

Policy on Treatment of Inactive Trading Account

Objective:

The objective of the policy is to appropriately deal with the inactive / dormant accounts, wherein no trades have been carried out since last 12 (Twelve) months across all Exchanges

Process of flagging of inactive Trading accounts:

- Accounts wherein no trades have been carried out since last 12 (Twelve) months across all Exchanges will be flagged as Dormant in UCC database and shall not be allowed for trading

Process of re-activation:

We shall re-activate the account as per the below process:

<i>On receipt of request from the client within the timeline mentioned below from the date of being flagged as Dormant in UCC database</i>	
<i>Within a year (Process A)</i>	<i>After 1 year (Process B)</i>
Verification of Basic details of client like Address, Mobile number, Email ID, Bank/DP account and updation of the same in our records. In case of any changes, necessary documents shall be collected.	Fresh documents will be collected, due diligence & In person verification will be undertaken. However, if the client has undertaken IPO/Mutual Fund subscription and DP operations through CSEC, Process A will be followed.

Return of Clients assets:

In case of non-settlement of client account, due to non-availability of client's bank and demat account details and non-traceability of client, the following process shall be followed:

- Transfer the funds of the said clients to Client Bank account opened for this purpose
- Transfer the securities of the said clients to the Client collateral Demat account opened for this purpose
- In case of any claims, settle the accounts immediately and ensure that the payment / delivery are made to the respective clients only.