



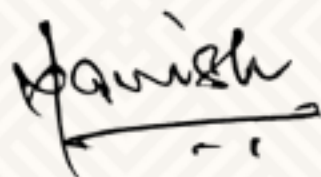
Certified Wealth Management Program

May 2, 2026

Niyam Investments

(ARN: 322371) has successfully completed

the **Intermediate Level** of CWM Program, covering asset allocation strategy, fund selection framework, personal branding, and investor psychology.

 A handwritten signature in black ink, appearing to read "Manish".

Manish Kothari

Co-Founder & CEO, ZFunds