

FP&B™ Investment Planning Specialist

THIS IS TO CERTIFY THAT

Satyapriya Panda

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™ Investment 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.

Certification Number: IN157268 | Expires: January 31, 2026



Dante De Gori Chief Executive Officer
FINANCIAL PLANNING STANDARDS BOARDS LTD



KRISHAN MISHRA Chief Executive Officer
FPSB INDIA

FP&B INDIA