



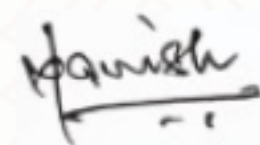
Certified Wealth Management Program

April 2, 2026

Nikhil Annasaheb Nibe

(ARN: 354902) has successfully completed

the **Foundation Level** training program for mutual fund distributors covering financial planning, portfolio management, and goal based investing

A handwritten signature in black ink, reading "Manish".

Manish Kothari
Co-Founder & CEO, ZFunds