

### **Policy on Treatment of Inactive Accounts:**

The policy is amended keeping in view NSE Exchange Circular no NSE/INSP/49743 Dated 27/09/2021.

Any client who has not traded for last 365 days ( Twelve months) in any segment of any Exchange with P H Financials And Investments Pvt Ltd will be marked inactive in the back office as well as in the UCC atabase across all exchanges. Till the time the code is activated it shall be kept in dormant mode.

The codes marked as inactive /dormant shall be reactivated only after receipt of fresh documentation and due diligence. IPV shall be undertaken only when client seeks reactivation after a period of 1 year of being flagged as inactive ie 2 years from their last trading days

No communication shall be sent to the client in order to prevent accounts being flagged inactive.

After the client code is made inactive his/her /its funds if any available with P H Financials And Investments Pvt Ltd shall be settled at the end of the month/ quarter in which his/her/its account is made inactive.