



THE CHARTERED INSURANCE INSTITUTE  
PATRON HER MAJESTY THE QUEEN

*This is to certify that  
this Institute has awarded*

**Ramesh Thakrar**

*the use of the descriptive title of*

**Chartered Financial Planner**



Diploma given under the seal of the Institute at London this day:

**12 June 2013**

CII DIRECTOR

CII DIRECTOR