

In case of transactions in dormant accounts, all arrears of charges may be charged to such clients

D . MONITORING OF TRANSACTIONS

Sudden activity in dormant accounts may be viewed cautiously.

Any debit transactions in dormant Demat accounts or any transactions in dormant Trading accounts shall be reported as an Alert and adequate reports shall be generated

Such alerts/reports shall be reviewed by the Authorised Official

Transactions found to be suspicious shall immediately be reported to the Risk Management and Compliance Department and Principal Officer.

Evaluation for dormant account will be done every calendar quarter