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India Bullion And Jewellers Association Ltd.

30th April 2024

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in conversation with

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OF THE MONTH

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MMTC-PAMP is dedicated to uplifting Nuh District, India's underdeveloped region, through sustainable CSR efforts. Focused on education, healthcare, environmental sustainability, and clean water access, the company has made significant strides. Upgrades to the Girls Senior Secondary School include a solar power system and scholarships for 55 female students. Health initiatives support pregnant women and households, with upgraded facilities at the Primary Health Centre and modernized Anganwadi Centers. Environmental sustainability efforts include solar installations at 11 locations, fulfilling electricity needs sustainably. Additionally, 25 RO systems provide clean drinking water to over 4,450 students. These initiatives underscore MMTC-PAMP's commitment to community growth and ethical practices, contributing to national development goals.

By IBJA'S Jury Committee



Mr. Vikas Singh

Managing Director & CEO

MMTC - PAMP India Pvt. Ltd.



IBJA's JEWELLER

OF THE MONTH

"Driving positive change through CSR"



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Augmont Gold for All launches the 'Bharat and Beyond - Limited Edition Coin'

Augmont, India's No. 1 Gold Platform, is delighted to launch the 'Bharat and Beyond - Limited Edition Coin' in association with JAR. This coin is more than a collector's item; it's about the transformative strides Bharat has made over the last decade, highlighting the major achievements and breakthroughs - from technology to healthcare, education

The all-new Limited Edition, Coin celebrates our journey towards a brighter future, featuring designs of the New Indian Parliament & The Sengol, symbols of our governance and traditions. These images on the coin blend our past with our hopes for the future, showing our dedication to growth and innovation. This coin is a tribute to Bharat's spirit of resilience and ambition, as seen through the eyes of the next generation. It's a way to remember and celebrate Bharat's steps forward, made tangible by Augmont's Limited Edition Coin. To mark these achievements, this isn't just a coin; it's a narrative of Bharat's progress.

This one-of-its-kind coin will be available only in 2 variations at a launch offer price of Gold coin - 4 grams for INR 35,000/- and Silver coin - 10gms for INR 3,500/-

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**TOPIC : IMPORT OF GOLD AGAINST THE TRQS
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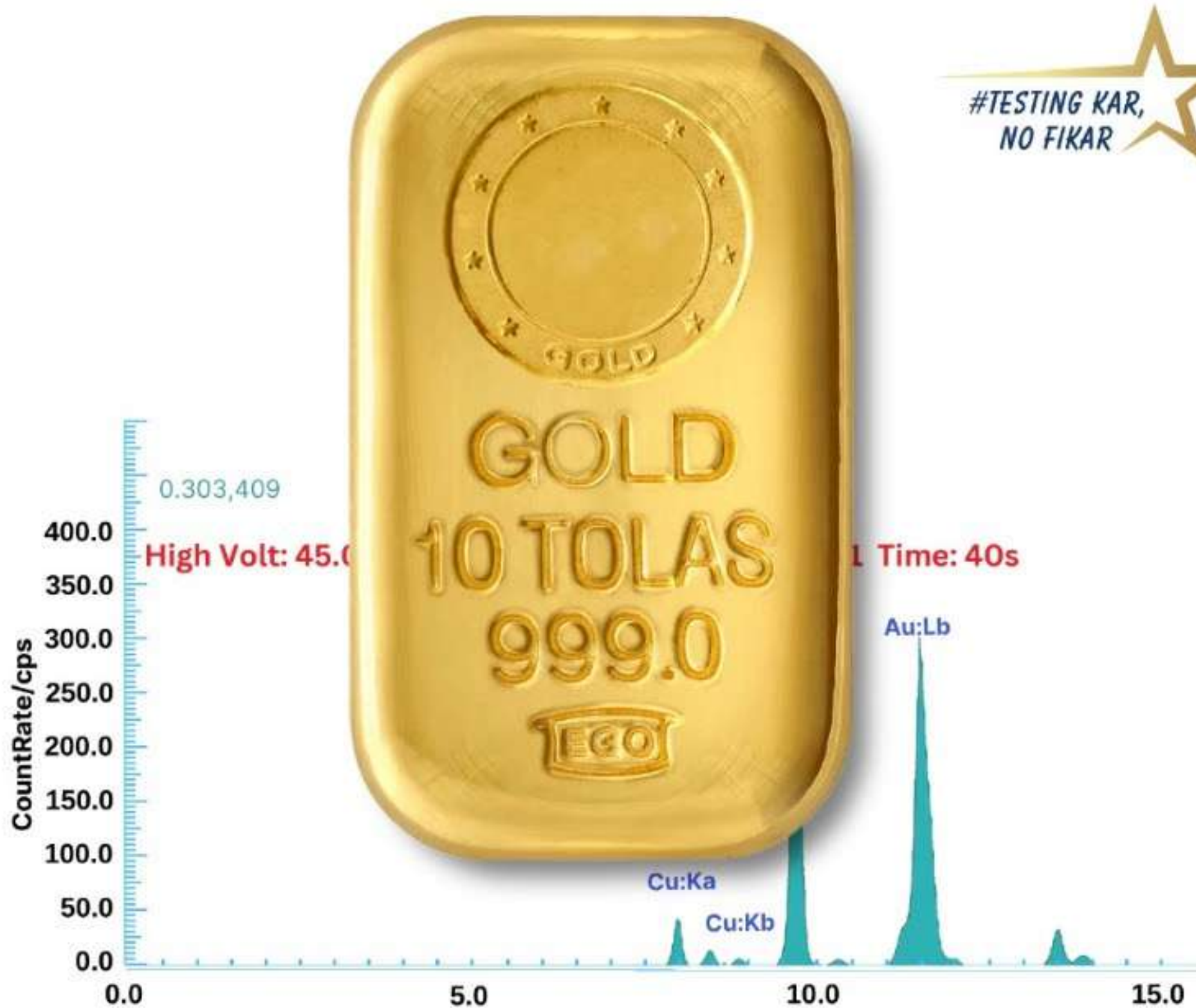


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Branded Jewellers' FY25 revenues set to grow 20%: CareEdge Ratings



Ratings • Advisory • Research • Risk Solutions

The domestic jewellery industry is expected to record muted volume growth in FY25 due to a steep rise in gold prices in the recent months, the evolving macroeconomic scenario and the likelihood of high volatility in prices.

The branded jewellery retailers are, however, expected to record healthy

revenue growth of 20-22% on a YoY basis in FY2025, with projected volume growth of around 5% YoY, led by aggressive store additions, changing consumer preferences, continued rise in gold prices and steady wedding and festive demand due to the strong cultural affinity of Indians to gold.

CareEdge Ratings' sample of 8 large jewellery retailers, which account for ~50% of the organised jewellery retail industry by revenue, aggressively expanded their retail footprint in FY2024 with an estimated addition of around 260 stores (~22% of the store count as on March 31, 2023). CareEdge Ratings expects the jewellers to continue the store addition momentum over the medium term to capitalise on industry-wide tailwinds.

Kalyan Jewellers records FY24 revenue of Rs 18,548 Cr; PAT grows by 38%

Kalyan Jewellers India Limited recorded a consolidated revenue of Rs 18,548 crore in FY24 as against Rs 14,071 crore in the previous year, a growth of 32%. Consolidated PAT for FY24 was Rs 596 crore. Standalone revenue for the company (India) in FY24 was Rs 15,783 crore, as against Rs 11,584 crore in the previous financial year, a growth of 36%. PAT (INDIA) for the year was Rs 554 crore compared to a PAT of Rs 390 crore in the previous financial year, a growth of 42%

Consolidated revenue for Q4FY24 was Rs 4,535 crore as against Rs 3,382 crore in the corresponding quarter of the previous year, a growth of over 34%. Consolidated PAT for the quarter was Rs 137 crore, as against Rs 70 crore for the same period in the previous financial year, a growth in excess of 96%.





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Zerodha Fund House highlights gold investment opportunities on Akshaya Tritiya



**Zerodha
Fund House**

As Akshaya Tritiya approaches, Zerodha Fund House, India's only passive AMC, highlights the significance of this auspicious day and the potential of gold investments. Akshaya Tritiya, falling on 10th May this year, holds great cultural and religious significance in India, marking prosperous beginnings.

Various options are available for investing in gold for individuals looking to diversify their investment portfolio or hedge against inflation. Here are some popular options: Physical gold, Sovereign Gold Bonds, Digital Gold, and Gold ETFs

When choosing a gold investment option, factors such as liquidity, storage costs, taxation, safety and investment horizon are typical considerations.

Exports of LGDs to revive with 7-9% growth in FY25: CareEdge Advisory

According to CareEdge Advisory, the Lab-grown Diamonds (LGDs) exports are expected to witness a revival in FY25, with exports expected to grow by 7-9% to reach a value of ~US\$1500-1530 million.

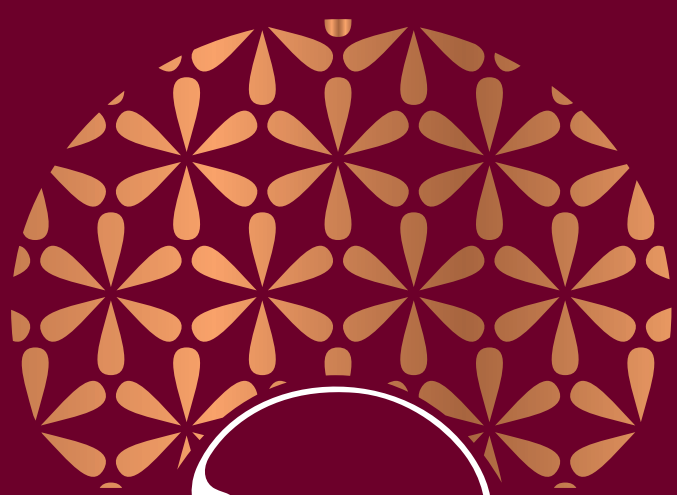


Ratings • Advisory • Research • Risk Solutions

LGD exports have been declining in recent time, and have seen around 16.5% decline y-o-y for FY24. While the sales volume of LGDs have been growing, the declining prices have impacted the exports. Nevertheless, the depreciating rupee is likely to act as a cushion for the industry, believes CareEdge Advisory. Going forward the demand for LGD exports are expected to revive in FY25, as demand for naturally mined diamonds may remain sluggish. This is attributed to its price point, environmental sustainability, and intensified competition from India against other leading LGD-producing nations.

India produces over three million lab-grown diamonds a year and accounts for 15% of the global production. At present, India is the second-largest producer of lab-grown diamonds, trailing behind China

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RBI cautions banks on gold loan disbursals via fintechs



The Reserve Bank of India (RBI) has cautioned banks on gold loan disbursals being made through fintech startups. The central bank has expressed concerns about the evaluation process made by these banks and fintechs, especially in the case of where the gold is sourced from.

The regulator has verbally expressed its concerns to a set of banks regarding this and asked them to take corrective actions immediately. Cautioned banks are in talks with the fintech startups to address the issues pointed out by RBI. This is likely to put a temporary halt to the business to ensure complete compliance. Central to the gold loan business is valuing the asset and disbursing credit against it. According to RBI norms, gold loan disbursals are capped at 75% of the value of the asset. In some cases, fintechs also offer personal loans on top of the gold loan to meet the customer's credit demands. This may have been a red flag for the central bank.

Augmont ties up with CaratLane to enable ease of gold investment

Augmont Gold For All, a Gold Platform, announces its collaboration with renowned jewellery brand CaratLane to enable ease of gold investment for probable customers. This partnership is a step towards Augmont's vision of revolutionizing how customers engage with gold investments.

Augmont Gold For All spans the entire gold lifecycle, giving retail customers a one-stop-shop solution. It simplifies gold deposits, financing, and EMI gold and silver purchases. Augmont's digital gold is available in various denominations starting at Rs 1. Augmont has always been committed to innovation, and its belief in customer-centric products has brought collaborations with the best of industry brands.

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Gold ETFs see net outflow of Rs 396 cr.in April 2024



Gold Exchange Traded Fund (ETF) witness a net outflow of Rs 396 crore April 2024, making it the first withdrawal after March 2023, owing to profit booking. Despite the decline, the asset under management (AUM) of gold funds rose 5 per cent to Rs 32,789 crore at April-end from Rs 31,224 crore in the preceding month, according to the data with the Association of Mutual Funds in India (Amfi).

As per the data, Gold ETFs saw a net withdrawal of Rs 396 crore in April as compared to an inflow of Rs 373 crore in the preceding month. The last time this asset class witnessed net outflow was in March 2023, withdrawing Rs 266 crore.

Recently gold prices in US dollar terms as well as INR terms have scaled new highs. With ongoing geopolitical tensions, US inflation still higher than the desired number, the appeal of gold as a safe haven and hedge against inflation is expected to continue, he added.

In 2023, Gold ETFs witnessed an inflow of Rs 2,920 crore, which was way higher than the Rs 459 crore inflow seen in 2022. The attractiveness of gold as a safe haven and a hedge against inflation enhanced significantly during the year.

Investors turned to this traditional safe haven owing to rising inflation, subsequent interest rate hikes, and geopolitical events, seeking a secure investment option.

The folio numbers in gold ETFs rose by over 1 lakh to 51.84 lakh in the month under review from 50.61 lakh in March 2024. This indicates a growing inclination among investors towards funds related to gold.

IBJA GOLDEN Directory

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ABOUT COMPANY

For the first time, India Bullion Jewellers Association (IBJA) is launching **IBJA GOLDEN DIRECTORY**. 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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WGC Gold ETF Commentary Apr 2024: Europe drove outflows in April



gold.org

Gold ETF Commentary Europe drove outflows in April

Gold-backed ETFs and similar products account for a significant part of the gold market, with institutional and individual investors using them to implement many of their investment strategies. Flows in ETFs often highlight short-term and long-term opinions and desires to holding gold. The data on this page tracks gold held in physical form by open-ended ETFs and other products such as close-end funds, and mutual funds. Most funds included in this list are fully backed by physical gold.

Highlights

Global gold ETFs saw a continuation of monthly outflows, despite early-April inflows spurred by the gold price strength.

Asia led global inflows and North American funds registered positive demand; but these were dwarfed by European outflows.

End April saw global gold ETF holdings fall to 3,079t, the lowest since February 2020. But the higher gold price in the month extended total AUM by 3% to US\$229bn.

Gold ETF trading volumes increased across all regions, with a surge in North America, indicating continued investor interest despite outflows.

April in review

Physically backed gold ETFs¹ saw outflows of US\$2bn in April, further extending aggregate monthly losses. Continued gold price strength, especially during the first half of April, spurred fresh buying although failed to counter wider selling. Collective holdings fell by 33t, ending the month at 3,079t, 6% below the previous 12-month average. Meanwhile, gold's positive price trend pushed total assets under management (AUM) up by 3% m/m to US\$229bn, the highest since April 2022.

THE CYNOSURE

RADIANCE

of Gold



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Jewellers

UAE set to host KP Intersessional Meeting



YEAR OF DELIVERY

DMCC said the Kimberley Process (KP) Intersessional Meeting will begin on 13th May in Dubai at its headquarters in Uptown Dubai. The Intersessional will see a global gathering of diamond industry representatives, civil society and world governments arrive in Dubai for a week-long series of meetings and discussions. The UAE is currently chairing the UN-mandated KP for a historic second time in 2024.

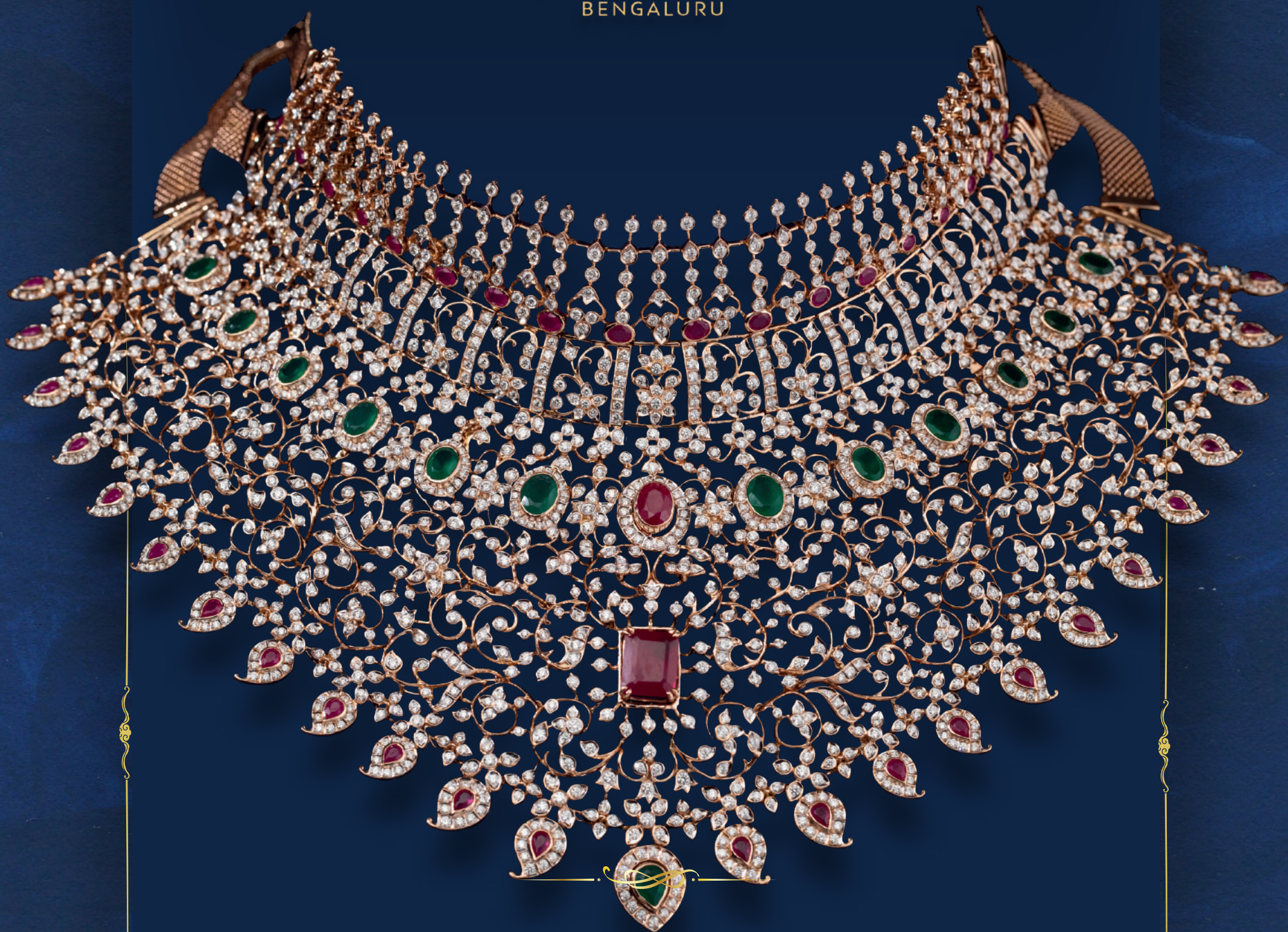
The five-day intersessional meeting serves as a crucial mid-year stocktake in this year's KP programme, offering a platform for members and participants to assess progress and tackle pressing issues impacting the global diamond trade. Under the UAE's 2024 programme titled "Year of Delivery", which is focused on delivering concrete results to secure the body's long-term security, efficiency and operationalisation, the UAE has secured a historic special plenary to accelerate decision-making during the week.



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WGC Gold Market Commentary-Higher-for-longer: Inflation not growth



gold.org

Gold Market Commentary Higher-for-longer: Inflation not growth

Gold had another good month in April, posting a 4% gain and ending the month at US\$2,307/oz. Unlike March, gold finished off its intra-month high from probable buyer reticence and profit taking – reflected in falling Chinese premia, lower Indian imports and flat-lining COMEX positioning. On the flipside, the trend in North American gold ETF flows turned positive – albeit slightly – joining strong demand for Asian ETFs.

Turning to our Gold Return Attribution Model (GRAM), existing variables and their longer-term relationships to gold returns have, for the second consecutive month, failed to capture price strength in its entirety. Adding a geopolitical risk proxy as well as positioning in the Shanghai futures exchange (see p.2) offers an explanation for some of the moves in March and April, but one other major explanatory factor is still missing. In this context, we believe that central bank buying, as recorded in our recent Gold Demand Trends report and evidenced in higher LBMA volumes, was once again a significant contributor to gold returns.



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MIA by TANISHQ launches 'GLOW WITH FLOW' collection this Akshaya Tritiya featuring Rakul Preet Singh



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As Akshaya Tritiya draws near, Mia by Tanishq, one of India's trendiest precious finejewellery brands unveils its collection - 'Glow with Flow'. This latest addition to Mia's collection draws inspiration from nature's delicate beauty. Featuring a wide range of 14kt & 18kt dazzling gold & sparkling diamond jewellery with over 200 designs, the collection has modern, elegant and trendy jewellery pieces designed to style one for every occasion effortlessly.

The wide assortment of studs, finger rings, bracelets, earrings, ear cuffs, pendants, and neckwear caters to diversified consumer preferences. channels. Featuring sets with stunning designs inspired by the graceful currents of wind and water, each piece within the collection mirrors one's boundless potential.

Speaking on the collection, Shyamala Ramanan, Business Head, Mia by Tanishq, said, "This Akshaya Tritiya, we are delighted to launch Mia's 'glow with flow' collection. Glow with flow is an exclusive inhouse designed pieces inspired by the flow of the river and her various moods - vivacious, serene, meandering but bringing in abundance and prosperity where she flows. The diamonds capture the glisten of the sun on the water, while the Keshi pearls reflect the soft glow of the moonlight on water. Each design is contemporary and yet timeless and a gentle reminder to pause, breathe and confidently go with life's flow with optimism and confidence. The team at Mia takes this opportunity to wish everyone abundance and prosperity this Akshaya Tritiya."



Zoya's Design Celebration with Gauri Khan



Zoya, hosted an evening celebrating the atelier's storied legacy while raising a toast to its eternal muse, the Zoya Woman. The vibrant gala was hosted by Amanpreet Ahluwalia, Business Head of Zoya, with a showcase of the artistry of its exquisite creations. Celebrated designer Gauri Khan, a long-standing friend of the House, joined Zoya in embracing the spirit of the celebration.



"Zoya stands unwaveringly proud of its Indian roots and cultural legacy," stated Amanpreet Ahluwalia. "Each Zoya creation seamlessly intertwines the richness of traditional Indian craftsmanship with a contemporary perspective and serves as a resplendent reminder to women everywhere that their true beauty lies in embracing their uniqueness."

For this special evening, Zoya selected four exquisite collections of wearable art rich with meaning. Each rare creation, embodied the essence of the Zoya Woman, embracing her true self with grace and confidence.

"I am delighted to join Zoya in celebrating its iconic collections that narrate stories from India to the world. The atelier continues to redefine luxury jewellery for the modern era with its collections," said Gauri Khan. "Whether it's a statement necklace or a delicate bracelet, every piece speaks volumes about the woman who wears it - confident, fearless, and unapologetically herself."



Malabar Gold & Diamonds relaunches its store in Ludhiana



Malabar Gold & Diamonds, the global jewellery retailer relaunched its store in Ludhiana on May 4th, 2024. The revamped store located at Rani Jhansi Road, Ghumar Mandi, Ludhiana, was inaugurated by Gurupreet Bassi Gogi, MLA of Ludhiana West in the presence of Jishad NK (Region head-North), Anees (zonal head), Vivek Saran Mathur (ABM), Management Team Members and well-wishers.

Expressing his joy, M. P. Ahammed, Chairman of Malabar Group, remarked, "We are overjoyed by the reopening of our Ludhiana store. I extend heartfelt thanks to our loyal customers in Ludhiana for their unwavering support. With a wide range of designs for all occasions and an enhanced atmosphere, we believe the renovated store will offer unparalleled comfort and convenience to our esteemed patrons."



KISNA launches its exclusive showroom in Patna

KISNA Diamond & Gold Jewellery proudly announces the grand opening of its inaugural exclusive showroom in the historic city of Patna, marking its 2nd showroom in Patna, Bihar and 26th in India. Located at Danapur, Patna, the new showroom promises to redefine luxury shopping experiences for Patna's valued consumers.

The event was honoured by Ghanshyam Dholakia, Founder & M.D, Hari Krishna Group along with Parag Shah, Director, KISNA Diamond & Gold Jewellery.

Ghanshyam Dholakia, Founder & M.D, Hari Krishna Group, stated, " We are thrilled to unveil our 2nd exclusive showroom in Patna, Bihar, a city steeped in history and cultural significance. This expansion emphasizes our commitment to providing the finest quality jewellery to consumers across diverse demographics. With a vision of 'Har Ghar KISNA', we aim to be the fastest growing diamond jewellery brand in India and make every woman's dream of owning a diamond jewellery come true."



Parag Shah, Director, KISNA Diamond & Gold Jewellery, said, "The inauguration of Patna's 2nd exclusive showroom signifies KISNA's relentless pursuit of excellence and its commitment to becoming the preferred destination for exquisite diamond and gold jewellery across India. With a focus on innovation, customer-centricity, and quality, KISNA remains poised to captivate hearts and adorn lives with its unparalleled creations."



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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 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.

• MISSION •

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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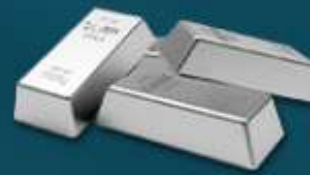
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Silver Coins



WEEKLY PRIZES

Two 50 Gram
Silver Coins



MONTHLY PRIZE

One 1000 Gram
Silver Bar

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PROMOTIONAL GIFT VOUCHER

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Gift Voucher

VALUE

₹ 500/-

Rupees Five Hundred Only

PROMOTIONAL GIFT VOUCHER
Voucher Validity : 1 year
*T&C Apply

AUTHORISED SIGNATURE



INDIA BULLION AND JEWELLERS ASSOCIATION LTD.

PREFERRED JEWELLERS 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: _____

Company Registration Number: _____ 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: _____ Anniversary: _____

Resi. Address: _____

City: _____ State: _____ Pincode: _____

Tel. No.: _____

Following documents are required:

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

- Cheque Should Be issued in the favour of "INDIA BULLION AND JEWELLERS ASSOCIATION LTD."
- Preferred Jewellers Membership charges are 4,237 + 18% GST = 5,000/-
- 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.

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AVAILABLE ON  



INDIA BULLION AND JEWELLERS ASSOCIATION LTD.

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: _____

Company Registration Number: _____ 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: _____ Anniversary: _____

Resi. Address: _____

City: _____ State: _____ Pincode: _____

Tel. No.: _____

Following documents are required:

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

In case GST certificate not available following any two documents required .

- 1) BIS Registration Certificate 2) Udyam Aadhar 3) Shop and Establishment Certificate

- Cheque Should Be issued in the favour of "INDIA BULLION AND JEWELLERS ASSOCIATION LTD."
- Platinum Membership charges are 1,00,000 + 18% GST = 1,18,000/-
- 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.

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IF YOU ARE PLATINUM MEMBER OF IBJA AND WISH TO PROMOTE YOUR PRODUCT (BULLION & JEWELLERY) OR COMPANY, SEND YOUR VIDEO WITH FOLLOWING

- 1) Normal Video Size 1080 Height X 1920 Width (max 2 min) & Reel / Short Video Size 1920 Height X 1080 width (max 50 Sec Video)
- 2) Video should be recorded Professionally with your company Name, Address, Contact Detail, email id etc. Owner profile can also be given in Video
- 3) Video display of few product must be done with professional camera for better result.
- 4) It is preferred that video has good sound quality with background music etc. wherever required. (Music Should be non copyright or should have copyright license)

These videos along with link of catalogue must be sent to IBJA office for promotion.

Since IBJA has huge network on website and social medias,

IBJA will promote these videos on social media platforms.

IBJA will promote such videos once in every quarter for each of platinum member.

USE OF LOUNGE :-

Platinum Member shall be free to use IBJA Lounge at IBJA Office , Zaveri Bazar, Mumbai for launch of new product .

However , Insurance , logistic & storage of the product shall be responsibility of the member. IBJA Lounge can be used by platinum member for one full day in every 90 day cycle for promotion of their new product.

IF YOU ARE INTERESTED CONTACT :

Saurabh: +91 9004120120 / 022- 49098950 / 022- 49098960

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CHIEF OPERATING OFFICER

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