



ANNEXURE - E

INVESTOR CHARTER

A. Vision & Mission

Vision

Invest with knowledge and safety.

Mission

To empower every investor to:

- Invest in the right products based on their needs
- Manage and monitor their investments effectively
- Access timely reports
- Achieve financial wellness

B. Business Conduct with Investors

As a SEBI-Registered Investment Adviser, we are committed to:

- Entering into a detailed agreement with every client, including fee structure, conflict of interest disclosures, and confidentiality terms
- Conducting fair, unbiased risk profiling and suitability assessments
- Ensuring registration compliance via KRA and CKYC
- Conducting annual audits
- Displaying complaint status and regulatory information on our website
- Employing only qualified and certified staff
- Communicating only through official contact numbers
- Recording all advisory interactions, even with prospective clients
- Adhering to SEBI's Advertisement Code for Investment Advisers
- Providing equal service quality to clients opting for the same/similar offerings

C. Services Provided to Investors

Client Onboarding

- Sharing the advisory agreement
- Completing KYC and regulatory onboarding

Disclosures

- Full business, compensation, and conflict disclosures
- No access to client accounts or holdings for advisory purposes
- Disclosure of risk profiling outcome
- Disclosure of any use of AI in advisory services

Advisory Delivery

- Investment advice aligned to risk profile and suitability
- Clear disclosures on product risks, obligations, and costs
- Transparent guidance on complex or high-risk products
- Data privacy and confidentiality unless legally required otherwise
- Adherence to declared service timelines

D. Grievance Redressal Mechanism

1. Lodge Complaints Directly

- Email or contact the Investment Adviser directly
- All grievances will be resolved within 21 days

2. Lodge Complaints via SEBI SCORES or IAASB

- Use [SCORES 2.0](#)
 - First review: IAASB
 - Second review: SEBI
- Alternatively, email IAASB directly

3. Escalation to SMARTODR

- For unresolved issues, use the [SMARTODR platform](#) for conciliation/arbitration

4. Physical Complaints

Mail to:

Office of Investor Assistance and Education

Securities and Exchange Board of India (SEBI)

SEBI Bhavan, Plot No. C4-A, 'G' Block,

Bandra-Kurla Complex, Bandra (E),

Mumbai - 400051

E. Rights of Investors

Investors are entitled to:

- Privacy and confidentiality
- Transparent practices and fair treatment
- Timely and complete disclosures
- Honest advertising and communication
- Awareness of service parameters and timelines
- Feedback mechanisms
- Suitability-aligned investment advice
- Exit options in line with the agreement
- Special rights if identified as vulnerable consumers

F. Investor Responsibilities

Do's

- Engage only with SEBI-registered Investment Advisers
- Verify registration on [SEBI's official website](#)
- Pay advisory fees via official banking channels
- Request risk profiling before acting on advice
- Clarify all doubts before making investment decisions
- Seek written documentation and signed agreements
- Remain vigilant and report suspicious activities

Don'ts

- Don't fall for stock tips disguised as advice
- Don't provide funds to advisers for direct investment
- Avoid services promising assured or unrealistic returns
- Don't share login credentials or sensitive access with anyone
- Avoid decisions based on unsolicited calls, messages, or discounts

Tender Financial Services Private Limited, Trade Name: Thryve Finance, SEBI Registered Investment Advisers Registration No. INA000019734 BSE Enlistment No.: 14163, CIN: U67100TZ2022PTC039485 (Type of Registration- Non-Individual, Validity of Registration- Perpetual) Address: C 108, Lavender Block, Raheja Enclave, Race Course, Coimbatore, Tamil Nadu, 641018
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Investment in securities market are subject to market risks. Read all the related documents carefully before investing. Registration granted by SEBI, membership of BSE and certification from NISM in no way guarantee performance of the intermediary or provide any assurance of returns to investors