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To, Mr. Tarun Birani, TBNG Capital Advisors Pvt. Ltd.

Dear Tarun.

It's a real pleasure for me to give a testimonial to you & your team at TBNG.

"I've always struggled with my finances and never really understood savings and investments until I met Tarun Birani from TBNG.

Before selecting a Financial Advisor I had discussed my finances with a few other advisers, but from my first meeting with Tarun it was apparent that his depth of knowledge far exceeded that of others I had spoken with. Having visited him at his office, I could see that he had a competent and professional operation, which put my mind at ease immediately.

Tarun took time to listen to me, getting to know me, what my priorities were and my hopes for my family's future. He took the whole picture into account. All the various options available to me were presented in a professional but easy to understand manner and guidance was available at all stages of what could have seemed a very complex process. Everything was explained in layman's language and he did not bamboozle me with technical terms. The most important aspect for me was that he advised what was right for my personal situation, never rushing or insisting that I should invest monies until I was completely comfortable with the decision.

Tarun has been my trusted financial adviser for over 15 months now and has provided sound information to assist in managing both my personal and business finances. During this time, Tarun and his team at TBNG have played an integral part in helping me achieve my goals with solutions that have been creative, appropriate & practical. The level of professionalism with TBNG has been exemplary in an environment of strict confidence and trust.

lam kept in the loop every few months, as to what the markets are doing, and how my investments are looking. Tarun continues to assist and advise me on the best strategies to expand and develop. He is knowledgeable and trustworthy, and really takes the effort to get to know us and our hopes for the future. I have found Tarun to have integrity and compassion, words that you don't often associate with financial advisors.

To summarise: For my overly cautious wife (in the financial arena) to tell me that "I wish you'd found TBNG years ago" is indeed a great compliment and reflects the huge trust we have placed in them."

It has been and will continue to be a great pleasure to do business with Tarun and we look upon him as not only an adviser but a trusted friend."

Warm Regards,

Ajoy S Chomaal
Managing Director
Matchless Tele Systems Pvt. Ltd.
Mumbai.
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