

ELITE WEALTH LIMITED

Treatment of Inactive Accounts

All trading accounts that have had **no transactions in any of our products for the last twenty-four (24) months** shall be classified as **Inactive Accounts**.

An “*Inactive Client*” is defined as one who meets **all** of the following conditions:

- a. Has not traded on any exchange, including BSE, NSE, ICEX, NCDEX, and MCX
- b. Has not participated in any Offer for Sale (OFS), Buy-back, or Open Offer across any exchanges or segments through the same Member.
- c. Has not applied for or subscribed to IPOs (where the IPO bid was successful and not cancelled), Sovereign Gold Bonds (SGBs), or Mutual Funds (either through lumpsum or successful SIP instalments) on the stock exchange platforms through the same Member.
- d. Has not modified or updated their registered email ID, mobile number, or address in KYC records through the same Member, which are uploaded to the KRA to maintain a validated/registered status.
- e. Has no ongoing SIPs or lump sum investments in any Mutual Fund schemes through online or offline mode.
- f. Has not purchased or renewed any insurance policy through Elite Wealth Limited (EWL), where the client’s PAN is available.
- g. Has not applied for any e-IPOs.
- h. Has not purchased any Non-Convertible Debentures (NCDs).
- i. Has not executed any DP-related transactions in NSDL or CDSL (such as AMC payments, demat/remat requests, mutual fund redemptions, DIS issuance, off-market/market/inter-DP transfers, pledges, transmissions, closure-cum-transfer, minor-to-major updates, e-insurance account openings, registered client complaints, etc.).
- j. Has not given any pay-in or received any pay-out as part of settlement activity.
- k. Has not updated any KYC details, including Annual KYC, KRA-KYC, or CKYC, through EWL.
- l. Has not made any modifications to their profile, such as change of address, email ID, nomination, or third-party Power of Attorney (PoA).

Reactivation Process

To **reactivate an inactive account**, the client is required to personally visit the nearest office or branch of the company. The following documents must be submitted for reactivation:

- Latest **Identity Proof, Address Proof, and Income Proof**.

In case of any change in address or contact details from those previously provided, the client must also submit a **KYC Modification Form** along with the relevant supporting documents.

All other norms and policies of the company regarding **Inactive Account Reactivation** shall continue to apply.