

IBJA BULLETIN



India Bullion And Jewellers Association Ltd.

15TH November 2025



11th
INDIA
INTERNATIONAL
BULLION SUMMIT
India Bullion and Jewellers Association Initiative



The Future is
Golden

Join the Conversation...



27
FRI

28
SAT

FEBRUARY
2026



WESTIN
HOTELS & RESORTS

The Westin Mumbai Powai Lake
Powai, Mumbai, India, 400087

An Exclusive Summit for the Global Bullion Community.

☎ Saurabh: +91 9004120120 / 022- 23426971 / 022- 23427459

🌐 WWW.IIBSUMMIT.IN

ONE STOP SOLUTION FOR GOLD & SILVER BULLION IN EASTERN INDIA

Gold & Silver
Bullion Dealer

Online
Terminal

On Time
Delivery

BEST AND COMPETITIVE RATES
FOR BOTH GOLD AND SILVER

SIMPLE AND EFFECTIVE TRADING
PROCEDURE WITH TRADING HISTORY
TO KEEP RECORDS.



KARTIKEY BULLION

INDIA BY SEQUEL @ 1200 RS PER KG *****

DAYS AND 9.30 AM TO 5.30 PM ON SATURDAYS

City: **ALL CITY**

	GOLD	SILVER	INR
	1727.75 1711.80 1733.90	19.73 18.82 19.83	79.368 79.343 79.728

PRODUCT	BUY	SELL
GOLD 995 CCU 1 KG WITHTDS	- L : 51902	52111 H : 52300
GOLD 995 CCU 100 GM WITHTDS	- L : 51962	52131 H : 52320
GOLD 995 CCU BELOW 100GM OR UNFIX RATECUT ONLY WITHTDS	50591 L : 52002	52161 H : 52350
SILVER BANK 999 CCU WITHTDS	- L : 58588	58675 H : 58941

LOGIN LIVE RATE TRADES PENDING ORDER MESSAGES



Kartikey Bullion

KOLKATA | CUTTACK | DELHI



www.kartikeybullion.com

IBJA UPDATE



GEMPORTS COLORED GEMSTONE REPORT

Wednesday, 08th November 2025 @ 03.00pm

At IBJA office, Zaveri Bazaar, Mumbai



KJ

Bullion
Since 1971



Pathik Sales Pvt Ltd

CORPORATE OFFICE

Chennai-Sowcarpet
☎ 916 916 2225 ☎ +91 44 4295 2225, ✉ pathiksalespl@gmail.com



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For Account Activation Call
+91 916 916 2225
Booking Available All Days
Timing : 09.05 am to 11.25 pm
For Live Rates visit www.kjbullion.com

BRANCHES

COIMBATORE

(Big Bazaar Street)

☎ 916 916 0225 ☎ +91 422 351 3647
✉ pathikcoimbatore@gmail.com

BANGALORE

(JM Road)

☎ 916 916 9510 ☎ +91 804 146 5229
✉ pathikbangalore@gmail.com

SECUNDRABAD

(Pot Market)

☎ 916 916 0221,
✉ pathikhyderabad@gmail.com

MUMBAI

(Kalbadevi)

☎ 916 916 1400 ☎ 022 6183 4215
✉ pathikmumbai@gmail.com



For Any Business Enquiry Call Mr.Laxman +91 9380888030

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SAVE THE DATE



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Join the glittering world of Bullion & Jewellery

at the most prestigious industry event of the year!

For exclusive opportunities, contact :

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 **Saurabh Mishra** (Chief Operating Officer)

 saurabhmishra@ibja.in

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Unmatched opportunities to connect, collaborate, and showcase your brand.

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PAYMENT SCHEDULE FOR IIBS-11

27TH – 28TH FEBRUARY, 2026 WESTIN POWAI, MUMBAI - INDIA

RATES APPLICABLE ONLY UPTO 30/11/2025 ON FIRST-COME FIRST-SERVE BASIS

MEMBERS CATEGORY	HOTEL STAY <i>Single Occupancy</i>	HOTEL STAY <i>Double Occupancy</i>	CONFERENCE + FOOD	TOTAL <i>with Single Occupancy</i>	TOTAL <i>with Double Occupancy</i>
IBJA VERIFIED TAG HOLDERS <i>(Within Mumbai & Outside Mumbai Both)</i>	15,000/-	7,500/- *	FREE	15,000/-	7,500/- *
IBJA PLATINUM MEMBER <i>(Situated out of Mumbai)</i>	N.A	15,000/- *	FREE	N.A	15,000/- *
IBJA PLATINUM MEMBER <i>(Situated in Mumbai)</i>	N.A	N.A	FREE	N.A	N.A
WORLD SILVER COUNCIL MEMBER <i>(Situated out of Mumbai)</i>	N.A	15,000/- *	FREE	N.A	15,000/- *
WORLD SILVER COUNCIL MEMBER <i>(Situated in Mumbai)</i>	N.A	N.A	FREE	N.A	N.A
IBJA PREFERRED MEMBER	N.A	17,500/-	15,000/-	N.A	32,500/-
OTHER & GUEST	30,000/-	20,000/-	17,500/-	47,500/-	37,500/-
INTERNATIONAL DELEGATES	350 \$	N.A	300 \$	650 \$	N.A

Note -

1. Hotel check in time on 27th February, 2026 at 2:00 PM and check out time will be on 1st March, 2026 at 9:00AM.
2. After making the payment kindly send the payment detail (Screen shot) with UTR No. at info@ibja.in
3. For members situated out of Mumbai, Hotel will be booked only after receipt of confirm travel ticket.
4. Each member can nominate only 1 person to attend the event. For every additional person guest charges will be charged.
5. Pick up and drop will only be done from airport and only for those who have booked or has been allotted Room.
6. Conference charges include : conference attendance fees, lunch, hi-tea, cocktail & dinner.
7. Rooms will be booked on first come first serve basis as we have limited rooms available.
8. IBJA platinum member / Preferred member / World Silver Council member will be allotted room only on Double occupancy basis.
9. International delegates will be allotted room only on single occupancy basis.
10. Booking once done cannot be cancelled or transfered to any other name. Refund will not be granted once booked.
11. * Indicate Refundable deposit only when member is present in the entire conference. Deposit will be refunded by 30/4/26.
12. All rates given above are on per person basis.
13. All Delegate must upload their Photograph while Registering at www.iibsummit.in

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BANK DETAIL : CHEQUE SHOULD BE ISSUED IN THE FAVOUR OF
"INDIA BULLION AND JEWELLERS ASSOCIATION LTD."

NEFT : ACCOUNT NAME : INDIA BULLION AND JEWELLERS ASSOCIATION LTD.

NAME OF BANK : ICICI BANK ACCOUNT NO : 026105013673 SWIFT CODE : ICICINBBCTS

IFSC CODE : ICIC0000261 BRANCH : MUMBAI - ZAVERI BAZAAR



About India International Bullion Summit (IIBS)



BECOME A SPONSOR OF INDIA'S MOST PRESTIGIOUS BULLION SUMMIT

The India International Bullion Summit (IIBS) returns for its landmark 11th edition on 28th and 29th February 2026, at the exquisite The Westin Mumbai Powai Lake, in Mumbai, India.

As the most anticipated event in India's precious metals industry, IIBS 2026 will convene the nation's and the world's most influential leaders, from top industry experts and traders to government policymakers and financial institutions. This two-day summit will be a hub for high-level discussions, strategic collaborations, and unparalleled networking opportunities.

This year's summit will feature dynamic panel discussions, exclusive masterclasses, and invaluable insights into the future of the bullion market. We will delve into critical topics such as market innovation, technological advancements, sustainability, and the evolving regulatory landscape that are shaping the future of the precious metals industry in India and across the globe.

WHY SPONSOR



ELEVATE YOUR BRAND

Position your brand at the forefront of India's vast and influential precious metals market.



SHOWCASE YOUR EXCELLENCE

Exhibit your products and services to a dedicated audience of industry professionals and potential customers.



UNMATCHED EXPOSURE

Receive extensive recognition and exposure on the official IIBS website and social media channels, reaching a targeted and engaged audience.



STRATEGIC NETWORKING

Connect directly with the industry's key decision-makers, leading companies, and prospective clients in a focused and professional



EXCLUSIVE ACCESS

Host private, exclusive meetings with your existing and prospective clients in a dedicated space.



MARKET INTELLIGENCE

Gain invaluable insights into emerging trends and identify new opportunities through direct engagement with a premier audience.

IIBS

11th

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India Gold Metaverse



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Lunch Partner



Parker Precious Metals LLP



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400087

Retail Jewellery Partner



Thangam vaanga Thangamayilukku vaanga



IGM

India Gold Metaverse

P R E S E N T S



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myGold
Gold that Grows

myVault
100% Subsidiary of myGold

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BULLIONAIRE BY FINMET

Legacy Meets Leadership



Bullionaire by FinMet is a premier leadership summit designed for the next generation of jewellers and bullion professionals.

Venue: Hotel Marriott, Al Jaddaf, Dubai
Date: November 23 - 24, 2025

A Premier Leadership Workshop for the Next Generation of Bullion & Jewellery Professionals

Join **FinMet** in collaboration with

- ★ India Bullion and Jewellers Association Ltd. (IBJA)
- ★ Dubai Bullion & Refinery Group (DBRG)
- ★ Dubai Jewellery Group (DJG)
- ★ World Gold Council (WGC)

A two-day intensive Bullion Boot Camp designed for emerging entrepreneurs, successors of family businesses, and rising professionals in the global precious metals ecosystem.

Programme Highlights

- Expert-led MasterClass Sessions by global industry leaders.
- Fireside Chat with Mr. Harish Pawani (Peekay Intermark Ltd).
- High-impact insights across banking, refining, logistics, compliance & branding.
- Cross-border networking between India, UAE, and global bullion hubs
- Cocktails & Networking Dinner.

Category	Membership Type	Base Rate (INR)	GST (18%) (INR)	Total Payable (INR)
Resident	Non-Member	49,000	8,820	57,820
Resident	IBJA Member	44,000	7,920	51,920
Non-Resident	Non-Member	35,000	6,300	41,300
Non-Resident	IBJA Member	32,000	5,760	37,760

**Detailed Programme on the following page*

Payment Details For REGISTRATION

Bank Name: ICICI BANK LIMITED
Bank Branch: BANDRA WEST BRANCH, MUMBAI
Account No.: 003805016389
IFSC CODE: ICIC0000038
Name: Finmet India Private Limited



Programme Overview

FinMet, in collaboration with **India Bullion and Jewellers Association Ltd. (IBJA)**, **Dubai Bullion & Refinery Group (DBRG)**, **Dubai Jewellery Group (DJG)** and **World Gold Council (WGC)**, is proud to present the **Precious Metals Leadership Workshop** a focused Bullion Boot Camp tailored for the next generation of bullion and jewellery professionals from India and the UAE.

This exclusive two-day summit is designed for emerging entrepreneurs, next-gen family business successors, and rising professionals looking to sharpen their strategic edge in a fast-evolving global precious metals ecosystem.

Day 1: Saturday, November 23, 2025

 4:00 PM – 7:00 PM

MasterClass Sessions – Expert Insights That Shape the Industry

- **Keynote Address:** **New Products and Innovations in the Gold Industry**
Andrew Naylor, World Gold Council (WGC)
- **Design. Trust. Legacy:** **How Great Jewellery Brands Are Built**
Aditya Singh, Head – International Jewellery Business, Titan Company
- **From Vault to Retail:** **Financing Strategies in the Bullion Value Chain**
Satheesh Sreedharan, Head TRY Sales & Precious Metals, Emirates NBD
- **From Rules to Results:** **Making Compliance Work for Your Bullion Business**
Faisal Ahmed – MD & CEO AKW Consultants

 7:15 PM – 8:00 PM

- **Fireside Chat:** **In Conversation with Mr. Harish Pawani**
Chairman, Peekay Intermark Ltd
An inspiring and candid conversation with an industry stalwart—on legacy, leadership, and navigating the highs and lows of the bullion business over the last three decades.

 8:00 PM Onwards

Presentation, Cocktails & Networking Dinner, Engaging breakout activities and relaxed networking over dinner, designed to encourage cross-market interaction, collaboration, and community-building.

Day 2: Sunday, November 24, 2025

 9:30 AM – 12:00 Noon

MasterClass Sessions – Strategy, Technology & Compliance

- **Beyond the Numbers:** **How Global Data Moves Gold**
Chirag Seth, Principal Advisor, Metals Focus
- **Trust in Transit:** **What Next-Gen Bullion Leaders Must Know About Logistics**
Patrik Berni, Loomis International
- **Trading Power:** **How to Leverage Global Exchanges for Hedging & Arbitrage**
Siddiq Farid, Abaxx Exchange
- **Likes, Reels & Returns:** **Social Media's Role in the Gold Game**
Rahul Sagar, Founder & VP, Dian Jewellery

** This agenda is provided for information purposes only. Sessions, timings, and speakers are subject to change without prior notice.*

IBJA Bhagyalaxmi

FESTIVAL SCHEME 2025

Winners



Jewellers	Bluetooth Speaker	Headphone	Airbuds	Smart Watch	Alexa	Tablet
A K JAIN & SONS JEWELLERS	2	2		1		
AABHARANA JEWELLERY	2	2				
AABHUSHAN INDIA PVT. LTD.	5	5	1	1		
AABHUSHAN JEWELLERS	1	1				
AARTI JEWELLERS	2	2		1		
AKSHARNATH JEWELLERS	1	1				
AMOL LAXMIKANT NAIK	2	2				
AMRUT JEWELLERS	1	1				
ANMOL AABHUSHAN	1	1				
ANOPCHAND TILOKCHAND JEWELLERS PRIVATE LIMITED	20	20	2	3		
ARIHANT JEWELLERS	10	10				
ASHAPURA JEWELLERS	1	1				
ATUL KUMAR ANOOP KUMAR JEWELLERS	1	1				
BABULAL AND SONS JEWELLERS	2	2	1			
BAGADE BANDHU SARAF	1	1				
BALAJI JEWELLERS	2	2				
BEHARI TRADERS	2	2				
BHAIRAV GOLD	4	4				
BHAKTILAL NANALAL JEWELLERS	8	8	1		1	
BHARAT LUXMINARAYAN AGRAWAL	2	2				
BHAVANASI JEWELLERS	3	3				
BHAVANI JEWELLERS	3	3				
BHUVNESHWARI JEWELLERS	2	2				
C.B.WASULKAR JEWELLERS	2	2				
CHANDRAKANT SHANKAR NAIK AND SONS	3	3				
CHANDRAPRABHU JEWELLERS	2	2				
D.N VARMA JEWELLERS	5	5			1	
DEBJANI JEWELLERY	2	2				
DEEP JEWELLERS AND DIAMOND	2	2				
DEVAM JEWELLERS	2	2				
DEVANSHI JEWELLERS	5	5	1			1
DHARSHI JEWELLERS	1	1				
DIAMOND JEWELLERS	2	2				
DINTARA JEWELS PRIVATE LIMITED	2	2				
DULHAN JEWELLERS	13	13		1		
DWARKANI JEWELLERS	1	1				
GANESH JEWELLERY	5	5	1			
GARLAPATI JEWELLERS	1	1				
GOPALDAS VALLABHDAS SHROFF	2	2				
GORELAL AND SONS JEWELLER	8	8	2			
HINGALAJ GOLD	1	1				
HINGLAJ JEWELLERS	1	1				
INDIAN GEM & JEWELLERY CREATION PRIVATE LIMITED	5	5		1		
JANDANI JEWELLERS LTD	1	1				
JAY KRISHNA JEWELLERS	1	1				
JEWELONE MARKETPLACE PRIVATE LIMITED	6	6	2			
JIGAR JEWELLERS	3	3				1
JINDAL JEWELLERS	1	1				
JOHNSON JEWELLERS	1	1				
JP JEWELLERS	1	1				
JYOTI JEWELLERS	1	1				

Winners

Jewellers	Bluetooth Speaker	Headphone	Airbuds	Smart Watch	Alexa	Tablet
KAILASH JEWELLERS	1	1				
KALINGA JEWELLERY	5	5				
KALPNA JWELLERS	2	2				
KANAKRATNA JEWELLERY PVT LTD	1	1				
KANGAN JEWELLERS	3	3		1		
KANGAN JEWELLERS	1	1				
KANHAIYA JI JEWELLERS	2	2	1			
KARTIKEY BULLION LLP	5	5		1		
KHONDE BANDHU JEWELLERS	1	1				
KISHORKUMAR ABHAYKUMAR BADNORE	6	6		1		
LAXMI ALANKAR PALACE	5	5				
LAXMI JEWELLERS	4	4				
LAXMI JEWELLERS (FULCHAND)	2	2				
M J JEWLERS	2	2	1			
M/S B.N MAJUMDAR	2	2				
M/S SONI SURESHKUMAR BHAKTILAL	11	11			1	
MAHAVIR JEWELLERS	1	1				
MANEPALLY JEWELLERS PVT. LTD.	6	6				
MANIRATANAM JEWELLERS	1	1				
MAYUR JEWELLERS	1	1				
MOMAI JEWELLARS	2	2				
MOMAI JEWELLERS	3	3				
MONIKA JEWELLERS	1	1				
MUDRA BULLIONS PVT LTD	1	1				
NARIWALA JEWELLERS	3	3				
NUPUR JEWELLERS	4	4	1			
PAWAN KUMAR AGARWAL SARRAF	2	2	1			
PBK JWELLERS	3	3				
POOJA JEWELLERS	4	4		1		
POONAM JEWELLERS	6	6		1		
PRABHUKRUPA JEWELLERS	2	2	2	1		
PRAKASH ALANKAR	1	1				
PRAKASH JEWELLERS	1	1				
PRAMANIK JEWELLERS	2	2		1	1	
PRAMANIK JEWELLERS (BHARAT)	2	2				
PRAMOD JWELLERS	2	2				
R K GUNDESHA JEWELLERS	5	5	1		1	
R K SHAH JEWELLERS	1	1	1			
R SHAH JEWELLERS	2	2				
R V AGARWAL IMPEX PVT LTD	1	1			1	
R.K.JEWELLERS	4	4		1		
R.M.JEWELLERS	3	3		1		
RADHA JEWELLERS	2	2				
RADHAVINOD	1	1				
RAJ MAHAVEER JWELLERS	3	3				
RAJAPURKAR SARAF	17	17	3	1		
RATAN JEWELLERS NX	5	5		1		
ROYAL JEWELS	1	1				
S N KADLASKAR JEWELLERS	1	1				
S.M. JEWELLERS	2	2	1			
S.S.JEWELLERS	1	1		1		
SAGAR JEWELLERS	6	6	1			
SAI BABA TRADERS	2	2		1		

Winners

Jewellers	Bluetooth Speaker	Headphone	Airbuds	Smart Watch	Alexa	Tablet
SAINATH JEWELLERS	1	1				
SANAYA JEWELLERS	1	1				
SANTOSH JEWELLERY	5	5	2			
SANYAM GOLD	5	5	2	1		
SATYA JEWELLERS	5	5		1		
SATYANANDA JEWELLERS	5	5				
SHA GULLABJI HINDUJI AND COS.	5	5				
SHA. KANTILAL HAJARIMAL & CO. JEWELLERS	5	5	2			
SHARNAM JEWELLERS	1	1				
SHIVAM JEWELLERS	5	5				
SHREE ALANKAR	1	1				
SHREE ASHOK JEWELLERS	5	5	1			
SHREE ASHOKA JEWELLERS	5	5	1			
SHREE ASHOKA JEWELLERY	15	15	1	2	1	
SHREE BALAJI JEWELERS	1	1				
SHREE BHAGVATI JEWELLERS	1	1				
SHREE GANESH JEWELLERS	5	5				
SHREE GANPATI JEWELLERY	1	1	1			1
SHREE GHANSHYAM JEWELLERS	3	3	1			
SHREE HINGLAJ JEWELLERS	2	2				1
SHREE JEWELLERS	1	1				
SHREE JEWELLERS	2	2				
SHREE JEWELLERY	1	1				
SHREE LAXMI JEWELLERS	7	7				
SHREE OM VARMA JEWELLERS	7	7	2		1	
SHREE RADHA KRISHNA ALANKAR	5	5	1	1		
SHREE RADHAKRISHNA ALANKAR	3	3	1			
SHREE SANTKRUPA JEWELLERS	2	2	1	1		
SHREE SATYANARAYAN JEWELLERS	3	3				
SHREE SHYAM JEWELLERS	2	2	1			
SHRI BHAGWANT JWELLERS	2	2				
SHRI GAJANAN JEWELLERS	5	5	1			
SHRI SHANKAR RAMCHANDRA JEWELLER'S	1	1				
SHRI SIDDHIVINAYAK JEWLLERS	4	4	1			
SHRINATH JEWELLER	42	42	3	1		1
SHRUNGAR ORNAMENTS	10	10	2	1		
SHUBH JEWELLERS	3	3	1			
SHUBHLAXMI JEWELLERS	1	1				
SIRMOUR JEWELLERS	1	1				
SOBHAM JEWELLERS	1	1	2			
SONI HARSHADRAI RAMLAL	2	2				
SONI MAGANLAL MONJIBHAI AND SONS	3	3	1			
SONI PARESHKUMAR JASVANTRAI	10	10				
SONI RAMNIKLAL NANLAL	3	3				
SONI SHANTILAL RAMJIBHAI	3	3	1			
SREE RAMAKRISHNA JEWELLERY MART	1	1				
SRI GANESH JEWELLERS	2	2				
SUBHADRA JEWELLERS	1	1				
SUNITA GOLD COLLECTIONS	1	1				
SURESH JEWELLERS	1	1				
SUVARNA ALANKAR LLP	10	10	2			
V JEWELS UP	2	2				
V.BABULAL JEWELLERS	1	1		1		

Winners

Jewellers	Bluetooth Speaker	Headphone	Airbuds	Smart Watch	Alexa	Tablet
VAIBHAV JEWELLERS	2	2				
VANDANA JEWELLERS	1	1				
VARDHMAN JEWELLERS	10	10	1			
VARMA ALANKAR	5	5	2			
VARMA JEWELLERS	1	1				
VARUN JEWELLERS	1	1			1	
VIJAY JEWELLERS	2	2			1	
VIJAYKUMAR BHOSALE	11	11	2			
VISHINDAS GIANCHAND & SONS	1	1				



Laptop Winners

SHRINATH JEWELLER

VIJAYKUMAR BHOSALE

Scooter Winner



SHA GULLABBJI HINDUJI AND COS.



Motor Car Winner

SHREE SANTKRUPA JEWELLERS



IBJA
Bhagyalaxmi
FESTIVAL SCHEME **2025**



Introducing

Jewellery Protection Plan (JPP)



Ensure your customer's smile, safeguard their jewellery & provide them



Jewellery Security Assistance
Secured transport service for jewellery



Home Security Guidelines
Connect with expert security advisors



Bank Lock Assistance
Help finding and booking nearby bank lockers



Complementary Jewellery Insurance
Covers loss, theft & damage due to accident, fire, riot or strike

Join JPP Network!



V. Ramesh : +91 98402 14988



Sudhish : +91 98218 59007



Nagaraj : +91 98211 61214



Pankaj : +91 95033 64027



For emergency kindly contact  **Saurabh : +91 90041 20120**

Powered by  **Riskcovry**

Now, nothing can harm your customers' jewellery!

Provide complimentary jewellery insurance with Jewellery Protection Plan(JPP)



Accidental physical
damage



Fire
Damage



Risk of loss
or theft



Riot or strike
damage



Join JPP Network!



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☎ **Sudhish** : +91 98218 59007

☎ **Nagaraj** : +91 98211 61214

☎ **Pankaj** : +91 95033 64027

For emergency kindly contact ☎ **Saurabh** : +91 90041 20120

Powered by  **Riskcovry**

Secure your customers' jewellery from the very start!

A comprehensive Security Assistance Program with JPP.



Jewellery Security Assistance
Secured transport service
for jewellery



Home Security Guidelines
Connect with expert
security advisors



Bank Locker Assistance
Help finding and booking
nearby bank lockers

Join JPP Network!



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Join JPP network and unlock real advantages for your business.



Earn unmatched customer trust



Generate added revenue



Boost customer loyalty



Provide utmost protection to your customers

Join JPP Network!



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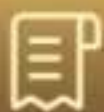
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RBI issues guidelines for loans against silver



The Reserve Bank of India (RBI) has introduced a formal, standardized framework for loans against silver, which will be fully effective from April 1, 2026. These new guidelines bring silver lending under a unified regulatory umbrella, similar to existing gold loan regulations, to protect borrowers and formalize the market.

Key RBI Guidelines for Loans Against Silver

The “Reserve Bank of India (Lending Against Gold and Silver Collateral) Directions, 2025” establish the following rules for all regulated entities, including commercial banks and Non-Banking Financial Companies (NBFCs):

- **Eligible Collateral:** Only silver jewellery, ornaments, and coins with a minimum purity of 925 (sterling silver) are accepted.
- **Ineligible Collateral:** Loans cannot be offered against primary silver (bullion, bars, or slabs), or financial products like Silver Exchange-Traded Funds (ETFs) or mutual funds.
- **Collateral Limits:** A borrower can pledge up to a maximum of 10 kilograms of silver ornaments and up to 500 grams of silver coins.
- **Loan-to-Value (LTV) Ratio:** The maximum LTV (loan amount as a

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percentage of the silver's value) is tiered based on the loan amount:

- **85%** for loans up to Rs.5 lakh.
- **80%** for loans between Rs2.5 lakh and ₹5 lakh.
- **75%** for loans above Rs.5 lakh.
- **Valuation:** Silver collateral is valued based on its intrinsic value and actual purity. The reference price will be the lower of (a) the average closing price over the preceding 30 days or (b) the closing price of the preceding day, as published by the India Bullion and Jewellers Association Ltd. (IBJA) or a SEBI-regulated commodity exchange.
- **Loan Purpose:** The guidelines cover loans for consumption and income generation purposes. Lenders are generally prohibited from extending loans for the speculative purchase of silver.
- **Borrower Protection:** Lenders must follow standardized procedures for purity checks, provide clear loan terms in the borrower's language, and securely store the collateral. Penalties are in place for delayed release of collateral after full repayment (₹5,000 per day after seven working days).
- **No Re-pledging:** Lenders are prohibited from re-pledging the silver collateral to other entities.



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China issues new rules for export management of silver



China has issued new rules for the export management of silver, which include a quota system for qualified companies for 2026-2027. This follows a period where quota management for silver exports had been suspended.

The new rules, announced by the **Chinese Ministry of Commerce (MOFCOM)** on October 30, 2025, aim to “step up the protection of resources and the environment, and enhance the export management” of rare metals including silver, tungsten, and antimony.

Quota System: Export quotas have been reintroduced for silver and certain other rare metals.

Eligibility: The rules specify requirements for domestic manufacturers and traders applying for export qualifications, including criteria related to credit loan quotas and export levels from 2022-2024.

Goal: The measure is intended to ensure only qualified and responsible companies are granted export rights and to strengthen state control over strategic resources.

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Silver surges more than 5% to \$54 as “critical mineral” status reinforces safe-haven appeal



Silver prices climbed more than 5% today, breaking above \$54 per ounce and approaching the all-time high established last month, as investors increasingly turned to precious metals for portfolio protection against mounting global economic concerns. The rally extends silver’s weekly gains to approximately 12%, marking one of the white metal’s strongest performances in recent months.

Silver’s dual role as both a monetary safe haven and an indispensable industrial metal makes this critical mineral designation particularly significant. The USDA’s critical minerals classification places silver alongside resources deemed essential to U.S. defense, technology infrastructure, and industrial competitiveness. This designation typically triggers enhanced federal support for domestic production, supply chain security measures, and strategic stockpiling considerations.

Analysts note that silver’s supply dynamics differ fundamentally from gold, with approximately 50% of annual production derived as a byproduct of mining other metals. This creates structural supply constraints even as industrial demand accelerates alongside the

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global energy transition.

The precious metals complex has attracted significant capital inflows as investors hedge against geopolitical tensions, currency volatility, and inflation concerns. Silver, often called “the poor man’s gold,” historically demonstrates higher volatility than its yellow counterpart, offering leveraged exposure to safe-haven demand trends.

With prices now within striking distance of recent all-time highs, technical analysts are monitoring key resistance levels while noting that silver’s fundamental backdrop-combining monetary demand, industrial necessity, and supply constraints-remains exceptionally robust.



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Precious metals remain elevated on hopes that US data will boost FED rate cut bets

AUGMONT BULLION REPORT



- The dollar’s decline and the uncertainty surrounding the backlog of official data following the US government’s 43-day reopening have helped gold prices rise 4.8% so far this week.
- Some of these releases might be lost completely, but others might show up soon, which would raise concerns about the nation’s economic future.
- The U.S. government has opened, though, and as a result of all these concerns about inflation and the slowdown, there was some decline in silver prices as expectations changed to suggest that the Fed might not be ready to cut rates aggressively.
- Markets have lowered their estimates for a December Fed rate cut, giving a 25 basis point cut a 50% chance, down from over 95% a month ago. Meanwhile, betting on cuts in 2026 has not altered.

Technical Triggers

- Gold continues its upside, crossing \$4200, with the next target resistance at \$4300 (~Rs 130,000), with support at \$4100 (~Rs 123,500)
- Silver has touched record high prices, crossing \$54 (~Rs 164,000). Now the next target resistance lies at \$55(~Rs 168,500) and \$56 (~Rs 172,000) and support at \$52 (~Rs 160,500)

Support and Resistance

Category	Support Level	Resistance Level
International Gold	\$4100/oz	\$4300/oz
Indian Gold	₹123,500/10 gm	₹130,000/10 gm
International Silver	\$52/oz	\$56/oz
Indian Silver	₹160,500/kg	₹172,000/kg

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TOPIC : CYBER FRAUD.

SPEAKER : MR. PRABHULAL HADIYA, ADVOCATE

18TH NOV 2025

08:00PM Onwards

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ABOUT US

The World Silver Council is a market development organisation for the silver industry. Working within the investment, jewellery and technology sectors as well as engaging in government affairs, its purpose is to provide industry leadership whilst stimulating and sustaining demand for silver. With our unique insight into the global silver market, we see unrealised potential for silver across society. With world-class organisations, we intervene to create new possibilities and work to ensure silver mining is responsibly undertaken, with measurable economic benefit globally.

Based in India, the World Silver Council is an organization whose members comprise the country's leading silver miners, dealers, bullion dealers and silver jewellery retailers and manufacturers.

The world of silver is dynamic. Its uses are widely-varied, and its desirability is resilient and enduring. Silver helps combat infections and is an essential element in bacterial control medicinally. It protects the wealth of individuals and nations alongside gold. It is a precious metal considered important for future revolutions in science and carries memories across generations and cultures.

VALUE

India Bullion and Jewellers Association Ltd. reputation and honour must always be maintained as priority. All members irrespective of the title and membership status, should act faithfully to and for the betterment of the association and should not misuse their positions for personal benefits and gains. Treat all fellow members with dignity, respect and honor at all times. Follows the laws of the country and the guidelines of association. Don't Bribe anybody, anytime and for any reason. Members should always be transparent and honest in all dealings including with suppliers and vendors. Members must abstain from unlawful harassment in any form such as verbal, physical or visual means. Leaking of confidential information to any persons or press or organization is strictly prohibited. Members should avoid conflict of interest business or activities. Protect all property and materials belonging to India Bullion and Jewellers Association Ltd. and prevent others from damaging or misusing them. Use of recreational drugs and other banned substances is prohibited. Always maintain proper records of any transactions, dealing, relevant discussions and keep these filed for easy follow-up and reference.

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TOPIC : UPCOMING BUSINESS LAWS IT, GST & PMLA.

SPEAKER : दीपेश गुन्देशा - CA

20TH NOV 2025

07:00PM Onwards

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ONLY THREE STEP TO GET SCOOTER GIFT FROM IBJA

STEP 1. B2B Buyer to ask IBJA Gift voucher from Jewellery Manufacturers & Wholesalers.

STEP 2. B2B Buyer to collect IBJA Gift voucher as under and get Scooter Gift from IBJA

OWN
Promotional Gift
Voucher of
Rs. 6,000/-

+

Collect Coupon
(Maximum)
Promotional Gift
Voucher of
Rs. 74,000/-

+

Paid Gift
Voucher of
Rs. Nil

=

TOTAL
RS. 80,000/-
Scooter
(Ex-Showroom Prize)

OR

OWN
Promotional Gift
Voucher of
Rs. 6,000/-

+

Collect Coupon
(Minimum)
Promotional Gift
Voucher of
Rs. 49,000/-

+

Paid Gift Voucher
of Rs. 25,000/-

=

TOTAL
RS. 80,000/-
Scooter
(Ex-Showroom Prize)

STEP 3. Deposit your IBJA Gift voucher as above to IBJA and you get your Scooter Gift from IBJA

ATTENTION



BULLION & JEWELLERY

B2B BUYERS

Collect IBJA Promotional Gift Coupon from IBJA
Verified tag Holders



CLAIM FREE LAPTOP FROM IBJA

CONFIRM GIFT

NO LUCKY DRAW

ONLY TWO STEP TO GET LAPTOP GIFT FROM IBJA

STEP 1. IBJA verified tag holders to ask IBJA Gift voucher from other IBJA Verified tag holders.

OWN
Promotional Gift
Voucher of
Rs. 6,000/-

+

Collect Gift
voucher worth
Rs.25,000/- from
other IBJA Verified
Tag Holders

=

TOTAL
RS. 31,000/-
Laptop
(Exclusive of GST)

STEP 2. Deposit your IBJA Gift voucher as above to IBJA and you get your Laptop Gift from IBJA



IBJA BULLION YOUTH WING

(A UNIT OF INDIA BULLION & JEWELLERS ASSOCIATION LTD.)
1ST FLOOR, IBJA HOUSE, 2ND AGIARY LANE, ZAVERI BAZAR, MUMBAI – 400003

Please Fill the Detail in Capital Letters Only*

Full Name of Person :- _____
(Name) (Middle Name) (Surname)

Residential Address :- _____

Mobile No :- _____

Date of Birth (As per PAN/ Aadhar Card) :- _____

Age :- _____ Email :- _____

Name of Company with which the person is related / Associated :- _____

Whether above named Company is Platinum Member

☐ Yes ☐ No

Platinum Membership Number of IBJA :- _____

Relationship with above named Company/ its Proprietor/Partner/ Director etc. _____

Address of Company :- _____

Telephone No./ Mobile No. of Company :- _____

GST No. of Company :- _____

I am enclosing herewith Cheque no. _____ drawn on _____ (Name of Bank) Dated _____ Of Rs. 51,000/- + 18% GST = Rs. 60,180/- being Non Refundable Membership Fees

☐ I state that above information is true and correct.

Note:

- Person desirions of becoming member must be less than 45 years of age.
- Staff of company are not permitted to become member.
- Only blood relative of proprietor/partner/directors are permitted to become member.
- IBJA reserve right to reject membership at any point of time.
- If the Related / Associated company of person applying for youth wing membership is not platinum member, than Membership fees shall be Rs. 1,71,000/- + 18%GST = 2,01,780/-

Signature of Member

SCAN AND PAY WITH
ANY UPI APP



BHIM UPI

BANK DETAIL

CHEQUE OF RS 36,580/- CAN BE ISSUED IN THE FAVOUR OF "INDIA BULLION AND JEWELLERS ASSOCIATION LTD."

NEFT : ACCOUNT NAME : INDIA BULLION AND JEWELLERS ASSOCIATION LTD.

NAME OF BANK : BANK OF INDIA

BRANCH : BULLION EXCHANGE

ACCOUNT NO : 000810100013644

IFSC CODE : BKID0000008



PLATINUM MEMBERSHIP APPLICATION FORM

Membership No.: _____

Please paste
photo of person
in whose favour
membership
card to be issued

Please complete this form in **BLOCK CAPITALS**

1. Trading Name of Business:

☐ Proprietorship ☐ Partnership ☐ Pvt. Ltd. ☐ Ltd. Company ☐ HUF ☐ Others

Company Name: _____

GST Number : _____

Address: _____

City: _____ State: _____ Pincode: _____

Tel. No.: _____ Website: _____

Email: _____

2. Full name of Person: (this will be "Name" printed on Membership Card & Certificate.)

Mobile No: _____ Email: _____

Date of Birth: _____ Tel. No. : _____

Resi. Address: _____

City: _____ State: _____ Pincode: _____

Nature of Buiseness conducted (please tick whichever is applicable):

Bullion Dealears: ☐ Gold ☐ Platinum ☐ Silver
Manufacturers : ☐ Gold Jewellery ☐ Platinum Jewellery ☐ Silver Jewellery ☐ Studded Jewellery ☐ Other
Retailers : ☐ Gold Jewellery ☐ Platinum Jewellery ☐ Silver Jewellery ☐ Studded Jewellery ☐ Other

Following documents are required:

1) 2 Photos 2) GST Certificate 3) ID Proof: Pan Card

- Cheque Should Be issued in the favour of "INDIA BULLION AND JEWELLERS ASSOCIATION LTD."
- Platinum Membership charges are 1,20,000 + 18% GST = 1,41,600/-
- NEFT : Account Name:INDIA BULLION AND JEWELLERS ASSOCIATION LTD.

Name of Bank:Bank Of India

IFSC Code:BKID0000008

Branch:Bullion Exchange

Account No:000810100013644

Signature/Thumb impression
of Member

IBJA HOUSE, 2ND AGIARY LANE, ZAVERI BAZAR, MUMBAI – 400 003. T: 022 49098950 / 49098960 / 23426971, F: 022 23427459.

FOLLOW US ON      

E: info@ibja.in, W: www.ibja.co

AVAILABLE ON  

CIN - U65990MH1948GAP006546

GET CONNECTED



SAURABH MISHRA
CHIEF OPERATING OFFICER – IBJA
+91 9004120120

HEAD OFFICE

India Bullion and Jewellers Association Ltd. (IBJA)
1st Floor, Entire 1st Floor, Refinery Building, Mumbai 400003.

+91-22 23426971 / +91-22 49098950 / 49098960

Click Here
<https://ibjabulletin.com/>

IBJA