**Composite Investments Pvt. Ltd.- Policy on Inactive client account.**

Client account will be considered as inactive if the client does not trade for period of one year. Calculation will be done at the beginning of every month and those clients who have not traded even a single time will be considered as inactive, the credit ledger balance if any will be transferred to the client within one week of the identifying the client as inactive. The client has to make written request for reactivation of their account along with fresh KYC documentation. Proofs shall be provided in case there is change in address/ bank details. In Person Verification (IPV) shall be conducted before reactivating the account in case the client remains inactive for more than one year from the date of marking inactive.

In case the funds/securities of the client lying with CIPL could not be transferred to the client account due to closure (or accounts getting freezed due to various reasons) of accounts mapped with CIPL, such balances shall be transferred to a separate account called Inactive Client Account (for funds). In case of securities, the same shall be squared off and proceeds are transferred to Client Account or in case of illiquid securities, the same are freezed. Once the client provides the correct and active account details, the balances shall be moved to the respective accounts.