

Policy on Inactive Client Accounts and Return of Client Assets

1. Objective

This policy defines the criteria for classification of inactive client accounts and outlines the procedure for return and safeguarding of client funds and securities by **Greshma Shares & Stocks Ltd.**

2. Inactive Client Account

A client account shall be classified as **Inactive** if the client has not executed any trades for a continuous period of **twenty-four (24) months or more**.

3. Reactivation of Inactive Account

To reactivate an inactive account, the client is required to:

- Submit a **written request** for reactivation, and
- Complete and submit the **CKYC application**, along with any other documents as may be required under prevailing regulatory guidelines.

Reactivation shall be carried out only after completion of all applicable compliance requirements.

4. Return of Client Assets

Upon classification of a client account as inactive, the following steps shall be undertaken:

a) Securities

All securities lying in the client's trading account shall be transferred to the **client's demat account**.

b) Funds

All funds belonging to the client shall be returned to the **client's registered bank account**.

c) Non-transferable Assets

In cases where, for any reason, the client's funds and/or securities cannot be transferred to the client's bank account or demat account, such funds and securities shall be transferred to a **separate designated account of the organization**.

d) Holding of Assets

The funds and securities transferred to the separate designated account shall be **held safely** until the organization receives instructions from the client or their authorized representative.

5. Regulatory Compliance

This policy shall be implemented in accordance with applicable **SEBI, Exchange, and Depository regulations**, as amended from time to time.

Greshma Shares & Stocks Ltd



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