**Inactive Clients Policy**

ABHIK FINANCE as a matter of policy accepts and realizes that the investor community is made of traders as well as investors. Whereas traders trade frequently, the investors trade with long gaps & long gaps communication with investors. The inactive client policy is framed keeping the same in mind:

# What happens when a client is declared inactive?

On a client being declared inactive, all the securities of the client are transferred into the last known demat account of the client. All funds of the client are returned to the client. In case the demat account/ bank account details are not available and the client is not contactable, the securities/ funds are remains in the account of ABHIK FINANCE and are held till such time ABHIK FINANCE hears from the client or their representatives. Trading in the client account is stopped.

# Client declared inactive voluntarily

A client may write to ABHIK FINANCE stating that he wishes to transfer his account into an “inactive” status, based on which the account will be marked as such.

# Client declared inactive by passage of time

Any client, who has not traded continually for a period of 180 days, will automatically be moved to the “inactive” category.

# Client declared inactive by law

Any client will be moved to the “inactive” category if required by law.

# Procedure to activate the client

To reactivate the account; the client is expected to write to ABHIK FINANCE requesting for activation of the account based on which the account would be activated after due diligence by ABHIK FINANCE.