

SSJ FINANCE & SECURITIES PRIVATE LIMITED
Policy regarding treatment of inactive / dormant accounts

Policy on Inactive / Dormant Accounts

This policy defines the treatment of Dormant / Inactive accounts of the clients maintained with the Company.

Definition of Dormant / Inactive accounts

Where no transaction has taken place in client's account (Trading / Demat) during the last 24 months from the date of last transaction, then it will be considered as inactive / dormant account.

Transaction in Dormant / Inactive accounts

The Dormant accounts identified based on the above criteria shall be locked and client shall not permit to carry out any fresh transactions in such account. The clients account would be reactivated only after undertaking proper due diligence process and fulfillment of such conditions as may be deemed fit.

Procedure to activate the locked client transaction in Dormant / Inactive account

- 1) An e-mail request to reactive the account and process the transaction. Such email request shall be sent only from the email ID of the client registered with SSJ Finance & Securities Pvt Ltd.
- 2) A written request letter to reactive the account and process the transaction duly signed by the client is submitted.
- 3) A Telephonic request to reactive the account and process the transaction after proper verification of the client. Further above request shall be processed only after the client provides additional identification as required.

Debit Transaction in Dormant Demat Accounts in Dormant Demat Accounts

The Demat accounts wherein no debit transaction had taken place for a continuous period of 24(Twenty Four) months shall be flagged as Dormant/Inactive accounts. Additional due diligence would be observed over and above the normal verification procedure while processing any debit transactions in such accounts. The transaction shall also be verified with the BO in case of high value debits and the details of the process, date, time, etc., of the verification on the instruction slip shall be recorded under the signature of a senior official.

The above stated policy may vary depending on various rules, regulations and bye laws as may be prescribed by SEBI, exchanges or any other authority or as per internal policy of SSJ Finance from time to time. This Policy for dormant accounts is over and above the transaction monitoring in Dormant account as per Anti monitoring in Dormant account as per Anti-Money laundering Policy of the Company.