Retirement: Embrace holistic planning



to reture. They overnook the crucial non-linancial aspects. As and, my friend Yogesh In contrast to Anand, my friend Yogesh meticulously planned both the financial and lifestyle aspects of his retirement. He opted for a retirement community just outside the major metro where he worked, allowing easy visits between him and his children. The community members shared his socio-eco-

expertise to a nearby school for underprivi-leged children.

However, when I met Yogesh a few months ago, he had returned to his city TRUTH BE TOLD

HARSH ROONGTA

I recently spoke with Anand, a prospective client in his late fifties from Delhi, who manages a division at a Fortune 500 company. He approached me to discuss his upcoming retirement next year and to ascertain if his finances would allow him to purchase a luxury home in a hillistic retirement community.

Anand could easily finance his dream home in the hills by selling some of his stock options. However, he hadn't considered the non-financial aspects of retirement. When I be the hadn't considered the non-financial aspects of retirement. When I be able to move hin the dream retirement home. I am surrounded by family allowed to causes previously. He was not sure about when he would be able to move into the dream retirement mome. His children were abroad and his wife was years away from retiring. He was not sure about when he would be able to move into the dream retirement mome. His children were abroad and his wife was years away from retiring. He was not sure about when he would be able to move into the dream retirement mome. His children were abroad and his wife was years away from retiring. He was not sure about when he would be able to move into the dream retirement mome. His children were abroad and his wife was years away from retiring. He was not sure about when he would be able to move into the dream retirement mome. His children were abroad and his wife was years away from retiring. He was not sure about when he would be able to move into the dream retirement mome. His children were abroad and his wife was years away from retiring. He was not sure about when he would be able to move the to move a hound he half has contained to a hour and his children. He was not sure about when he would be able to move the hills. It so not so have a hour and his children were abroad and his wife was years away from retiring. He was not sure about when he would be able to move the hills are highly and him and his children. The contained his college of the would have a him and his children. Th

Allocate 10–15% of portfolio to gold amid geopolitical risks

Rebalance if overweight after recent surge; if underexposed, purchase systematically or during price dips

Grally, rising 16.1 per cent this metal ended the previous week at 73.110 per 10 grams, having scaled a closing price peak of 73.183 ad ay earlier. Cit Research has forecast that its price could touch \$3.000 per ounce over the next 6 to 18 months from its current level of \$5.391.9 per ounce in the international market.

Experts believe gold could

the international market.
Experts believe gold could rally further. "With geopolitical tensions looming, the yellow metal is anticipated to gain further in the coming days. Our near-term target is 775,300" says Vaishall Parekh, vice-president, technical research, Prabhudas Lilladher.

Positive drivers

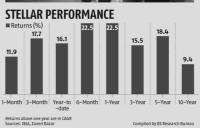
West Asia tensions: Fears that the skirmish between Israel and Iran could escalate into a full-blown war could escalate into a full-blown war have sent investors scurrying into this safe-haven asset. "Fresh flare-ups in the west asia have raised concerns of a widening of the conflict, which has contributed to the recent run-up in gold prices. Gold could see further in gold prices. Gold could see turther meaningful appreciation if the geo-political situation deteriorates materially," says Ghazal Jain, fund manager-alternative investments, Quantum Asset Management Company (AMC).

Central banks' gold appetite:
Contral banks' gold appetite:

Central banks, which are trying to Central banks, which are trying to diversify their reserves, have been robust purchasers of the yellow metal in recent years. According to the World Gold Council, their net gold purchases totalled 1,037 tonnes in world Gold Council, their net gout purchases totalled 1,037 tonnes in 2023. They remain active purchasers this year as well, led by China. "China's continuous gold purchases over the past 17 months have kept sentiments firm in the precious metals market," says Naween Mathur, director, commodities and curdirector, commodities and currencies, Anand Rathi Shares and Stock Brokers.

Growth slowdown, rate cuts: A pos-





sible growth slowdown in the US and rate cuts could impact gold positively. "Gold, which has reached all-time highs despite the postponement of US interest rate cuts and the subsequent rise in US treasury yields and strengthening of the US dollar, appears disconnected from fundamentals," says Jain.

She explains that it looks like the markets are pricing in rate cuts given the dilemma the Fed finds itself insticky inflation on the one hand requires rates to be kept high while snowballing US government debt and concerns regarding a growth setback for the US economy in an election year demand some easing. "If the cuts come in even as inflation stays

slowdown in the US and elevated, it will be a conducive envi-ld impact gold positively. ronment for gold," adds Jain.

Negative drivers

regauve univers

If geopolitical tensions ease, gold prices could decline. "We expect the war premium to get quickly unwound if geopolitical tensions subside soon. Gold could then see a correction of more than 5 per cert in the chest."

Gold could then see a correction of more than 5 per cent in the short term," says Mathur.

If the Fed fails to meet market expectations regarding the quantum or timing of rate cuts, gold prices could consolidate. "That is because higher rates increase the opportunity cost of holding gold, a non-yielding asset," says Jain. The downside, according to her, would

however be limited.

In India, higher prices have dampened consumer demand, which could continue to be affected in the near term. "Historically, the months of April and May during election years have witnessed a drop in imports on a year-on-year basis as gold consumption tends to fall ahead of the general elections," says Mathur.

Portfolio diversifier

Portfolio diversifier
Gold is an excellent asset class for
diversification and should be
included in all long-term portfolios.
"Invest 10 to 15 per cent of your portfolio in gold." says Jinal Mehta, certified financial planner and founder,
Beyond Learning Finance.
Parekh says the ongoing geopolitical tensions in the west asia and the
uncertainty due to the election season can contribute to a further rise in
the price of gold. Hence, one should
stay invested in it.

the price of gold. Hence, one should stay invested in it.

Those who hold more than the ideal allocation may consider booking profits to rebalance their portfolios, given the recent surge, suggests Jain.

As for when one should add to one's holdings, Jain explains that a pullback in prices following the recent surge could present a good opportunity to increase allocations and benefit from gold's favourable medium-term outlook. medium-term outlook.

Ontions for buying gold

Options for buying gold
Several options are available for holding gold. "Gold can be bought physically, or as exchange-traded funds (ETFs) and gold funds," says, Jisgar Patel, member, the Association of Registered Investment Advisors (ARIA).
Investors can choose gold investment Advisors (ARIA).
Investors can choose gold ETFs with low tracking errors. Those who want liquidity should opt for ETFs or gold mutual funds (MFs). The latter are suited for investors planning to invest via the systematic investment plan (SIP) route.
Go for sovereign gold bonds (SGBs) if you can stay invested for five to eight years. "Investing in SGBs, which offer tax-free maturity proceeds and a 2.5 per cent annual coupon, might also be advantageous," says Mehta.

FORM NO. NCLT. 3A ADVERTISEMENT DETAILING PETITION [SEE RULE 35 OF THE NATIONAL COMPANY LAW TRIBUNAL RULES, 2016] IN THE MATTER OF SCHEME OF ANALGAMATION OF KERRY LUMITED (NON-PETITIONER COMPANY) TRANSFEROR COMPANY NO.1)

AATCO FOODS INDIA PRIVATE LIMITED
(PETITIONER COMPANY/TRANSFEROR COMPANY NO.2)

AATCO FOODS IN ON PRIVATE LIMITED (PETTHONER COMPANY YEAR) SHORE COMPANY YO.2)

WITH

KERRY INGREDIENTS INDIA PRIVATE LIMITED (NON-PETTHONER COMPANY YO.2)

WITH (NON-PETTHONER COMPANY TRANSFERRE LOMPANY)

THEIR RESPECTIVE SHAREHOLDER'S AND CREDITORS COMPANY PETTHONER COMPANY TO SHAREHOLDER'S AND CREDITORS COMPANY PETTHONER YOR COMPANY YOU WITH YOU WAS A SHARE YOU WAS AND A SHARE YOU WAS A SHARE YOU WAS AND A SHAR

Mr. M. Jeevan Kumar Reddy Authorised Signatory

PUBLIC NOTICE

2A, Hissa No 34, Village Puna, Tal Bihiwandi & Dist. Thune (referred as 'the sair Flat').

Wherean Tissa No 34, Village Puna, Tal Bihiwandi & Dist. Thune (referred as 'the sair Flat') in Wherean Tissa No. 19 (1997).

Wherean Tissa No. 1997 (1997).

Wherean Tissa No. 1997 (1997).

Simon Fernandes through Constituted Attorney Smt Doren Claud Fernandez via Agreement for Saie dated 1990/14/2008 (Doe No BYD-1133/2008)) in The Original Agreement for Saie dated 1990/14/2008 (Doe No BYD-133/2008)).

The Original Agreement for Saie dated 1990/14/2008 (Doe No BYD-133/2008) in coff die and diligence search and accordingly Folice complaint is lodge with Narpol of die and diligence search and accordingly Folice complaint is lodge with Narpol Hereby invite claims or objection from general public that, if any person has found the original missing document of the said flut/thin or property lass any rights mortgage, charge, gift, possession, tenancy, lien or bendical right/interest on otherwise claiming whatsoever are requested to make the same known to me, or mortgage, charge, gift, possession, tenancy, lien or bendical right/interest on otherwise claiming whatsoever are requested to make the same known to me, or mortgage, charge, gift, possession, tenancy, lien or bendical right/interest of otherwise claiming whatsoever are requested to make the same known to me, or mortgage, charge, gift, possession, tenancy, lien or bendical right/interest of otherwise claiming whatsoever are requested to make the same known to me, or mortgage, charge, gift, possession, tenancy, lien or bendical right/interest otherwise claiming whatsoever are requested to make the same known to me, or mortgage, charge, gift, possession, tenancy, lien or bendical right/interest otherwise claiming whatsoever are requested to make the same known to me, or mortgage, charge, gift, possession, tenancy, lien or bendical right/interest otherwise claiming whatsoever are requested to make the same known to me, or mortgage, charge, gift, possession, tenancy, lien or

ASIAN HOTELS (WEST) LIMITED CIN: L55101DL2007PLC157518

Reg off: 6* Floor, Aria Towers, JW Marriott, New Delhi, set Area 4 Hospitality District, New IGI Airport, New Del Tel: 011-41597329, Fax: 011-41597321, iil: ahwl.compliance@gmail.com, Website: www.asianho.

email: ahvs.computer.

Order of the CETHOGONAMO GENERAL MEETING And the computer of the CETHOGONAMO GENERAL MEETING And the computer of the CETHOGONAMO GENERAL MEETING AND THE CETHOGONAMO GENERAL MEETING AND THE CETHOGONAMO GENERAL MEETING AND THE COMPUTER OF THE COMPUTER OF THE CETHOGONAMO GENERAL COSTS (FACT) and the Rubes made thereunder read with neared Suplember 20, 2023 (in contradates to the raider crousers usually and the CETHOGONAMO GENERAL MEETING AND THE CETHOGONAMO GENERAL MEETING

NOTICE ALKY AMINES CHEMICALS LTD

Leena Yogesh Patel have lost below mentioned original Letters & documents in edit lipe petalining to my late father H.S. Patel, his firm M/s YOGEY BOMBAY, and for my tended lifat at 459, Arya Bhavan, 2nd floor, Flat No.1, MUM-4.

(1) Driving Licence No 399643 (2) Letters dated 8.4.86, 24.2.66, 3.81 (3) Rent Receipts 1966-67 (4) Partnership Ded-1.4.66 (5) Lin Month College 8.2.85, Weath-Tax Challans, LIC letters, 6() Bank passbook and orther misscellaneous papers. If found Please contact - 9967/919660.

ANAND RATHI



Sd/-, Anand Rathi Global Finance Limited, Authorised Office

OMKARA

OMKARA ASSETS RECONSTRUCTION PVT. LTD.

Audition Saw Notice for Sale of Immovable Asset under the Securification and Reconstruction of Financial Assets and Enforcement of Securify Interest.

Audition Saw Notice for Sale of Immovable Asset under the Securification and Reconstruction of Financial Assets and Enforcement of Securify Interest.

Notice is hearby given to the public in general and in particular to the Borower(s) and European (s) that the blooks described immovable properly mortgaged dragged to the Securify Interest Assets (securitation) and the Security Interest Assets (securitation) and Security Interest (security Interest Assets (securitation) and Security Interest (security Interest Inte

war Kalmegh

Demand Notice Date and Amount :- Date:28.02.2020, Rs.17,98.426.14/-(Rupees Seventeen Lakhs Ninety Eight Four Hundred Twenty Six and Fourteen Palsa Only)

Authorized Officer, Omkara Assets Reconstruction Pvt Ltd.
(Acting in its capacity as a Trustee of Omkara PS 33/2020-21 Trust)

FORM G INVITATION FOR EXPRESSION OF INTEREST FOR VIDHATA METAL PRIVATE LIMITED OPERATING IN METAL INDUSTRY AT WADA (MAHARASHTRA)

PARTICULARS		
1.	Name of the corporate debtor along with PAN & CIN/ LLP No.	VIDHATA METAL PRIVATE LIMITED CIN U27310DL2008PTC175013
2.	Address of the registered office	ROOM NO. 2, 2ND FLOOR, HOUSE NO. 280 POCKET-7, SECTOR-24, ROHINI, North West, DELHI, Delhi, India, 110085
3.	URL of website	
4.	Details of place where majority of fixed assets are located	Wada Manohar road, Village Varle, Taluka- Wada, District Palgarh, Maharashtra
5.	Installed capacity of main products/ services	NA .
6.	Quantity and value of main products/ services sold in last financial year	Sales and services value : Rs. 75,96,63,059 As per audited Financials for FY 2019-2020
7.	Number of employees/ workmen	3
8.	Further details including last available financial statements (with schedules) of two years, lists of creditors are available at URL:	Send an email at cirp.vidhatametal@dimax.in
9.	Eligibility for resolution applicants under section 25(2)(h) of the Code is available at :	Send an email at cirp.vidhatametal@dimax.in
10.	Last date for receipt of expression of interest	13-05-2024
11.	Date of issue of provisional list of prospective resolution applicants	20-05-2024
12.	Last date for submission of objections to provisional list	25-05-2024
13.	Date of issue of final list of prospective resolution applicants	31-05-2024
14.	Date of issue of information memorandum, evaluation matrix and request for resolution plans to prospective resolution applicants	25-06-2024

....

lix - IV-A][See proviso to rule 8 (6) R/w Rule 9(1)] PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTY

Reserve Price - R.s. 18.03.0001— [But Reserve Price - R.s. 18.03.0002 | But Increment Amount - Rs. 10.0002 | But Reserve Price - Rs. 18.03.0002 | But Rs. 18.03