




CERTIFIED FINANCIAL PLANNER^{CM}

THIS IS TO CERTIFY THAT

PANDURANG N PATKAR

having satisfied the education, examination, experience and ethics requirements for certification and having agreed to abide by the Code of Ethics and Professional Responsibility and Financial Planning Practice Standards is hereby authorized to use the  and CERTIFIED FINANCIAL PLANNER^{CM} marks in India, with all rights and privileges pertaining thereto and subject to periodic renewal requirements as established and amended from time to time.

CFP^{CM} Certification *Global excellence in financial planning*

Certification Number: 41404 | Expiration: 31 December 2019

Noel Maye Chief Executive Officer
FINANCIAL PLANNING STANDARDS BOARD LTD.



FINANCIAL PLANNING STANDARDS BOARD