GRIEVANCE REDRESSAL & ESCALATION

Purpose

This page explains how a client or prospective client can raise a grievance relating to the investment advisory services provided by Flowlabs Investment Advisors Private Limited (“Flowlabs” or the “IA”), how the grievance will be handled internally, and the external escalation routes available under the applicable SEBI framework.

How to Raise a Grievance

A complaint or grievance relating to Flowlabs’ investment advisory services may be submitted through the designated grievance channel below. Please provide sufficient details of the issue, relevant account or transaction reference (where applicable), and supporting documents so that the matter can be reviewed efficiently.

Grievance Channel	Contact
Grievance Officer	Viswanathan Raju
Email	grievance@kyfr.ai

Where a grievance is submitted through another authorised Flowlabs channel, it may be routed to the designated grievance contact for formal handling.

Internal Resolution and Escalation

Flowlabs will strive to redress a grievance immediately and, in any event, not later than 21 days from receipt of the grievance, in accordance with the applicable SEBI Investor Charter framework.

Internal escalation

Stage	Contact	Email
Level 1 – Compliance Officer	Viswanathan Raju	compliance@kyfr.ai
Level 2 – Principal Officer	Avin Sharma	po@kyfr.ai

Internal escalation is intended to provide an additional channel for review and does not restrict any investor’s right to approach SEBI, the IAASB, or the applicable Online Dispute Resolution mechanism.

Escalation through SEBI SCORES 2.0

If the investor is not satisfied with the resolution or response provided by Flowlabs, the investor may lodge the complaint on SCORES 2.0, SEBI's web-based centralized grievance redressal system.

- SCORES 2.0: https://scores.sebi.gov.in
- The investor may use the SCORES process in accordance with the instructions and timelines displayed on the SCORES platform.
- For complaints against an Investment Adviser, the SCORES framework provides for a two-level review: first review by the designated Investment Adviser Administration and Supervisory Body (IAASB), and second review by SEBI.

IAASB Escalation

An investor may also approach the designated email ID of the Investment Adviser Administration and Supervisory Body (IAASB).

- IAASB designated email: dis.ia@bseindia.com
- BSE Limited is the recognised IAASB under the current SEBI framework.

Flowlabs Investment Advisors Private Limited is a SEBI Registered Investment Adviser (SEBI Registration No. - INA000023320).

Investment in securities market are subject to market risks. Read all the related documents carefully before investing. Registration granted by SEBI, membership of BASL and certification from NISM in no way guarantee performance of the intermediary or provide any assurance of returns to investors.

Online Dispute Resolution (ODR)

Where applicable, and where the investor remains dissatisfied after the grievance process, the investor may use the securities-market Online Dispute Resolution mechanism through the SMART ODR platform, subject to the applicable SEBI framework and the eligibility of the dispute.

- SMART ODR: https://smartodr.in
- The ODR process may provide for online conciliation and/or arbitration, as applicable under the relevant framework and the processes of the ODR platform.

Physical Complaints

For physical complaints, investors may send their complaints to the following SEBI office address:

Office of Investor Assistance and Education,
Securities and Exchange Board of India,
SEBI Bhavan, Plot No. C4-A, “G” Block,
Bandra-Kurla Complex, Bandra (E),
Mumbai - 400 051

Important Investor Safeguards

- Keep copies of the grievance, supporting documents, reference numbers and all communications exchanged with Flowlabs or other authorities.
- Do not share passwords, PINs, OTPs, login credentials or other authentication information for your bank, trading or demat accounts with Flowlabs or any person claiming to represent Flowlabs.
- Approach only official Flowlabs communication channels when responding to any grievance or service-related communication.
- The grievance process does not limit any statutory, contractual or other legal rights or remedies available to the investor under applicable law.

Grievance Contact

Particular	Details
Grievance email	Viswanathan Raju, Grievance Officer Email: grievance@kyfr.ai
Level 1 escalation	Viswanathan Raju, Compliance Officer Email: compliance@kyfr.ai

Particular	Details
Level 2 escalation	Avin Sharma, Principal Officer Email: po@kyfr.ai

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