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DYNAMIC
BUSINESS LEADERS
TO WATCH IN 2025 (Vol-2)

Krishan Mishra
CEO, FPSB India

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**The Architect of India's Financial Planning
Transformation at FPSB India**

A Journey of Leadership, Education, and Ethical Growth

Capgemini Limited Editions





KRISHAN MISHRA

**THE ARCHITECT OF INDIA'S FINANCIAL PLANNING
TRANSFORMATION AT FPSB INDIA-
A JOURNEY OF LEADERSHIP, EDUCATION,
AND ETHICAL GROWTH**

Shweta Singh | The CEO Magazine

Finances play a huge role in our lives. It affects everything, our dreams, our choices, and our future security. But managing finances wisely isn't always easy. That's where Certified Financial Planner® professionals come in. CFP® professionals are guides who help people make smart financial decisions, whether it's about investments, retirement, taxes, or risk management. In a world that struggles with financial uncertainty, having a CFP® certification can mean the difference between struggling with money and building lasting wealth.

One organization leading this movement in India is FPSB India, the official body behind the CFP® certification in India. And leading the organization is Mr. Krishan Mishra, the CEO of FPSB India, who has been working to transform financial planning into a trusted and recognized profession. His goal? To ensure that more Indians have access to CFP® professionals who can truly make a difference in their lives.

Krishan Mishra
CEO, FPSB India



FPSB INDIA

FPSB India is the leading financial planning body in the country, committed to establishing, upholding, and promoting professional standards in financial planning. As the Indian subsidiary of the Financial Planning Standards Board Ltd. (FPSB Ltd.), it plays a crucial role in shaping the financial planning ecosystem in India.

The organization administers the globally recognized CFP® (CERTIFIED FINANCIAL PLANNER) certification, a benchmark of excellence in financial planning backed by rigorous competency and ethical standards. With a growing community of 3,215 CFP professionals in India, FPSB India is part of a worldwide network of 230,648 CFP professionals.

Founded on 17th August 2022, FPSB India works with students, corporates, universities, business schools, policymakers, and the government to advance financial literacy and professional standards. With a team of 20 employees and headquartered in Mumbai, the organization is dedicated to building a strong foundation for financial planning in the country.

Its mission is to advance the financial planning profession by providing quality education, certification, and ethical standards for CFP® professionals. Through curriculum development and continuous professional learning, FPSB India aims to empower financial planners to offer trusted financial planning services that enhance the financial well-being of individuals and families.

The vision is to establish financial planning as a profession in India and position the CFP® certification as the global standard of excellence in financial planning. With its ongoing efforts, FPSB India continues to strengthen the financial advisory space, ensuring that professionals are equipped with the knowledge and credibility needed to help individuals secure their financial future.

A VISIONARY SHAPING INDIA'S FINANCIAL FUTURE

Mr. Krishan's professional journey has been deeply rooted in the financial services industry, driven by a strong passion for empowering individuals and professionals in financial planning. As the leader at FPSB India, he has played a key role in advancing financial literacy, ethical financial planning practices, and professional certification standards in the country.

His entrepreneurial (intrapreneurial) mindset was sparked by a desire to create meaningful change in the financial planning industry. Early in his career, he recognized that financial education and professional financial planning were not just about managing money but about helping individuals achieve financial security and freedom. This realization fueled his passion for fostering a structured and ethical financial advisory ecosystem in India.



TEAM FPSB INDIA

Seeing the potential to bridge the gap between financial professionals, evolving market needs, and global best practices. "That's where my journey truly began. I wanted to drive impact, create opportunities for professionals, and shape the financial planning landscape in a way that benefits both advisors and consumers," shares Mr. Krishan.

His journey began with education and expertise, immersing himself in financial services, and continuously learning about financial planning, regulatory frameworks, and industry best practices. Building networks and collaborations with industry leaders, financial professionals, and regulatory bodies helped him gain valuable insights and create meaningful partnerships. Through strategic leadership, he took on roles that allowed him to develop innovative strategies, implement

industry standards, and drive professional development initiatives.

At FPSB India, his focus remains on expanding the CFP® certification, strengthening professional education, and ensuring that financial planners are equipped with the knowledge, skills, and ethical foundation to serve clients effectively.

For him, success is driven by vision and purpose, whereas entrepreneurship is about solving real problems and creating value. He believes that continuous learning is essential in the rapidly evolving financial industry, and true impact is measured not just in profits but in helping individuals make informed financial decisions.

"Leadership is About Empowering Others - A strong financial planning industry is built on collaboration, mentorship, and ethical standards," says Mr. Krishan. "Today, my mission remains to elevate the financial planning profession in India, promote financial literacy, and create an ecosystem where professionals thrive while delivering value to their clients."

CFP® CERTIFICATION

FPSB India offers the globally recognized CERTIFIED FINANCIAL PLANNER® certification, the gold standard in financial planning. This certification equips professionals with the knowledge, skills, and ethical framework necessary to provide holistic financial advice.

Through its certification program, FPSB India ensures that financial professionals meet rigorous competency, ethical, and professional standards, enabling them to deliver client-centric financial planning solutions. By upholding these high standards, FPSB India empowers individuals, financial institutions, and businesses with trusted, high-quality financial consultation, fostering greater financial security and well-being.

Additionally, FPSB India supports the financial planning community by providing resources, thought leadership, and continuous professional development, ensuring that CFP® professionals stay ahead in an evolving financial landscape.

NAVIGATING CHALLENGES

Over the past few years, FPSB India has navigated several challenges while striving to elevate financial planning standards and expand the CERTIFIED FINANCIAL PLANNER®professionals community in the country. A major hurdle was increasing awareness and adoption of financial planning as a profession in a rapidly evolving financial landscape.

Despite this, India surpassed 3,000 CFP professionals and became one of the top three fastest-growing CFP markets globally. As of December 2024, India recorded 17.7% year-on-year growth, increasing CFP® professionals from 2,731 in 2023 to 3,215 in 2024.

To overcome challenges, FPSB India focused on industry collaboration, strategic partnerships, workforce upskilling, and maintaining global ethical standards. By working with academic institutions, corporates, and regulatory bodies, FPSB India promoted CFP® certification, facilitated skill development, and ensured professionals met global competency benchmarks.

Through continued focus on education, professional development, and industry collaboration, FPSB India remains committed to strengthening the CFP ecosystem and empowering financial professionals across the country.

THE MINDSET OF A TRANSFORMATIONAL LEADER

Leadership is an evolving journey, and significant achievements come from overcoming challenges and driving impact. Mr. Krishan's leadership journey has been about overcoming challenges, driving meaningful change, and shaping the financial planning profession in India. One of his most significant achievements has been successfully leading teams through major transitions while maintaining morale, trust, and performance.

Reflecting on his experience, Mr. Krishan shares, "Leadership is an evolving journey and significant achievements often come from overcoming challenges, making a lasting impact, or guiding a team to success." His leadership is built on key lessons: vision and clarity to align efforts, resilience to navigate

challenges, and people-centric strategies that drive long-term growth. A client-first approach, adaptability to industry changes, and a strong foundation of ethics and integrity have been central to his leadership.

"A leader must have a clear vision and communicate it effectively. Challenges and failures are inevitable, but what matters is how quickly you adapt and keep pushing forward", says Mr. Krishan. "Surrounding yourself with the right team, fostering trust, and continuously learning is what drives sustainable success."

BUILDING A STRONG FINANCIAL PLANNING ECOSYSTEM

FPSB India operates with a vision to build a strong financial planning ecosystem driven by the 4Es-Education, Empowerment, Employability, and Entrepreneurship. By integrating financial education into mainstream learning, fostering professional growth, and promoting ethical financial planning, FPSB India positions CFP® professionals at the forefront of the financial services industry.

The organization's core values of professional integrity, knowledge empowerment, and industry collaboration have been instrumental in its success. FPSB India is committed to enhancing professional competency and contributing to India's growth as a global financial hub. To achieve this, the organization has forged academic partnerships with institutions like KJ Somaiya, IIM Ahmedabad, SP Jain Institute of Management & Research, and the Insurance Institute of India, ensuring that financial planning education aligns with global standards. These collaborations equip students and professionals with internationally recognized financial expertise.

FPSB India also focuses on workforce upskilling through corporate MoUs with Motilal Oswal Financial Services, Religare Broking, and Mirae Asset Global Investments, ensuring financial professionals are equipped to provide high-quality, client-centric financial advisory services. Additionally, the organization actively collaborates with regulatory bodies such as FAAA and IFSCA to promote professionalism, ethical consulting, and economic empowerment, reinforcing India's position as a global financial hub.

The organization was also honoured with the ERDA Excellence Award 2024 for Education at the ERDA Global Summit & Awards, recognizing its contribution to financial education. These milestones reflect FPSB India's commitment to expanding financial planning as a trusted profession and strengthening the credibility of CFP certification in India.

STAYING AHEAD OF THE CURVE

FPSB India embraces change as an opportunity to drive innovation and elevate the financial planning profession. With the industry evolving rapidly, staying ahead requires agility, foresight, and continuous learning. The organization proactively tracks global financial trends, engages with regulatory bodies, and collaborates with industry leaders to ensure that the CFP® certification remains relevant and future-focused. By integrating emerging technologies into its learning ecosystem and refining its curriculum to align with market needs, FPSB India equips professionals with the skills required to excel.

Beyond education, FPSB India fosters a strong thought leadership culture through industry roundtables, expert-led discussions, and faculty development programs. This ensures that CFP® professionals are not just adapting to change but leading the transformation. The organization remains focused on building a dynamic, future-ready ecosystem that sets new benchmarks for excellence in financial planning.

To stay at the forefront of industry advancements, FPSB India is expanding corporate partnerships to increase the adoption of CFP® certification, collaborating with academic institutions to integrate financial planning education, and strengthening its digital learning ecosystem. Additionally, it hosts thought leadership events, industry roundtables, and faculty development programs to keep professionals updated on evolving financial trends. Through its commitment to upskilling, industry engagement, and global best practices, FPSB India continues to lead in advancing financial planning education and professional excellence.

WHAT LIES AHEAD FOR FPSB INDIA

The financial planning industry in India is poised for transformative changes in 2025 and beyond, driven by regulatory shifts, technological advancements, and a stronger focus on financial awareness. FPSB India is committed to equipping financial professionals with globally recognized skills and ethical standards to navigate this evolving landscape. Key trends shaping the future include the rise of holistic retirement planning with the Unified Pension Scheme, simplified taxation fostering financial literacy, and the growing role of AI-driven financial tools. While technology enhances efficiency, Mr. Krishan emphasizes, "Personalized financial planning requires human insight-understanding emotions, goals, and individual circumstances."

Sustainable investing and ESG-focused financial strategies are gaining momentum, requiring CFP® professionals to broaden their expertise. Insurance, once viewed as a tax-saving tool, is now central to long-term risk management and wealth preservation. As India moves toward becoming a global financial hub, FPSB India remains dedicated to continuous upskilling, industry-aligned training, and globally benchmarked certifications.

To ensure long-term success, FPSB India is updating its curriculum to reflect global best practices, strengthening digital learning solutions, and collaborating with regulatory bodies and policymakers to shape the future of financial planning. The organization is also investing in research and data-driven insights to anticipate market shifts. "By nurturing a strong community of CFP® professionals and championing ethical standards, we are committed to building a resilient, future-ready financial planning ecosystem," Mr. Krishan affirms.

LEADERSHIP MANTRA

"Success in business or financial planning is not just about knowledge; it's about purpose, adaptability, and continuous learning," says Mr. Krishan. For aspiring entrepreneurs, he emphasizes the importance of solving a real problem rather than chasing profits. "A business built around a strong purpose stands the test of time. Focus on creating value, and success will follow." He also highlights financial management, networking, and embracing failure as essential pillars of entrepreneurship. "Cash flow is the lifeline of any business. Learn to manage it well. And remember, setbacks are just stepping stones; learn, adapt, and keep moving forward."

For those entering the financial planning industry, Mr. Krishan stresses the value of certification and ongoing education. "Getting a CFP® certification from FPSB India gives you credibility and sets you apart in this competitive field." He also underlines the importance of understanding client psychology, market trends, and ethical practices. "Financial planning isn't just about numbers; it's about trust. Build relationships, prioritize transparency, and always act in the client's best interest." Leveraging technology, from AI-driven insights to robo-advisors, can further enhance efficiency and client service. "Stay ahead by embracing innovation, but never forget the human touch, because financial planning is as much about people as it is about money."