



## CFP® Professionals CONNECT



NEWSLETTER

VOLUME 23

JULY 2025 EDITION

### MESSAGE FROM THE CEO

Dear CFP® Professionals  
Family,

I hope this edition of our newsletter finds you in great spirits. Over the past few months, FPSB India has continued to build momentum toward our shared vision of empowering individuals and communities through trusted financial planning. I'm pleased to share some of the milestones we have achieved together and the exciting road ahead.

It brings me immense joy to begin this note with some exciting news - FPSB India has been honoured with ET NOW's 'Most Innovative Organisation 2025' and 'Best Organisations to Work For 2025' awards! This double recognition is not just a proud moment for our team, but a powerful validation of the culture of innovation, collaboration, and purpose we have collectively built. From pioneering digital learning to raising the global bar for CFP® professionals, we are leading with both vision and heart; and this recognition truly belongs to each one of you.

As we celebrate this milestone, we continue to deepen our impact through strategic partnerships and engagements. Our recent MoUs with Atlas Skilltech University and the Bharat Chamber of Commerce mark significant steps forward in promoting CFP® certification across students, SMEs, and MSME's, contributing meaningfully to the national vision of a Viksit Bharat.

Our outreach has taken us to several esteemed institutions and platforms over the past month. At the Insurance Institute of India's 70th Foundation Day, we participated in a powerful conversation on

sustainable pension systems, furthering our engagement with key industry stakeholders. We also engaged with bright young minds at SIMSREE, Symbiosis School of Banking & Finance, and Bhilai Vidya Niketan, sparking early interest in financial literacy and careers in financial planning. I must also commend our team's powerful representation at the Federation of Financial Planners' Knowledge Session in Hyderabad, where we spotlighted campaigns like Men's Mental Awareness Month and Personal Finance for Everyone, reinforcing our commitment to holistic well-being through financial education.

Looking ahead, we are filled with anticipation for the upcoming International Conference on Financial Planning (ICFP) 2025 on 22 July in New Delhi. This year's event is especially meaningful as we host the APAC Forum in India for the very first time. We are honoured to welcome Mr. Dante De Gori, CFP®, Global CEO of FPSB Ltd., and affiliate leaders from across the APAC region, who have graciously accepted our invitation to be part of ICFP 2025.



Together, we will showcase what the future of financial planning looks like in India - dynamic, inclusive, and globally aligned.

Thank you, as always, for your continued belief in FPSB India's mission. It's your commitment, energy, and integrity that fuel our progress and shape the future of this noble profession. I look forward to seeing many of you at the conference and continuing this exciting journey together.

With warm regards,

*Krishan Mishra.*

Chief Executive Officer, FPSB India



# LATEST

## UPDATES & DEVELOPMENTS

### FPSB India's Double Win: Recognized as Most Innovative Organisation & Best Place to Work in 2025– Leading with Innovation & Heart

We are delighted to share that FPSB India has been awarded ET NOW's Most Innovative Organisation 2025 and recognized among the Best Organisations to Work For in 2025! These dual accolades celebrate our relentless pursuit of innovation in the financial planning space and our unwavering commitment to fostering a purpose-driven, collaborative, and growth-focused workplace.

From pioneering digital learning to raising the bar for CFP® professionals globally, we continue to lead with vision and heart. This recognition belongs to every team member who has shaped our journey and inspires us to aim higher as we build the future of financial planning in India.





# FPSB India Signs MoU with Atlas Skilltech University to Co-Develop Full-Time Financial Planning Program



FPSB India has signed a strategic Memorandum of Understanding (MoU) with the Bharat Chamber of Commerce (BCC) to collaboratively promote financial planning education and CFP® certification across India. The MoU was signed by Krishan Mishra, CEO, FPSB India, and Smt. Keka Sharma, Secretary General, BCC, in the presence of Shri Naresh Pachisia, President, BCC, and Amisha Sethi, Senior VP – Communication & Policy, FPSB India.

This partnership will unlock access to a vast network of institutions and colleges, positioning CFP® certification as a powerful career path for students, SMEs, and MSMEs. It also paves the way for greater professional development opportunities and deeper engagement with the business community. Through this collaboration, FPSB India continues its mission to build a robust financial planning ecosystem and empower the next generation of financial professionals.



# FPSB India Signs Strategic MoU with Bharat Chamber of Commerce to Advance Financial Planning Education

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# ENGAGEMENTS

## WITH THE FINANCIAL PROFESSIONALS' COMMUNITY

### FPSB India CEO Moderates Power-Packed CEO Panel at III's 70th Foundation Day

FPSB India was proud to be a part of the Insurance Institute of India's 70th Foundation Day celebrations held on 30th June 2025, where a high-impact seminar was conducted on the theme "Sustainable Pension Systems in India: Challenges and Reforms in the 21st Century."

The highlight of the event was a thought-provoking CEO Panel Discussion moderated by Krishan Mishra, CEO, FPSB India, who skillfully steered the conversation on building resilient and inclusive pension systems. The distinguished panelists included:

**Anup Bagchi,**  
Managing Director & CEO, ICICI Prudential Life Insurance Co. Ltd.

**Asit Rath,**  
CEO & Managing Director, Aviva India

**Pranay Ranjan Dwivedi,**  
Managing Director & CEO, SBI Pension Funds

**Sriram Iyer,**  
Managing Director & CEO, HDFC Pension Fund Management Co. Ltd.

**Sumit Rai,**  
Managing Director & CEO, Edelweiss Life Insurance Co. Ltd.

**Venky Iyer,**  
Managing Director & CEO, TATA AIA Life Insurance Co. Ltd.



The panel delved into pressing issues such as low financial literacy, misconceptions around pensions, and the urgent need for collaboration among stakeholders, from educators and fund managers to policymakers, to build a more inclusive retirement ecosystem.

FPSB India remains committed to driving such powerful conversations that influence policy, enhance financial literacy, and pave the way for a financially secure India.

[WATCH HIGHLIGHT OF THE EVENT HERE](#)





# FPSB India Engages Future Leaders at Symbiosis School of Banking & Finance Session

Symbiosis School of Banking and Finance hosted an insightful session on “Opportunities and Careers in the BFSI Sector and Financial Planning” for the 2025-27 batch. Krishan Mishra, CEO of FPSB India, led the session, offering students a deep understanding of the evolving BFSI landscape and the growing role of strategic financial planning. The practical insights shared, helped students explore emerging career paths and key industry trends.

The session was also attended by Anurag Nigam, National Manager, FPSB India, who added valuable perspectives to the discussion. This session highlighted FPSB India’s commitment to empowering future financial professionals and strengthening the link between academia and industry.



## Overwhelming Response at SIMSREE: Promoting the Future of Financial Planning



FPSB India conducted an engaging and interactive session at Sydenham Institute of Management Studies, Research and Entrepreneurship Education (SIMSREE), where over 120 students and faculty members participated to learn about the CFP® certification and its career-transforming potential.

The session was led by Krishan Mishra, CEO, along with Teena Rawal, Head – Head of Business Development, Anurag Nigam, National Manager – Business Development, and Lushika Sahu, Sr. Manager – Partner Success & Strategy. The team introduced students to the power of financial planning, FPSB India’s global curriculum, and career pathways in the BFSI space.



# Inspiring Young Minds: Financial Planning Session at Bhilai Vidyalay Sector-2, Bhilai



Lushika Sahu, Sr. Manager – Partner Success & Business Strategy, addressed over 120 students of Classes XI and XII at Bhilai Vidyalay, on the importance of financial planning and career opportunities in the financial sector. The interactive session sparked curiosity and meaningful discussions around making informed financial decisions and exploring rewarding career paths in finance.

The session was well-received by both students and faculty, highlighting the growing relevance of financial literacy at the school level. We commend Lushika’s efforts in empowering young minds and advancing FPSB India’s mission of early financial education.



# FPSB India Participates in FFP Knowledge Session in Hyderabad to Advance Financial Literacy Initiatives

Bhavya Mahendra, Manager – Business Development at FPSB India, participated and represented FPSB India at the Bi-Monthly Knowledge Session organized by the Federation of Financial Planners (FFP) in Hyderabad. The session featured an interactive and insightful talk by Mr. Harish Rao, Money Management Coach and Director & Co-Founder of OSAT, who used a quiz-based approach to engage the audience on key personal finance topics.

Bhavya took the opportunity to highlight FPSB India’s recent initiatives, including Men’s Mental Awareness Month and the Personal Finance for Everyone campaign, encouraging participants to stay connected through our digital platforms. Her proactive engagement helped strengthen FPSB India’s presence in the region while fostering meaningful dialogue with the CFP® professionals community in Hyderabad.

We sincerely commend Bhavya’s efforts in championing financial literacy and effectively representing FPSB India’s mission at such impactful platforms.





# HIGHLIGHTS

## FOR THE MONTH!



## HERE'S WHAT YOU CAN EXPECT:

**Inaugural Session:** Hear from global leaders including Dante De Gori CFP®, Krishan Mishra, David Sharpe CFP®, and Shalini S Sharma as they set the vision under the theme “Empowering Financial Futures: Innovation, Inclusion and Impact.”

**Guest of Honour Address:** Shri Ananth Narayan G, Whole Time Member, SEBI, will deliver a special keynote on “Financial Futures: Impact and Well-being.”

**Spotlight Sessions & Panel Discussions:** Dive into deep-dive sessions on retirement planning, investment research, and regulatory trends, complemented by dynamic panel discussions that bring global and Indian perspectives to the fore. These conversations aim to inspire action, collaboration, and innovation in the evolving financial planning landscape.

**Exciting Announcements:** Be the first to hear about new industry partnerships, academic collaborations, and national initiatives advancing financial planning in India.

**Networking Over Lunch & Breaks:** The event will provide numerous opportunities for attendees to connect with peers, industry leaders, and potential mentors.

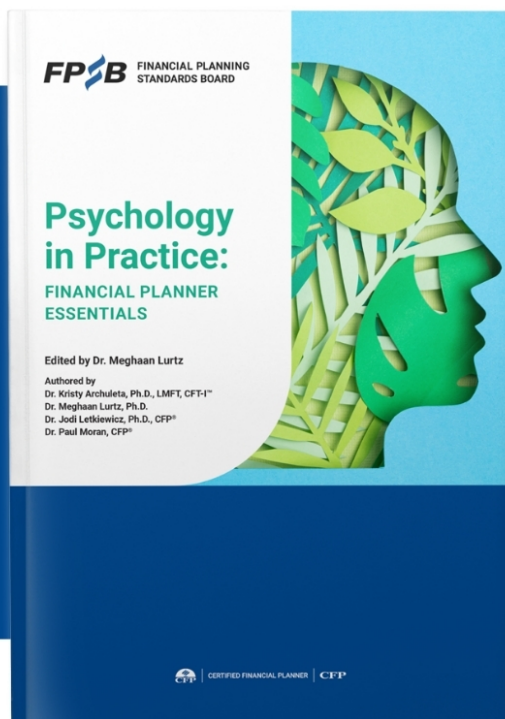
[VIEW UPDATED EVENT AGENDA](#)






# 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!*



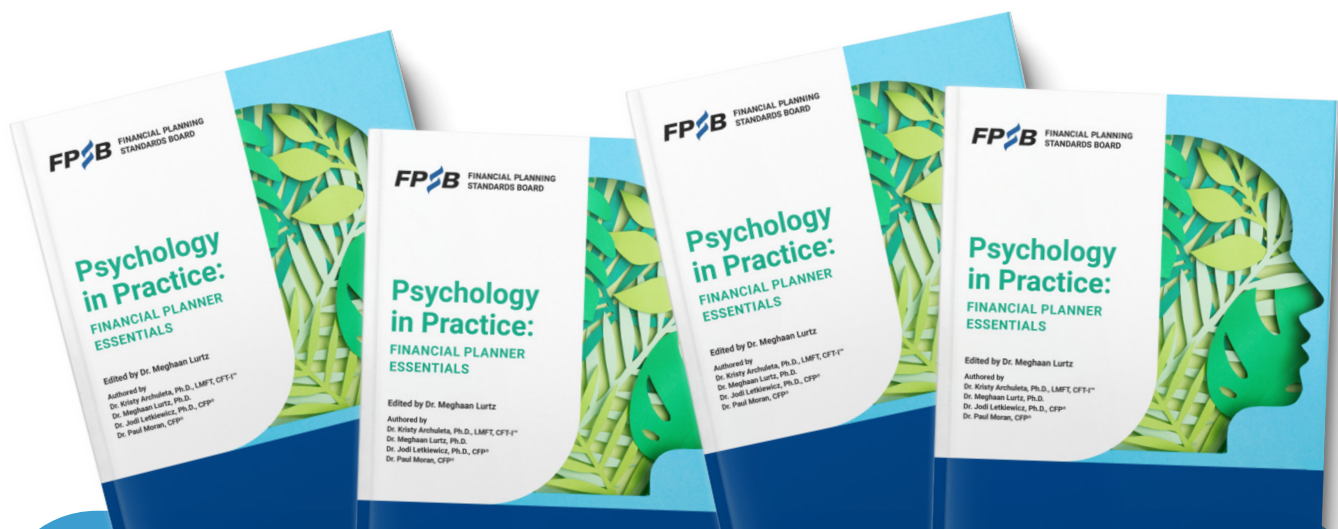
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VIEW POST



## Exclusive Q&A with Dante De Gori Featured in Outlook Money- A powerful read for anyone interested in the future of financial advice and regulation!

Special Q&A



### ‘Gap In Advice Filled By Influencers Who Have No Training Or Experience’

Dante De Gori, Certified Financial Planner and global CEO of the Financial Planning Standards Board (FPSB), in an interview with **Nidhi Sinha**, Editor, *Outlook Money*, as part of the **Wealth Wizards** series, talks about why CFP professionals need to evolve and add to their skills, how regulation can play a role in the dissemination of financial awareness and why advisors still don't recommend crypto assets

■ India's population is more than 1.4 billion and there are only over 1,000 certified financial planners (CFPs). What does FPSB plan to do about this huge gap? There are a couple of things that we can do. One is, of course, training individuals professionally, so the opportunity for employment is huge. From what I know, there are more than 80,000 jobs currently for a CFP certificate holder. There's a mismatch in demand and supply. So, the question is how quickly can people providing financial advice obtain their certification? A part of why I am here (in India) is to try and amplify that awareness and to encourage people to obtain the certification.

The second part, of course, is that people may not want to go to a professional, but still want advice or guidance and support. Here, media organisations like yours, social media and volunteers can provide support. It is impossible to have a CFP professional for everybody, and we are not advocating that. But we need to ensure that we can obtain a greater number of CFP professionals.

At the same time, CFP professionals provide education through their own publications, newsletters and social media. So (one has to think) about utilising professionals to speak to a broader audience. At the moment, the gap is being filled by social media influencers who have no training, qualifications or experience.

■ How do you see the Indian regulatory environment in the advisory context compared to other countries? Every country is different in terms of the regulatory landscape, and there are different stages of maturity of the financial services marketplace and its growth. Regulators are there to protect investors and consumers in respect to their engagement with financial service providers. Many of them play a role in consumer information dissemination because it's a trusted source.

Where I have seen it work well in other territories is when there is a partnership between regulators and industry bodies, such as FPSB. For instance, in many territories, CFP professionals and the broader financial planning community offer pro-bono services to conduct education (dissemination) forums or

the financial services marketplace and its growth. Regulators are there to protect investors and consumers in respect to their engagement with financial service providers. Many of them play a role in consumer information dissemination because it's a trusted source.

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■ Should the Indian regulator take a larger role to spread financial awareness? Regulators around the world actively get involved in directing the public towards trusted sources of information. And this is something that Sebi and other regulators absolutely can and should be doing

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Special Q&A



### How To Find The Right Advisor

Ensure they are certified and qualified individuals

■ Interview a couple of individuals to find who is the right fit for you

■ Finding someone you can trust and you're comfortable with is important

■ Look at the services, clients that they look after, and the fees they charge

■ Ask them about their process in having a plan is not enough, the process of execution is equally important

■ Considering references by friends, family or someone who has utilized the services of a planner will help

of the government, every CFP professional I've spoken to has a general dislike to crypto assets. So that's what my view is, too. But whether it's the US or India or Europe, many CFPs want to learn and understand crypto assets, even though many of them would probably prefer not to recommend crypto. In the US, there's a mix, but many of them are sceptical about what the long-term future's going to be. But it's an open market and consumers drive a lot of the direction in terms of what professionals have to respond to. I remember a survey 2-3 years ago where the number one question from clients was (about investing in) crypto assets. So, they (CFP professionals) are caught in between, on the one hand, regulators are not permitting them to make recommendations on them, on the other, consumers are asking about it.

Where we've landed is that it's up to individuals and their comfort. Also, one of the principles of being a CFP is that you would advise on areas in which you are competent. There are opportunities to train yourself in the areas of crypto assets, but they're (CFPs) doing that to be able to have a conversation. With any alternative assets, generally speaking, or trends like the fear of missing out, most professionals will engage with their clients, at least talk about them and explain. If you are going to do this, I can't recommend which crypto you're going to enter into, but if you are still going to do it, construct your exposure to 5 per cent of your portfolio.

But this has to be applied not just to crypto assets, but many other alternate financial instruments as well. For instance, artwork. Again, financial planners aren't technically trained on artwork, but if you look at diversification and portfolio construction, a financial planner can guide, there's passion and interest in such an instrument. ■

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Special Q&A



Dante De Gori, CFP and global CEO of the Financial Planning Standards Board

provide free financial advice to reach a broader audience. Then there are global campaigns. For instance, the International Organisation of Security Commissioners, which Sebi is a member of, hosts the World Investor Week (a global campaign) annually to connect regulators and industry participants at an international level. In many countries, professionals volunteer to engage with investors and the public about personal finance, and support them in terms of financial information and the role and value of financial planning. That is done in partnership with regulators, the international regulatory body, and the industry bodies.

■ Does the Indian regulator also need to take a larger role? I think all regulators do. A part of their role has to be about ensuring consumer trust in the financial services marketplace. And part of that is educating people about who they should be seeking or sourcing their financial information from. For example, they should be actively informing people that you shouldn't be accepting advice from someone on social media. You should be utilising that information or seeking the services of a professional before making decisions. Financial information is everywhere, but what are some of the trusted sources that consumers can rely upon.

Regulators around the world actively get involved in directing the public towards trusted sources. And this is something that Sebi and other regulators absolutely can and should be doing.

■ Indians have embraced the equity culture recently, but it's not clear how serious they are about taking advice from professionals. Do you see a difference between the US and India in terms of how financial advice is consumed? The US is the birthplace of financial planning and the CFP certification. So, they have had 30-plus years to cultivate and educate the American marketplace. There is a very strong and mature financial services market. Consumers are a lot more aware about financial planning. For example, compared to India's over 3,000 CFP professionals, US has over 100,000. And that's just CFP professionals; the marketplace of financial advice professionals is much bigger than that. So, there is more choice and options available for the American public in that respect. That has made a difference there, but it has built up over a long period of time. The Indian market will grow, and at a fast rate, it's just going to take time. You have to continue to talk about financial services, financial planning, personal finance, so that it ceases to be a taboo topic and becomes normalised for the community. I suppose that still needs to happen in a market like India.

■ More CFPs need to be added but how difficult will it be for the new CFP professionals to get potential clients? We are always open to look at different ways in which we can better skill and support the training efforts. Chronically, the role of social media in respect to marketing, communication and connection is really important. But I think there's a limitation to social media as you are not acting on a one-on-one basis. So, the training is not about how you deliver personal financial advice on social media, but how to utilize social media as an additional channel to share financial education and information from a qualified professional. But that can't be the only channel. Working with the media, local communities and the industry to provide education support are other ways in which CFPs should be looking to engage with the public.

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Pradeep Kumar, Executive Director of IFSCA, and Krishan Mishra, CEO of FPSB India, have co-authored a compelling article titled “Integrating Global Standards, Ethics Training into Curricula is Key to Building a Future-Ready Financial Workforce” featured in Education Times.

This powerful piece calls for urgent action to embed global best practices and ethics in education—empowering students with the skills and mindset needed to lead the financial world of tomorrow. A must-read for anyone passionate about shaping the future of financial planning!



**Integrating global standards, ethics training into curricula is key to build future-ready financial workforce**

Combining vision of public institutions with the practical expertise of private and professional organisations ensures that skilling remains relevant, write Pradeep Ramakrishnan and Krishan Mishra

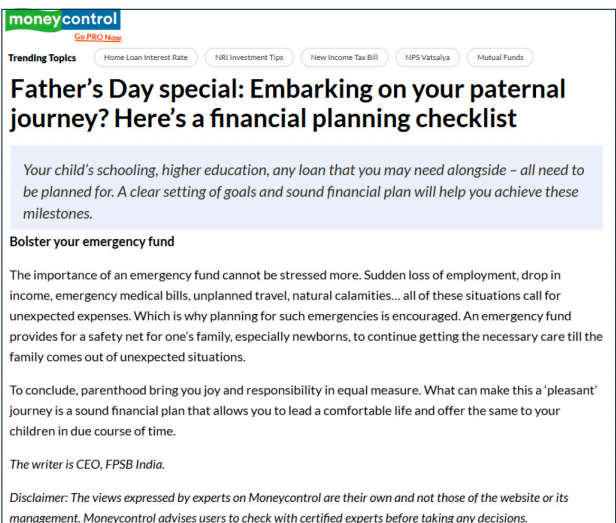
As India’s financial services industry witnesses unprecedented growth in areas such as FinTech, digital assets, sustainable finance, and cross-border wealth management, the demand for skilled professionals who are globally competent and ethically grounded has been surging. Despite a steady stream of finance graduates entering the job market year-on-year, the industry continues to face a shortfall of job-ready professionals. According to reports, about 18 lakh jobs in the financial services sector went vacant due to a lack of skilled professionals in 2023. Research and insights from both government and industry highlight this disconnect. Regulatory authorities like the International Financial Services Centres Authority (IFSCA) and professional standards bodies such as FPSB India have frequently pointed to the need for skilled talent that understands global frameworks, adheres to international codes of conduct, and is prepared for the dynamic nature of financial services.

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The Father’s Day special article, “**Embarking on Your Paternal Journey: Here’s a Financial Planning Checklist**,” authored by Krishan Mishra, CEO of FPSB India, was recently published by MoneyControl and featured prominently in their Trending Story section.

The article offers timely, practical financial planning advice tailored specifically for new and expecting fathers, helping them prepare confidently for this important life chapter. Its placement as a trending story has significantly amplified its reach and impact.



READ MORE



**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

“

After working 12 years as an engineer in the automobile industry, I shifted to finance, initially focused on selling MF & insurance. The 2008 financial crisis was a wake-up call—it made me realize that true client service requires more than sales.

Completing the CFP® certification was transformative. It taught me to understand client goals deeply, assess risk tolerance, design asset allocation, and build portfolios that work on 3 key parameters: risk, return, and liquidity. More importantly, it expanded my approach beyond investments & tax planning to truly comprehensive planning, ensuring that my clients are protected, well-informed, and able to make conscious decisions.

My journey from MDF to RIA has been about earning trust, acting as a fiduciary, and delivering genuine peace of mind to every family I now serve.

CFP® certification, indeed, was a game changer—it’s not an end, but the beginning of a lifelong commitment to serving clients better

”



**Sandeep Tahilramaney, CFP®**

*Sr. Financial Planner , Fee Only Investment Advisers LLP*



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Pursuing the CFP® certification has been one of the most rewarding milestones in my professional journey. It not only deepened my expertise in financial planning but also instilled the values of ethics, holistic thinking, and a truly client-first approach.

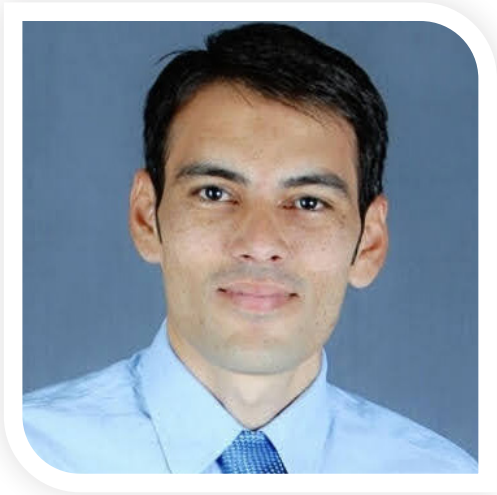
As a professional, CFP® has empowered me to build deeper trust and lasting relationships—especially with NRI clients across the globe. It’s more than a qualification; it’s a mindset shift toward creating meaningful impact in people’s financial lives. I’m proud to be part of the global CFP® community and committed to elevating the profession with purpose and integrity

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**Abbasali Mava, CFP®**

*Founder & Partner, Richera Wealth*



## SOCIAL MEDIAL HANDLES

