



CFP® Professionals CONNECT



NEWSLETTER

VOLUME 22

JUNE 2025 EDITION

MESSAGE FROM THE CEO

Momentum, Milestones, and the Mission Ahead

Dear CFP® Professionals
Family,

As we close the first half of 2025, I am filled with immense pride and optimism about the strides we are making together to strengthen the financial planning profession in India. It is your unwavering commitment, ethics, and expertise that fuel our mission of advancing financial well-being across the country.

We began this year with a significant milestone with State Bank of India (SBI), India's largest public sector bank, officially joining hands with us as an Authorized Corporate Partner. This collaboration reinforces the growing trust and credibility of the CFP® certification among leading institutions and signals a strong push toward mainstreaming financial planning within the banking ecosystem.

Another noteworthy development is our strategic partnership with IIM Ranchi, one of the country's premier management institutes. FPSB India has signed a Memorandum of Understanding (MoU) with IIM Ranchi to integrate the CFP® certification pathway into their MBA-Finance and Executive Education programs. This move is a step forward in nurturing a generation of globally competent and ethically aligned financial planners through academic collaboration.

We also recently formalized an impactful alliance with Cafemutual, a respected media platform for financial professionals. This collaboration aims to co-create industry-focused narratives and strengthen the visibility of the CFP®

professional community. Together, we are driving thought leadership and supporting the broader financial consulting ecosystem.

Looking ahead, I am excited to invite you to a landmark event, the International Financial Planning Conference to be held on 22 July 2025, in partnership with the PHD Chamber of Commerce and Industry. This global conference will bring together:

- CEOs and Board Chairs from the Asia-Pacific FPSB Network,
- International thought leaders and regulators, and
- Mr. Dante De Gori, CFP®, CEO of FPSB Ltd., who will be joining us in person.

This conference is more than an event — it is a moment of convergence, collaboration, and celebration of our shared mission to improve the financial lives of people across borders.

I strongly encourage you to participate, interact with global leaders, and represent the strength and diversity of India's CFP® professional community. Your presence will reflect our collective commitment to excellence, ethics, and global standards.

Together, we move forward.



Thank you for your continued dedication. Let us keep striving to elevate the profession, expand access to quality advice, and inspire the next generation of planners with the values that define the CFP® mark.

Looking forward to seeing many of you on 22 July and beyond.

Krishan Mishra.

Chief Executive Officer, FPSB India

Partnering for Progress: FPSB India Welcomes SBI On Board



We are proud to share a significant milestone in our ongoing mission to elevate financial planning standards in India—State Bank of India (SBI) has officially joined hands with FPSB India as an Authorized Corporate Partner.

By partnering with SBI, FPSB India aims to upskill the bank's workforce through globally benchmarked financial planning education, connect SBI with qualified CFP® professionals to support their talent development efforts, and advance a shared vision of financial excellence for professionals across the country.

The Memorandum of Understanding (MoU) marking this partnership was signed in the presence of Krishan Mishra CEO FPSB India and Teena Rawal, Head of Business Development from FPSB India, along with key dignitaries from SBI's Wealth Management team—Sri. Sandeep Sharma (Country Head), Sri. B. Radheshyam (Deputy General Manager), Smt. Monika Negi (Deputy General Manager), and Sri. M Sanjeev Kumar (Deputy General Manager).

As a next step, the CFP® certification will be recognized as a preferred qualification in SBI job postings. Additionally, it will be prominently featured on SBI's Learning & Development portal as a recommended credential, empowering thousands of SBI professionals to embrace a globally respected career path.

[KNOW MORE](#)

FPSB India and IIM Ranchi Forge Strategic Partnership to Elevate Financial Planning Education



FPSB India is pleased to announce the signing of another important Memorandum of Understanding (MoU) with the Indian Institute of Management Ranchi (IIM Ranchi), aimed at advancing financial planning education throughout India.

This strategic partnership was formalized in the presence of Krishan Mishra, CEO, FPSB India, Rajesh Singh, Sr. Manager – Business Development, FPSB India, and Lushika Sahu, Sr. Manager – Partner Success & Strategy, FPSB India, alongside distinguished representatives from IIM Ranchi: Prof. Deepak Srivastava (Director), Prof. Amit Sachan (Faculty), Prof. Tanusree Dutta (Professor and Dean of Academics), Prof. Manish Bansal (Assistant Professor), Prof. Angshuman Hazarika (Assistant Professor), and Prof. Kuldeep Shukla (Assistant Manager).

Under this collaboration, FPSB India and IIM Ranchi will co-develop integrated academic programs aligned with the globally recognised CFP® certification framework. The partnership also plans to launch executive education initiatives and industry-centric events, ensuring learners acquire practical, job-ready skills tailored to market needs. Together, both institutions aim to build a future-ready workforce equipped to meet the evolving demands of India's financial ecosystem.



FPSB India and Cafémutual to Strengthen India's Financial Planning Community



KNOW MORE

We are delighted to announce a strategic collaboration between FPSB India and Cafémutual, a prominent independent media platform known for delivering actionable insights and valuable knowledge to finance professionals.

This partnership aims to enhance India's financial consulting ecosystem while furthering the reach and recognition of the CFP® Certification across the country.

Representing FPSB India were Krishan Mishra, CEO, and Amisha Sethi, Sr. VP Policy & Communications, who came together with the Cafemutual leadership team, Prem Khatri, Founder & CEO, Anita Sutrave, Co-founder & Dy. CEO, and Nishant Patnaik, CFP®, Associate Editor – to mark the beginning of this impactful collaboration.

Through this alliance, FPSB India continues to champion professional excellence and uphold global standards in the financial planning profession.



Important Update for Students: New Tax Planning Textbook Applicable for Upcoming Exams

The India-specific Tax Planning textbook has been updated to reflect the tax-related proposals introduced in the Union Budget presented in February 2025. This updated content is now available on the Learning Management System (LMS) and is applicable for both the Retirement and Tax Planning Specialist (RTPS) Exam and the CFP® Certification Exam.

For candidates appearing for the FPSB® RTPS Exam in August 2025 or later, the updated textbook will be applicable. Those taking the exam in June or July 2025 may continue using the previous version. To ensure ease of access, both versions of the textbook are available on the LMS.

For the CFP® Certification Exam, the updated textbook and the latest tax provisions will be applicable from Cycle 22 – June 2025 onwards. Candidates appearing from this cycle are advised to refer to the revised material while preparing.

We encourage all candidates to review the applicable version of the textbook based on their exam cycle and plan their preparation accordingly.

CLICK HERE TO VIEW THE DOCUMENT UPDATE

Strengthening Pathways for Banking Professionals: FPSB & IIBF in Strategic Dialogue



Financial planners embrace AI



Across the world,

2 in 3
financial planners

report their firm
is using AI
or planning to
in the next 12
months (64%)

Top global AI risks
reported by financial
planners:

- 1 Data privacy & cybersecurity
- 2 Accuracy & reliability of outputs
- 3 Data quality issues
- 4 Lack of human touch

Globally, financial planners use AI to:

Serve clients

- 41%**
Client communication
- 33%**
Client data collection
- 30%**
Client risk profiling

Improve operational efficiency

- 35%**
Marketing & promotions
- 34%**
Client onboarding
- 33%**
Productivity & workflow optimization

Financial planners are optimistic about AI's potential to:

-  Help them better serve clients (78%)
-  Enhance quality of advice (60%)
-  Reduce cost of advice (59%)
-  Increase public access to advice (60%)

To further adapt to AI, financial planners want:

- 49%**
further education in data analysis & interpretation skills
- 27%**
best practice guidance in AI adoption

FPSB's Impact of Artificial Intelligence (AI) on Financial Planning global research surveyed 6,206 financial planners worldwide.

FPSB owns the CFP, CERTIFIED FINANCIAL PLANNER and CFP® outside the United States. Copyright © 2025 FPSB Ltd. All rights reserved

A recent global study by FPSB Ltd. reveals that two in three financial planners are already using or planning to adopt AI within the next 12 months—signalling a powerful shift in how financial planning is delivered across the globe. Based on responses from over 6,200 professionals across 24 countries, the survey sheds light on how AI is being embraced to enhance client service, improve operational efficiency, and expand access to financial planning.

Key Highlights:

- 78% of financial planners believe AI will enhance their ability to serve clients more effectively.
- 59% view AI as a means to reduce costs and extend financial planning to underserved populations.
- AI adoption is growing rapidly, especially among small and large firms, with 60% expressing optimism about its future potential.
- As AI technologies continue to advance, the profession is moving toward a more intelligent, inclusive, and client-focused future.

READ THE FULL GLOBAL RESEARCH REPORT HERE



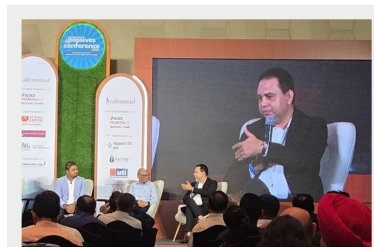
ENGAGEMENTS WITH THE FINANCIAL PROFESSIONALS' COMMUNITY

FPSB India at Cafemutual Passives Conference 2025

We are proud to highlight our participation as the Knowledge Partner at the prestigious Cafemutual Passives Conference 2025, held at Taj Santacruz, Mumbai- an event that marked a significant milestone in the investment advisory space.

Krishan Mishra, was a featured speaker on the panel 'The Indian Passive Fund Landscape', where he shared powerful perspectives on the rise of passive investing. His thought-provoking statement, "Passive is the new Active," captured the essence of the revolution underway in the investment space.

With 250+ finance professionals in attendance, the conference focussing around the theme 'The Passives Revolution: The Future of Low-Cost, High-Impact Investing' set a new benchmark for industry engagement.



As always, FPSB India remains committed to shaping the future of financial planning and championing smarter, more accessible investment solutions for all.

[WATCH HIGHLIGHT OF THE EVENT HERE](#)



Engaging Knowledge Sharing Session at Christ University, Bengaluru

An interesting and insightful knowledge sharing session was conducted with Father Viju PV from Christ University, Bengaluru.

The discussion was enriched by contributions from Krishan Mishra, CEO of FPSB India; Anurag Nigam, National Manager, Business Development; Amisha Sethi, Sr. VP Policy & Communications; and Lushika Sahu, Sr. Manager – Partner Success & Business Strategy, FPSB India. The session fostered meaningful dialogue on advancing financial literacy and professional growth.



HIGHLIGHTS

OF THE MONTH

Unveiling the Agenda for the International Conference on Financial Planning — Register Now! Limited Seats Filling Fast



[VIEW AGENDA](#)

[SEATS ARE FILLING UP QUICKLY!](#)

Set for July 22, 2025, FPSB India, in collaboration with the PHD Chamber of Commerce and Industry, is proud to host this prestigious event at the iconic PHD House, New Delhi. With limited seats available, early registration is highly recommended to secure your place among the industry’s best.

This landmark conference will bring together ministers, change-makers, and global leaders to explore crucial topics—from CFP® certification as your global career passport, to global retirement planning insights, women’s leadership in personal finance, and emerging trends reshaping financial planning.

WHY YOU SHOULD REGISTER NOW:

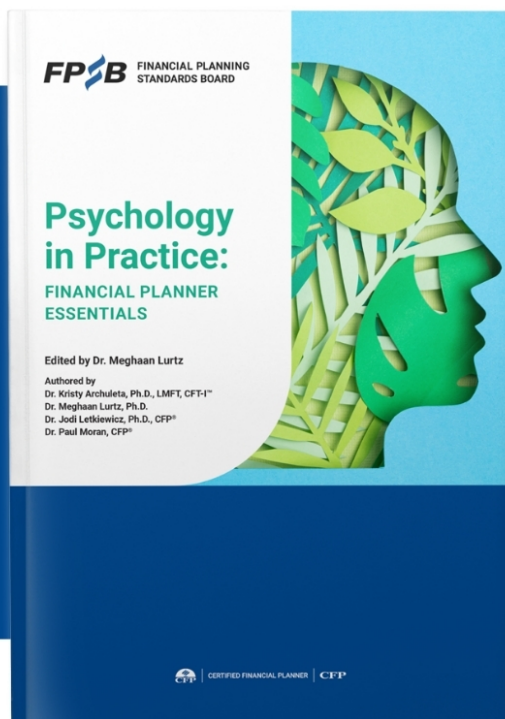
- Gain exclusive insights from Dante De Gori, CFP®, Global CEO, FPSB Ltd., alongside leaders from Australia, New Zealand, Japan, India, and beyond.
- Hear global and APAC perspectives shaping the future of financial planning.
- Discover new career opportunities designed specifically for CFP® professionals.
- Stay ahead with the latest trends in personal finance, financial education, and retirement planning.
- Opportunity to earn 5 CPD Credits for CFP® professionals!


This is a unique opportunity to connect with top industry professionals and advance your career — but remember, seats are limited and filling fast.

[Act now and secure your spot](#)

PSYCHOLOGY IN PRACTICE: FINANCIAL PLANNER ESSENTIALS

Register Here >>



 What if the difference between a good financial planner and an unforgettable one... is understanding how your client thinks?

You've mastered the numbers. Now master what drives behavior behind them.

Whether it's handling financial anxiety, client biases, or tough money conversations — this one-of-a-kind course blends neuroscience, behavioral finance, and practical psychology to help you serve your clients with deeper empathy and sharper strategy.

Here's what you'll gain:



Insights into client decision-making



Build stronger, longer-lasting client relationships



Emotional cues that impact financial conversations



Get a competitive edge in today's advice-driven market

Don't wait to stand out — your next breakthrough is just one decision away!



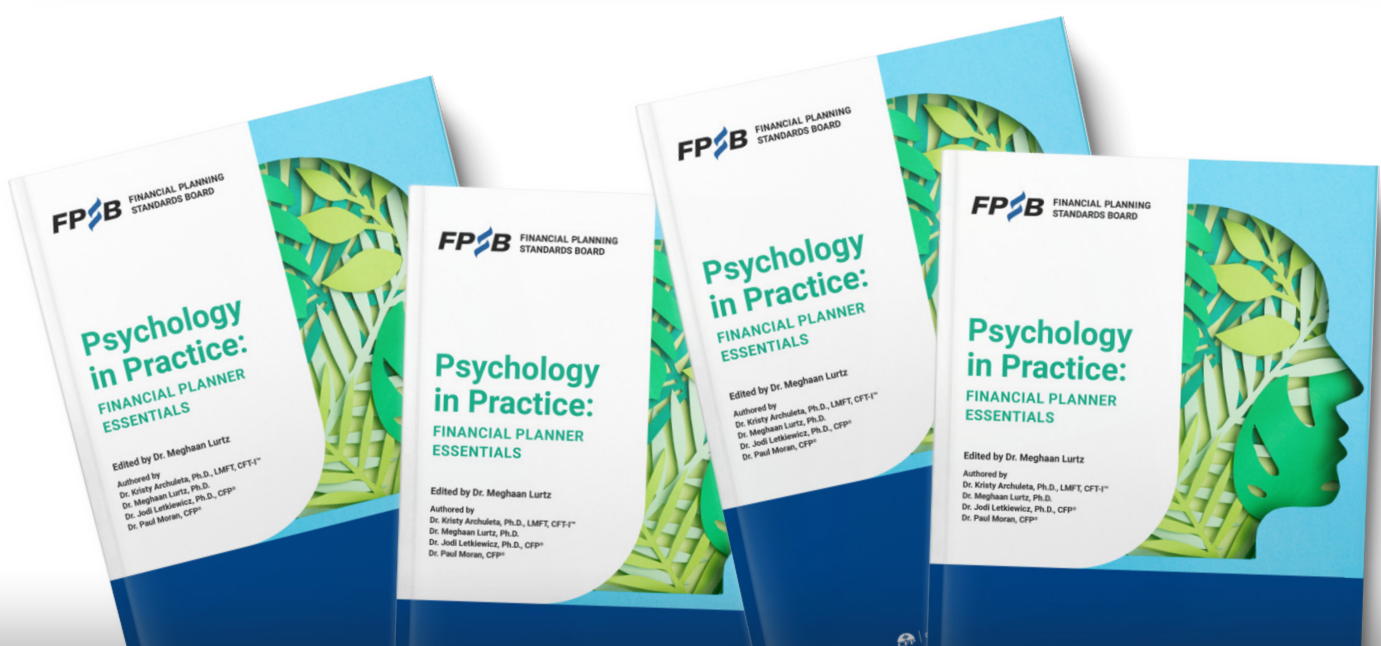
+91- 9540202525



www.fpsb.in



enquiry@fpsb.in



REGISTER HERE



WEBINARS

PODCASTS

Understanding Client Psychology: The Key to Deeper Connections and Better Financial Outcomes– *Now on YouTube!*



Inside the Minds, a unique Power Talk hosted by FPSB India, took a deep dive into the fascinating psychology behind client choices. This game-changing fireside chat explored how emotional and behavioral insights can empower CFP® professionals to build deeper trust and guide clients toward their true financial goals. Moderated by Amisha Sethi, Sr. VP – Policy & Communication, FPSB India, the session featured an engaging exchange between Krishan Mishra, CEO, FPSB India, and Rajan Raju, Director, Invespar Pte Ltd.

Missed the live session? You can still catch the full recording on our official YouTube channel and gain valuable insights to transform your client relationships.



MASTERCLASS ON MANAGING A SUCCESSFUL FINANCIAL PLANNING PRACTICE– NOW ON YOUTUBE!

On May 30, 2025, CFP® professionals gained invaluable insights from Viresh Patel, a CFP® professional & Founder of Financial North, who shared practical strategies for building a successful fee-based financial planning practice. Moderated by Anshul Srivastava, CFP®, Head – Standards & Examinations at FPSB India, the session explored evolving trends and best practices in India’s financial planning landscape.

You can watch the full masterclass on our official YouTube channel and empower your practice with these expert learnings.



WATCH NOW ON YOUTUBE



SPOTLIGHT NEWS!

Stay engaged and up-to-date with our news column, delving into essential topics, sharing thrilling updates, and offering an insider's perspective on our organization's pulse.

FPSB India Featured in ET Now on Key Financial Planning Insights

FPSB India was recently featured in an article by ET Now, titled "Biggest Money Mistakes: Early Start, First Salary, and Emergency Fund – Expert Insights on Financial Planning in India." The piece highlights critical aspects of personal finance and features expert commentary from Krishan Mishra, CEO, FPSB India.

The article also draws on key findings from FPSB India's Value of Financial Planning Consumer Research 2023, offering a compelling look at the evolving attitudes of Indian consumers towards financial planning.

Reported by: Namit Singh Sengar, ET Now

[READ MORE](#)

NPS Trust and FPSB India Signs an MoU to Enhance Retirement Planning Awareness Among Individuals & Institutions

ANI

South Asia's Leading Multimedia News Agency



ThePrint



Outlook
MONEY
Retirement



"Har sapne ko sach karne ka plan hai zaroori, isiliye Financial Planning hai zaroori!"

If you haven't watched FPSB India's inspiring new brand video yet, now's the time!

Watch it now and don't forget to share it with your network— because every dream deserves a solid financial plan.

**WATCH
HERE!**



Other
Interesting
Articles:



CFP curriculum in
April 2025: Addition
of Psychology of
Practice course.



For those
contemplating a
career in financial
planning with a CFP
certification in 2025,
consider this



Nearly half of financial planners worry
about AI's data privacy, security risks



Major NPS rule changes: 6
key updates you need to know
about recent NPS reforms



Major NPS rule changes: 6 key
updates you need to know about
recent NPS reforms



Mother's Day 2025: 5
financial planning lessons to
teach your mom



Guarding the Integrity of the CFP® Mark

At FPSB India, maintaining the integrity and reputation of the CERTIFIED FINANCIAL PLANNER® mark is of utmost importance to us. We take this opportunity to remind all our members and stakeholders about the significance of upholding the ethical use of the CFP mark.

Misusing or misrepresenting the CFP mark not only undermines its value but also reflects poorly on the entire financial planning community.

We urge all CFP® professionals to diligently follow the guidelines provided by FPSB India when using the CFP

mark in any communication or promotional material. Let us work collectively to preserve the credibility of the CFP mark and continue to elevate the standards of financial planning in India.



KNOW MORE

TESTIMONIALS

“

Earning my CFP® certification was the cornerstone of my professional journey. It not only equipped me with in-depth, practical knowledge across investment analysis, retirement, tax, and estate planning, but also instilled a client-first mindset that defines my approach today.

The globally recognized CFP® credential set me apart in a competitive industry, expanded my service offerings, and built lasting trust with clients. Regular engagement with the CFP® community keeps me updated with industry best practices. Above all, guiding clients toward their financial goals brings immense satisfaction and fuels my ongoing professional growth. I highly recommend the CFP® program to anyone aspiring to excel in financial services.

”



Forum S Sangoi, CFP®
Founder, Infinite Financial Planners



“

Becoming a CFP® professional through FPSB India has been a truly empowering journey. As a CERTIFIED FINANCIAL PLANNER® professional, I believe true financial planning goes beyond numbers—it’s about empowering people. The CFP® certification empowered me to become the founder of Penny Pathshala, where I conduct both online and offline financial literacy sessions for children in schools like Delhi Public School, for women in entrepreneur groups, and for youth in colleges. It has helped me blend technical expertise with behavioral insights to create practical, goal-based financial plans. Today, I’m proud to be making a real difference—as an educator, life coach, and advisor—thanks to the solid foundation laid by FPSB India. Grateful for this transformative experience.

”



Diksha Sethi CFP®
Founder, Penny Pathshala



SOCIAL MEDIAL HANDLES

