

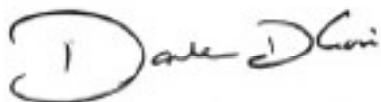
THIS IS TO CERTIFY THAT

Amit Badkar

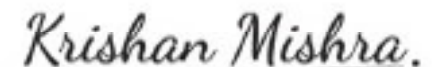
having satisfied the education, examination and ethics requirements for certification and having agreed to abide by the Code of Ethics is hereby authorized to use the **FP&B**TM Retirement and Tax Planning Specialist designation in India, with all rights and privileges pertaining thereto and subject to periodic renewal requirements as established and amended from time to time.

this certificate is the property of Ganit investment[®]

Certification Number: IN108386 | Expiration Date: April 30, 2026



Dante De Gori Chief Executive Officer
FINANCIAL PLANNING STANDARDS BOARDS LTD



KRISHAN MISHRA Chief Executive Officer
FPSB INDIA