Investor Grievance Redressal Policy

Bluestrides Financial Services Private Limited

SEBI-registered Investment Adviser | SEBI Reg. No. INA000020192 | Effective from July 2025

1. About the Company

Bluestrides Financial Services Private Limited ("Bluestrides" or "the Company") is a SEBI-registered Investment Adviser (Registration No. INA000020192, valid until suspended or cancelled by SEBI). The Company provides investment advisory services under the brand name "Bluestrides". This policy sets out how the Company receives, tracks, resolves and escalates complaints raised by its clients and investors.

Registered office: No. 1015, 3rd Cross, 1st Block, HRBR Layout, Kalyan Nagar, Bangalore, Karnataka 560043.
Principal place of business and correspondence address: 301, 3rd Floor, Y V Rao Mansion, next to TTD Kalyana Mandapam, Liberty Cross Road, Himayatnagar, Hyderabad, Telangana 500029.

2. Objective

The objective of this policy is to ensure that:

- issues raised by investors are dealt with courtesy and resolved on time; and
- all complaints are treated efficiently and fairly, without bias.

3. Guiding Principles

Grievance redressal at the Company follows these principles:

1. Clients are always treated fairly.
2. Complaints raised by clients are dealt with courtesy and in a timely manner.
3. Complaints are treated efficiently and fairly.
4. The Company's employees work in good faith and without prejudice towards the interests of investors.

4. How to Lodge a Complaint

A designated grievance e-mail id, **compliance@bluestrides.com**, is available for clients to lodge complaints. This e-mail id is communicated to clients on the Company's website at **bluestrides.com**, which also provides a link to the SEBI SCORES 2.0 portal. Complaints may be lodged through any of the following channels:

- E-mail to compliance@bluestrides.com
- SEBI SCORES 2.0 portal — https://scores.sebi.gov.in
- The common Online Dispute Resolution (ODR) portal — https://smartodr.in

5. Resolution Timeline and Action Taken Report

All client grievances received at compliance@bluestrides.com, on the SCORES portal, or through the ODR portal are verified and scrutinised by the Company and resolved within **21 calendar days** of receipt of the complaint, by submission of an Action Taken Report ("ATR").

6. Reporting to SEBI

The Company keeps the Securities and Exchange Board of India (“SEBI”) informed of the number, nature and other particulars of the complaints it receives, in the manner prescribed by SEBI from time to time.

7. Review of the Resolution Provided

If a client is not satisfied with the resolution provided, the client may request a first review, and subsequently a second review, of the resolution within **15 calendar days** from the date of submission of the ATR. The process prescribed in SEBI circular no. SEBI/HO/OIAE/IGRD/CIR/P/2023/156 dated September 20, 2023 is followed to redress such a complaint, after which the complaint is escalated to the Designated Body authorised by SEBI. SEBI has appointed **BSE Limited** as the Designated Body for Investment Advisers.

If the complainant is not satisfied with the first review, the complainant may opt for a second review within 15 days. Thereafter, the complaint is escalated to the supervising official of the dealing officer of the Designated Body, who seeks clarifications from the Company or the client as required.

8. Online Dispute Resolution (ODR)

Alternatively, if the client is not satisfied, the client may access the common Online Dispute Resolution Portal (“ODR Portal”) at **https://smartodr.in** under Investor Login to lodge a complaint. The ODR Portal harnesses conciliation and online arbitration for the resolution of disputes arising in the Indian securities market. The link is also provided on the Company's website.

The framework provides for two types of ODR. **Online conciliation** is a process in which a neutral third party, known as a conciliator, helps the disputing parties reach a mutually agreeable settlement. **Online arbitration** is a process in which a neutral third party, known as an arbitrator, makes a binding decision on the dispute.

Application of ODR: all disputes arising out of the securities market, including disputes between investors and intermediaries, disputes between intermediaries, and disputes between investors and listed companies.

Limitations of ODR:

1. The parties must initiate ODR proceedings within 6 months of the date on which the dispute arose.
2. Both parties to a dispute must agree to participate in ODR before it can be used.

9. Complaint Register and Monthly Disclosure

All client grievances are recorded in a register in the format specified in **Annexure 1** on the same day the complaint is received. The register is monitored by the Compliance department. On a monthly basis, the Company displays the status of complaints received on its website at **bluestrides.com** (Regulatory Information).

10. Investor Charter

The Investor Charter for Investment Advisers is uploaded on the Company's website at **bluestrides.com**.

11. Escalation Matrix

The escalation matrix below provides an easy point of approach for clients before they file any grievance with SEBI. It is also displayed on the Company's website.

Designation	Contact person	Address	Contact no. and e-mail id	Working hours
Compliance Officer (Grievance Officer)	Ms. Nandini Kuntla	301, 3rd Floor, Y V Rao Mansion, next to TTD Kalyana Mandapam, Liberty Cross Road, Himayatnagar, Hyderabad, Telangana 500029	+91 7795921246 compliance@bluestrides.com	10:00 am to 6:00 pm
Principal Officer	Mr. Akshay Bommena	301, 3rd Floor, Y V Rao Mansion, next to TTD Kalyana Mandapam, Liberty Cross Road, Himayatnagar, Hyderabad, Telangana 500029	+91 7795921246 principal.officer@bluestrides.com	10:00 am to 6:00 pm

12. Review and Amendment of the Policy

The Company reserves the right to review and amend this policy from time to time as it deems fit, in accordance with the applicable laws, rules and regulations in force. In the event of any conflict between the provisions of this policy and any Act, Regulation, Rule or other statutory enactment, the provisions of such Act, Regulation, Rule or statutory enactment shall prevail over this policy. An interim review and amendment may also be carried out by the Compliance Officer of the Company to accommodate minor changes, if any, on the regulatory and operating front.

Annexure 1 — Investor Grievance Register (Format)

All grievances are logged in the register below on the same day the complaint is received. The register is maintained and monitored by the Compliance department.

Sr. No.	Date of receipt	Complainant name & contact	Mode of receipt	Nature / category of complaint	Date of ATR	Status
1			E-mail / SCORES / ODR			Open / Closed

This register is illustrative of the prescribed format. The Company maintains the live register in the format specified by SEBI and updates it daily.