BULLETIN

India Bullion And Jewellers Association Ltd.

15TH December 2025

INDIA'S BIGGEST

SILVER SPECIFIC TRADE SHOW

26 - 29 DEC 2025

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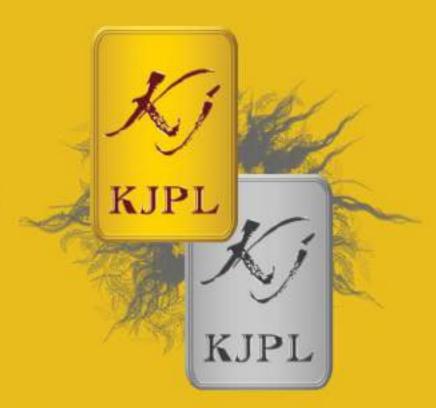
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IBJA UPDATE



RAJENDRA PRATAP SINGH – CABINET MINISTER OF UP VISITED IBJA

Saturday, 06th December 2025 @ 03.00pm At IBJA office, Zaveri Bazaar, Mumbai

Had a discussion with:

Mr. Kanaya A Kakad - Joint Treasurer (IBJA)

Mr. Shailesh Shah - Treasurer (IBJA)

Mr. Vijay Agrawal – Director (IBJA)

Mr. Deepak Seth - (S. K. Jewellers)

Mr. Rajaram Deshmukh – Ex-Trustee (Siddhivinayak Temple)















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- pathikbangalore@gmail.com

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(Pot Market)

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BRANCHES

pathikhyderabad@gmail.com

MUMBAI

(Kalbadevi)

- 916 916 1400 022 6183 4215
- pathikmumbai@gmail.com

IBJA UPDATE



IBJA Director (Hallmarking), Mr Chetan Bhandari was one of the 4 Juries (2 from BIS and 1 from Accenture) in the Smart India Hackathon 2025 organised by the MoEs Innovation Cell to Judge the 4/50 shortlisted colleges Across India for Problem Statement given by MoCA/BIS on "Non Destructive/ Alternative Testing Method for Gold Jewellery" Held at IIT Kharagpur from 8-12 December 2025.







TITLE PARTNER















AT LEMON TREE HOTEL

Motihari, Bihar (23RD NOV 2025, 06.00PM)

















Exchange Partner



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AT HOTEL GREEN OLIVE

Tilakwadi, Belgaum (25TH NOV 2025, 06.00PM)















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AT MUMBAI TEXTILE MERCHANTS' MAHAJAN

Zaveri Bazaar, Mumbai (26TH NOV 2025, 05.00PM)







JOGESHWARI SUVARNKAR SANGH







AT SHRI RAM MANDIR HALL

Jogeshwari East, Mumbai (08™ DEC 2025, 05.30PM)











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Saurabh Mishra (Chief Operating Officer)

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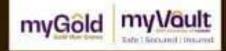




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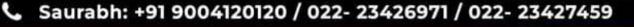


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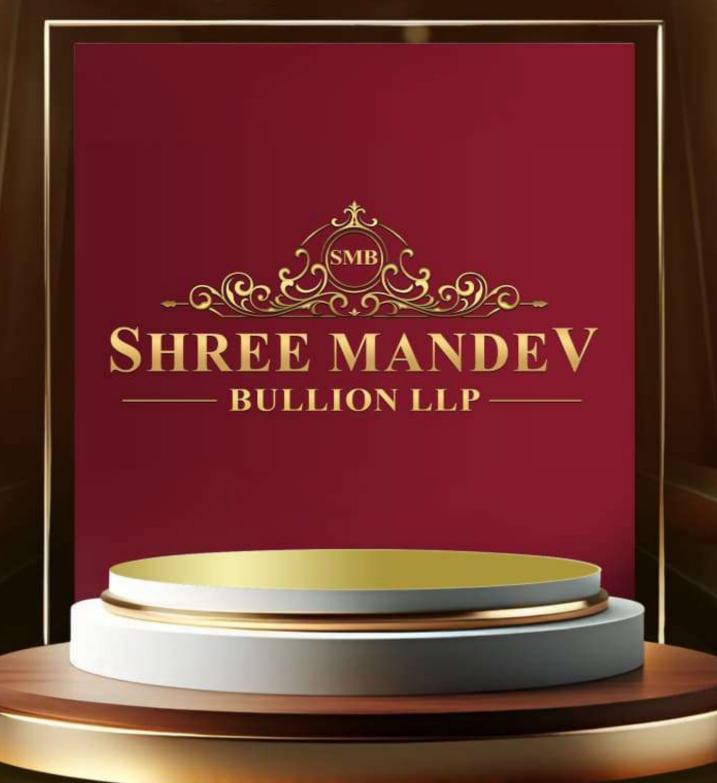


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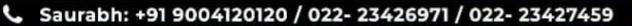


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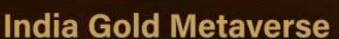
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The NewJeweller

Gold & Precious Metals Outlook





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MMTC-PAMP, goes far beyond the metals it refines. It guides our commitment to ethical sourcing, environmental responsibility, and world-class sustainable practices that protect the planet. With advanced recycling and stringent protocols, we believe real value lies as much in how we create as in what we create. Our journey is equally rooted in giving back. Through focused CSR initiatives in education, skill development, and community

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12th Dec 2025 | Seats!

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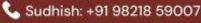


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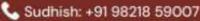


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Har policy ki sale par upto 70% distribution fees kamayein



JPP se kaise juden? 70% tak earning kaise hasil karein? Apna revenue kaise badhayen?

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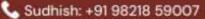


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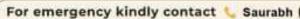
CONTACT RIDDHI FOR REGISTRATION

+91 91673 53424

Lucky Draw Date

20-04-2026







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PAYMENT SCHEDULE FOR IIBS-11

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

RATES APPLICABLE ONLY UPTO 31/12/2025 ON FIRST-COME FIRST-SERVE BASIS

MEMBERS CATEGORY	HOTEL STAY Single Occupancy	HOTEL STAY Double Occupancy	CONFERENCE + FOOD	TOTAL with Single Occupancy	TOTAL with Double Occupancy
IBJA VERIFIED TAG HOLDERS (Within Mumbai & Outside Mumbai Both)	16,000/-	8,000/- *	FREE	16,000/-	8,000/- *
IBJA PLATINUM MEMBER (Within Mumbai & Outside Mumbai Both)	N.A	16,000/-*	FREE	N.A	16,000/- *
IBJA PLATINUM MEMBER (Situated in Mumbai)	N.A	N.A	FREE	N.A	N.A
WORLD SILVER COUNCIL MEMBER (Situated out of Mumbai)	N.A	16,000/-*	FREE	N.A	16,000/- *
WORLD SILVER COUNCIL MEMBER (Situated in Mumbai)	N.A	N.A	FREE	N.A	N.A
IBJA PREFERRED MEMBER	N.A	18,500/-	15,000/-	N.A	33,500/-
OTHER & GUEST	31,000/-	21,000/-	17,500/-	48,500/-	38,500/-
INTERNATIONAL DELEGATES	375 \$	N.A	300 \$	675 \$	N.A

(All Charges are inclusive of GST)

- 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
- 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 / Prefered member / World Silver Council member will be alloted room only on Double occupancy basis.
- 9. International delegates will be alloted 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 confrence. Deposit will be refunded by 30/4/26.
- 12. All rates given above are on per person basis.
- 13. Member can make Registration only in one category.

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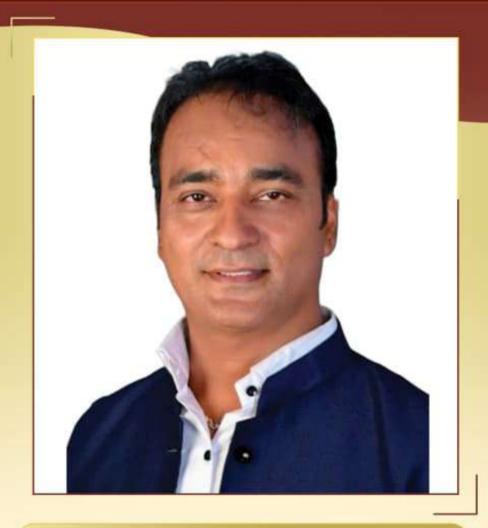








Congratulation on being appointed as "Convener" of IBJA Bhagyalaxmi Scheme



MR. NAVEEN SONI

(President - Rajasthan, IBJA)

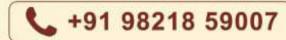
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Coupon Charges ₹ 2,499/-(For 100 coupon Booklet)



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Lucky Draw Date

Congratulations

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Divine Hira Jewellers Limited

MR. PRITHVIRAJ KOTHARI NATIONAL PRESIDENT, IBJA



MR. SURENDRA MEHTA NATIONAL SECRETARY, IBJA

WE CREATE BUSINESS **OPPORTUNITIES**



TO VIEW VALIDITY OF VERIFIED TAG PLEASE VISIT WWW.IBJAVERIFIED.COM



IBJA proposes establishment of self-regulatory division for digital gold



The India Bullion and Jewellers Association (IBJA) today announced a major initiative to enhance market integrity and consumer confidence in India's rapidly expanding Digital Gold industry: the proposal to establish a dedicated, self-regulatory division. This crucial step is intended to foster consumer trust and ensure market integrity, while proactively demonstrating effective self-governance to potentially pre-empt the need for external government regulation.

Key Components of the Proposed Initiative

The IBJA will formally establish a distinct Self-Regulatory Division (SRD) solely focused on the governance of digital gold. This division will be responsible for drafting the Self-Regulatory Framework (SRF), registering entities, and setting up the compliance monitoring and enforcement mechanism.

Consultative and Development Process

To ensure broad industry acceptance, IBJA's initial action will be to convene a Digital Gold Industry Consultative Meeting (DGICM). Key invitees will include major digital gold providers, custodians, consumer advocacy groups, and regulators for informational exchange. Following the DGICM, IBJA will formulate a comprehensive Consultation Paper (CP) detailing proposed rules in critical areas, including:

Congratulations

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Divine Hira Jewellers Limited

MR. PRITHVIRAJ KOTHARI NATIONAL PRESIDENT, IBJA



MR. SURENDRA MEHTA NATIONAL SECRETARY, IBJA

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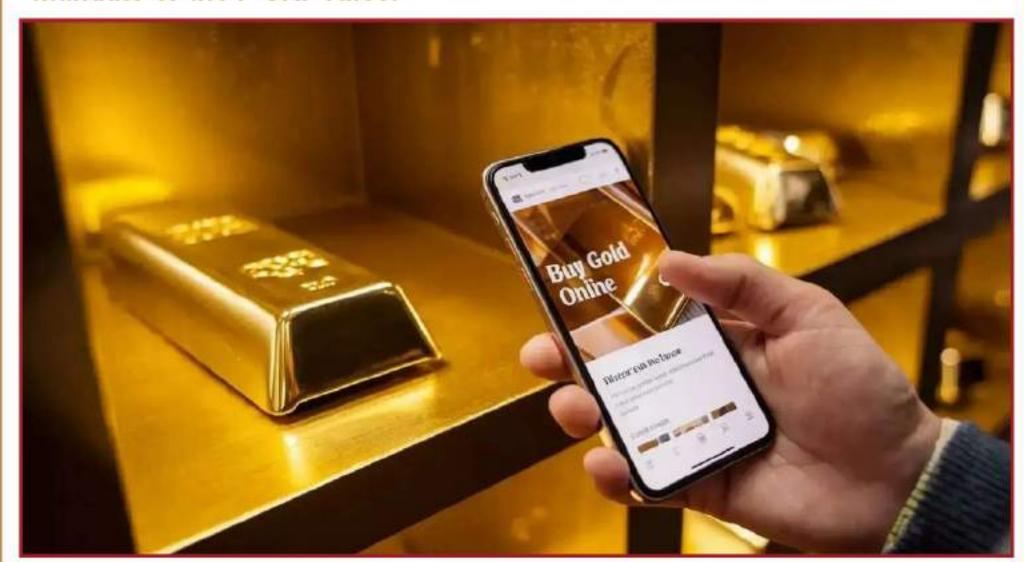


- Custody Standards: Clear rules on minimum purity physical backing, insurance, and segregation of the underlying bullion.
 Consumer Protection: Rules on clear communication of risks, fees, and a defined grievance redressal mechanism.
- Compliance & Audit: Requirements for independent, periodic audits. Framework Timeline and Enforcement The Final Self-Regulatory Framework (F-SRF) is targeted for official publication by March 31, 2026. It is scheduled to become fully effective from April 1, 2026, onwards, allowing the industry a 4-month transition period to align systems and processes. Adherence to the F-SRF will be mandatory for all participating entities registered with the IBJA-SRD-DG.

Transparency and Audit Mechanism

A cornerstone of the F-SRF is transparency, aiming to eliminate public doubts about the physical backing of digital gold. The framework will mandate a quarterly independent audit of the physical gold reserves of all member entities.

- Auditor Requirement: Audit to be conducted by industry experience auditing firm.
- Transparency Portal: IBJA will establish a Digital Gold Transparency
 Portal to publicly display anonymized, aggregated compliance data and
 summaries of audit findings. The SRD will have the authority to impose
 penalties, fines, and suspension for non-compliance with the audit
 mandate or the F-SRF rules.



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5 - 8 JUNE 2026

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4th EDITION



26 - 29 SEPT 2026

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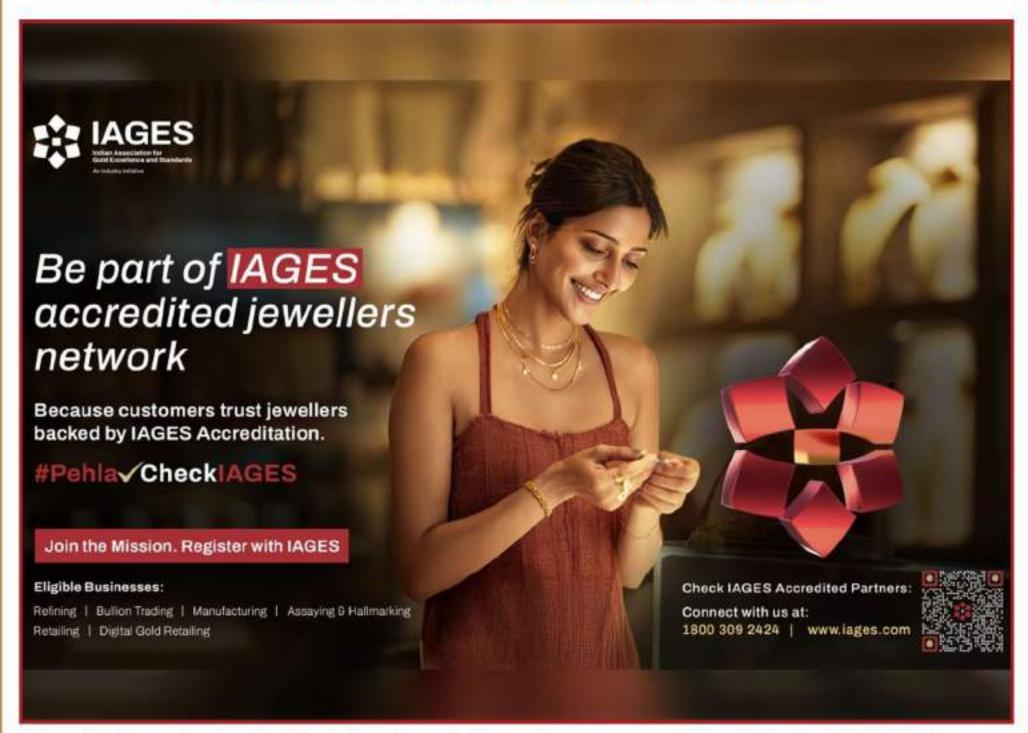


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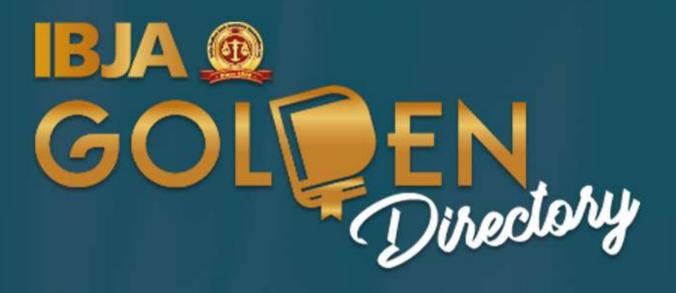
Before You Buy Gold, Follow the Golden Rule: #PehlaCheckIAGES



The Indian Association for Gold Excellence and Standards (IAGES), a Self-Regulatory Organisation established by and for the Indian gold industry, has unveiled an exciting new campaign #PehlaCheckIAGES to elevate gold industry standards across the country.

The IAGES framework of accreditation was formed with a vision to set the highest standards of integrity and excellence across the entire gold value chain, which includes refining, bullion trading, manufacturing, assaying and hallmarking, retailing to digital gold retailing. Among the key objectives of the organisation are to build credibility, compliance and trust, while also enabling capacity and market development across the sector.

With millions of Indians purchasing gold during milestone celebrations and festivals, the IAGES campaign seeks to reshape consumer behaviour. It encourages buyers to '#PehlaCheckIAGES' through the organisation's accredited partner directory, website, or toll-free helpline before making any gold purchase.



IBJA GOLDEN DIRECTORY

REGISTER IN THIS DIRECTORY AND INCREASE YOUR NETWORK

It is to encourage Bullion & Jewellery traders and manufacturers all over India to get listed in this trade association directory. This directory will help in locating any Bullion traders or Jewellers across India.

We welcome you to register in this directory and increase your network. Each registered company will have its own web presence in this website and a dedicated page will be provided to showcase your company profile and your jewellery brands.

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#PehlaCheckIAGES gives consumers a choice to make a gold purchase with their eyes closed at an accredited jeweller! We are grateful to partners who have taken the first step to become IAGES accredited. While the current list of accredited partners is on our website, I am happy that many more retailers from across the country are joining. My message to Gold buyers is clear – BIS Hallmark gives you confidence of metal purity, while IAGES gives you confidence on integrity and ethical practices of the seller," says

Kaushlendra Sinha, CEO of IAGES.



For gold jewellers and businesses, an IAGES accreditation reflects verified practises, ethical conduct, operational excellence and consumer trust, while for consumers, it provides assurance, transparency, and confidence in every gold purchase. Maharashtra-based jewellers including Waman Hari Pethe, Anmol Jewellers, Antara Gold & Diamonds, and Om Jewellers are among the first in the country to obtain the IAGES accreditation, with many others across India now following suit.

This consumer centric initiative by IAGES encourages consumers to follow the golden rule before every jewellery purchase to #PehlaCheckIAGES.







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SEEPZ Unveils NEST-2, Piyush Goyal Calls for Technology-Led Growth



SEEPZ-SEZ marked a milestone today with the inauguration of the New Enterprises & Service Tower (NEST-2), signalling a new phase of redevelopment and future-ready infrastructure for India's gem and jewellery export ecosystem. The ceremony was graced by Chief Guest, Piyush Goyal, Hon'ble Minister of Commerce & Industry, Government of India, and attended by Honoured Guest, Vimal Anand, IRS, Joint Secretary, Ministry of Commerce & Industry, Govt. of India, Dnyaneshwar B. Patil, Zonal Development Commissioner, SEEPZ, Smt. Mital Hiremath, Jt. Development Commissioner, Pune Cluster, Mayur R. Mankar, Jt. Development Commissioner, SEEPZ (Mumbai), Shaunak Parikh, Vice Chairman, GJEPC; Colin Shah, Head of the Working Group, Bharat Ratnam Mega CFC Adil Kotwal, President, SGJMA, Vijay Gujarathi, Chairman, SEEMA, and other senior government officials and industry leaders.

In his address, Piyush Goyal said "SEEPZ is at the cusp of major change, supported by lower power tariffs, waste-to-wealth gains, digital processes and strengthened governance systems. He emphasised that true progress rests on collective integrity and transparent practices, urging industry members to actively support honest systems and responsible use of every plot and unit within the zone.



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He reiterated the Government's commitment to Jan Vishwas - trust-based governance - and to simplifying laws, reducing compliances and enhancing ease of doing business. He encouraged industry to think bigger and adopt future-ready systems that reflect the aspirations of a modern, self-confident India.

"With new FTAs, modernised infrastructure and a vision for a \$30-35 trillion economy by 2047, India is moving at unprecedented speed," he said. "SEEPZ must match this pace. Government is your partner - help us help you grow."

Dnyaneshwar B. Patil, IAS, Zonal Development
Commissioner, SEEPZ, described the day as a proud
moment for the entire SEEPZ fraternity. He noted that
Shri Piyush Goyal's guidance has strengthened every
step of SEEPZ's transformation, particularly after the
success of NEXT-2. He shared that work on NEXT-3 - a
project three times larger and designed to global
standards - is already in progress and targeted for
completion within two years.



He highlighted SEEPZ's progress across governance, revenue generation and digital transformation. Revenues have risen from Rs.86 crore to a projected Rs.120 crore this year, while waste-to-wealth initiatives have grown sharply from Rs.80 lakh to Rs.11.66 crore. With India's first in-house SEZ ERP, 24/7 Customs operations, and the country's first Foreign Post Office for e-commerce exports inside an SEZ, SEEPZ continues to close the gap with international benchmarks. He also emphasised the need for Global FSI approval from MIDC, describing it as a crucial next step to realise SEEPZ's full potential as a world-class export hub.

Addressing the gathering, Adil Kotwal, President, SGJMA, said "NEXT-2 represents renewed purpose and India's rising stature in the global jewellery sector. He noted that SEEPZ exports have grown from Rs.23,000 crore to nearly Rs.30,000 crore between April and November - a 30% surge despite global headwinds. He underlined industry expectations from ongoing bilateral trade negotiations and expressed hope that agreements with countries such as the US, Thailand and Vietnam will support a level playing field.



Kotwal further added, "We have the talent, the manufacturing strength, and decades of global trust - and now, with the Government's support, the ecosystem to scale new heights. SEEPZ stands committed to adopting new technologies, strengthening compliance, investing in advanced manufacturing and upholding the highest standards of sustainability and global competitiveness. SEEPZ is not just a

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manufacturing zone — it is an ecosystem of over one lakh people. As we prepare for the next phase of redevelopment, our key request is the creation of a single-window clearance system within SEEPZ by 2026."

The inauguration closed with a reaffirmation of SEEPZ's commitment to building a competitive, transparent and innovation-driven export hub that strengthens India's global leadership in jewellery manufacturing.





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Gold futures on the MCX gain strong ground



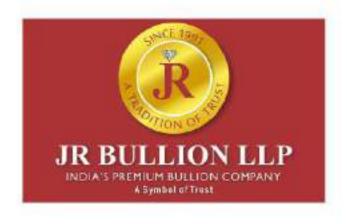
Gold futures on the Multi Commodity Exchange (MCX) gained strong ground over the past week, rising by Rs 3,160 or 2.42 per cent to close at record highs. Prices stayed firm after the US Federal Reserve announced interest rate cuts and liquidity support measures. However, the Fed also adopted a cautious approach, saying it would wait for more economic data before making further cuts. This led to heavy selling in US Treasury bonds and weakened the dollar, which supported gold prices.

At the same time, rising geopolitical tensions between the US and Venezuela increased demand for gold as a safe-haven asset. Concerns over the possible unwinding of yen carry trades, ahead of the Bank of Japan's expected 25-basis-point rate hike on December 18, also added to gold's appeal. On Friday, MCX gold touched an all-time high of Rs 1,35,263 per 10 grams, supported by a softer dollar and strong investor buying interest.

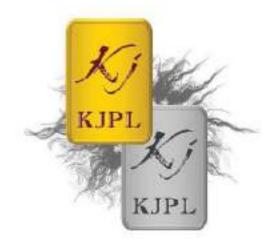
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Precious metals wait for PCE data for further cues AUGMONT BULLION REPORT



- Gold and silver prices are consolidating as rising US Treasury yields counteract support from a weaker dollar, while investors await Friday's US inflation data for hints on the Federal Reserve's policy stance ahead of its December meeting.
- Meanwhile, ADP reported an unexpected 32K reduction in private payrolls, while
 Challenger reported 71K layoffs in November, increasing the year-to-date total to nearly
 1.17 million, indicating a cooling labor market. These events have increased the likelihood
 of a Fed rate cut next week, with markets pricing in around an 87% chance. This year,
 gold has increased by more than 60% in dollar terms, the highest performance in
 46 years.
- Russian President Vladimir Putin said on Thursday that several proposals in a US plan to end the war in Ukraine are unacceptable, implying that a solution is still some time away. Furthermore, Putin reiterated that Ukrainian troops must evacuate from the Donbas region or Russia will capture it. Geopolitical threats continue to be a factor boosting gold and silver prices.

Technical Triggers

- Gold has started its upward journey again; the next target is \$4300 (~Rs 132,000) and \$4345 (~Rs 133,500) with strong support at \$4200 (~Rs 129,000).
- Silver can continue its rally towards \$60 (~Rs 185,500) and \$62 (~Rs 191,000), with firm support at \$57 (~Rs 177,000), if tight supply conditions continue.

Support and Resistance

Category	Support Level	Resistance Level	
International Gold	\$4200/oz	\$4345/oz	
Indian Gold	₹129,000 / 10 gm	₹132,000 / 10 gm	
International Silver	\$57/oz	\$62/oz	
Indian Silver	₹177,000 / kg	₹191,000 / kg	

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NEWS INTERNATIONAL



FED turns dovish, projecting only one rate cut in 2026 AUGMONT BULLION REPORT



- Despite the Federal Reserve's dovish estimate for interest rates in 2026, gold and silver prices are trading strongly due to safe haven demand amid geopolitical instability.
- The Federal Reserve cut rates by 25 basis points, as predicted, with a 9-3 split vote.
 Fed Chair Jerome Powell stated that the central bank is "well positioned" to "wait and see" how the economy unfolds, having eased policy by 75 basis points this year.
- The Summary of Economic Projections displayed a "dot-plot" in which most members said that the fed funds rate for the next year would be approximately 3.4%, meaning that policymakers may slash 25 basis points in 2026. Beyond 2028, Fed policymakers expect neutral rates to be about 3%.
- Meanwhile, geopolitical uncertainties contributed to the metal's safe-haven appeal, notably the US interception of a sanctioned ship near Venezuela and persistent uncertainty regarding the Russia-Ukraine peace process.

Technical Triggers

- If gold sustains below \$4200 (~Rs 129,000), we are likely to see more sell off upto \$4100(~Rs 124,500).
- One could sell Silver below \$62 (~Rs 192,000) for the target of \$60.50 (~Rs 188,000).

Support and Resistance

Category	Support Level	Resistance Level	
International Gold	\$4200/oz		
Indian Gold	₹129,000 / 10 gm	₹131,400 / 10 gm	
International Silver	lver \$60.5/oz \$63.25/		
Indian Silver	₹187,000 / kg	₹193,500 / kg	



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Silver surges to \$62.9 on Fed rate cut, industrial demand



Silver extended its winning streak to three consecutive sessions on Thursday, climbing to \$62.9 during Asian trading hours. The precious metal's sharp ascent follows the U.S. Federal Reserve's widely anticipated 25-basis-point interest rate reduction, which catalyzed aggressive bullish positioning among traders despite market expectations.

Domestic markets reflected the international rally with equal intensity. On India's Multi-Commodity Exchange (MCX), silver futures surged Rs 5,500-a substantial 2.84% gain-to reach Rs 1,94,000 per kilogram. The contract briefly touched Rs 1,93,720 per kg during intraday trading.

This week, silver has gained over 7%, with month-to-date gains hitting nearly 10%. Minor pullbacks, such as the dip from \$62.9, occurred on low volume, showing that selling pressure is limited. The 20-day EMA at \$61.6, which had been resistance, now acts as solid support. Investors are defending these levels, keeping silver firmly in bullish territory.

Even with the Fed's cautious stance, the macro backdrop favors silver. Jerome Powell noted that inflation remains high, but employment risks have grown, leaving investors optimistic about future rate cuts in 2026. Weak real yields, a softening dollar, and cautious market sentiment amid Al sector uncertainty are all reinforcing silver's appeal.

Beyond monetary policy tailwinds, analysts attribute silver's robust performance to surging industrial consumption across critical sectors, rally underscores both global monetary easing sentiment and the fundamental shift in silver's industrial demand profile.



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Silver prices drop on profit taking after touching record high



Profit-taking dominated after silver's 100%+ year-to-date surge, with investors locking gains into the weekend. A firmer U.S. dollar, rising Treasury yields to 4.186%, and risk-off sentiment from tech volatility added pressure. Technical overbought signals, including RSI divergence and a bearish engulfing pattern, fueled the sharp reversal.

Despite the pullback, silver remains up 5% weekly and near records, supported by U.S. critical minerals status, structural deficits, and rising industrial demand from Al, data centers, EVs, and solar. Analysts highlight physical tightness and tariff-driven inventory shifts as ongoing tailwinds.

Near-term forecasts eye volatility, with support at \$59.40-\$60 and upside targets of \$65-\$75 if momentum resumes. Watch U.S. payrolls data and Fed signals next week for directional cues.



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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 a n 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 Assosciation 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 Assosciation 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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To facilitate deals in any commodity market, commodity exchange, spot exchange, for itself or for others, transaction in the nature of hedging, spot trading, forward commodity contracts, rate swaps, commodity future/swaps, commodity options, futures and options and in derivatives of all the commodities, for the purpose of trading, investment, hedging, arbitrage, for providing benefits to its members.

To create and maintain harmonious relations with Government, Semi-Government and other authorities and to negotiate, appear before, obtain sanctions, privileges, advantages, reliefs and co-operation from Government, Semi-Government or other authorities on behalf of the members.

To collect, classify, disseminate and circulate, statistical and other information relating to Bullion, Diamond, Gems, precious metals and Jewellery trade, commerce and industry and to make efforts for the spread of commercial, industrial and economic knowledge.



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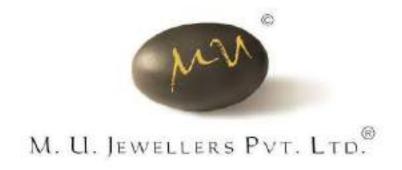


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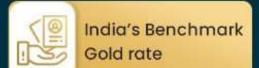
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CONFIRM GIFT

NO LUCKY DRAW

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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



Voucher of

Rs. 6,000/-



Collect Coupon

(Maximum)

Promotional Gift

Voucher of

Rs. 74,000/-



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

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Verified tag Holders



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CONFIRM GIFT

NO LUCKY DRAW

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