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15TH Feb 2025

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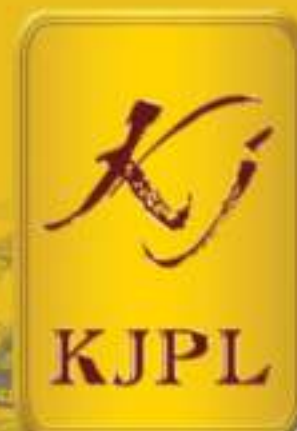
9.30 AM TO 5.30 PM ON SATURDAYS

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AGENDA

EKAARA HALL AT HOTEL AURIKA, MUMBAI SKYCITY

07TH MARCH 2025

DATE	FROM	TO	AGENDA
7th March	1:30 PM	2:30 PM	DELEGATE REGISTRATION
	2:30 PM	3:20 PM	<p>PANEL DISCUSSION-1: SILVER INDUSTRY GROWTH – CHALLENGES AND OPPORTUNITY</p> <p>Moderator: - Mr. Sumesh Wadhera- Managing Director- The Art of Jewellery</p> <ul style="list-style-type: none"> • Mr. Rahul Mehta - Managing Director - Silver Emporium Pvt. Ltd. • Mr. Yogesh Kothari - Partner - Bhikshu Jewels • Ms. Tanvi Viradiya - Tanvi Silver India private Limited • Mr. Ritesh Doshi - Partner- Royal 925 Sterling Silver Jewellery • Mr. Dhiraj Verma - Partner- Radhika Overseas • Mr. Rajesh Rathod – President - Kolhapur Saraf Association • Mr. Mehul Jagawat - Proprietor- Vardhaman Trading

DATE	FROM	TO	AGENDA
	3:25 PM	4:15 PM	<p><u>PANEL DISCUSSION-2:</u> INDIA'S GOLDEN AMBITION FOR JEWELLERY MARKET</p> <p>Moderator: - Mr. Sumesh Wadhera- Managing Director- The Art of Jewellery</p> <ul style="list-style-type: none"> • Mr. Chetan Thadeshwar - Chairman & Managing Director - Shringar House of Mangalsutra Limited • Mr. Sneh Jain - Director - Royal Chains Pvt Ltd • Mr. Avinash Gupta - Vice Chairman - All India Gem and Jewellery Domestic Council (GJC) • Mr. Shailesh Shah - Director - S. Mahendrakumar Devichand • Mr.Dileep Narayanan - Head- Bullion and Treasury- Malabar Gold Pvt. Ltd.
	4:20 PM	5:10 PM	<p><u>PANEL DISCUSSION-3:</u> CHALLENGES OF JEWELLERY MARKET – INNOVATION A KEY TO SUCCESS</p>
	5:10 PM	4:20 PM	LUCKY DRAW
	5:15 PM	6:00 PM	<p><u>PANEL DISCUSSION-4:</u> BRINGING ARTISAN IN MAIN STREAM</p> <p>Moderator: - Ms. Sudha Shrimali -Business Editor - Navbharat Times (Times Group)</p> <ul style="list-style-type: none"> • Mr. Foram Pomal - Partner - Mahalaxmi Jewellers • Mr. Deepak Soni - Partner - Kartikey Bullion LLP • Mr. Ashish Majumder - Partner- M/s B.N Majumdar • Mr. Naveen Soni - Proprietor - Shivam Jewellers • Mr. Mahesh Varma - Proprietor - Varma Jewellers • Mr. Kanaya Kakad - Partner - Jackey Brothers • Mr. Niraj Gulecha - MD & CFO - Divine Hira Jewellers Ltd
	7:00 PM	10:00 PM	<p>AWARD CEREMONY</p> <ul style="list-style-type: none"> • JEWELLERS OF THE MONTH AWARD <p>NETWORKING DINNER AND ENTERTAINMENT</p>

08TH MARCH 2025

DATE	FROM	TO	AGENDA
8th March	10:30 AM	12:00 PM	<p><u>INAUGURATION</u></p> <p>Hon. Chief Guest</p> <ul style="list-style-type: none"> • Dr. Hasmukh Adhia, IAS (Retd.) - Chairman, GIFT City <p>Guest of Honour</p> <ul style="list-style-type: none"> • Mr. Pradeep Ramakrishnan - Executive Director, International Financial Services Centres Authority (IFSCA) • Mr. Prithviraj Kothari - National President -India Bullion and Jewellers Association Ltd (IBJA) • Mr. David Tait - Chief Executive Officer - World Gold Council • Mr. Shivanshu Mehta - Head Bullion-MCX • Mr. Rajesh Rokade - Chairman - All India Gem and Jewellery Domestic Council (GJC) • Mr. Samit Guha - Chief Financial and Technology Officer - MMTC – PAMP
			FELICITATION OF THE CHIEF GUEST & DIGNITARIES
			SPEECH BY IBJA NATIONAL PRESIDENT, CHIEF GUEST AND DIGNITARIES
	12:05 PM	12:50 PM	<p><u>PANEL DISCUSSION-1:</u></p> <p>IS FTA & CEPA DISTORTING MARKET</p> <p>Moderator: Ms. Manisha Gupta - Editor of Commodities and Currencies-CNBC TV18</p> <ul style="list-style-type: none"> • Mr. Sudheesh Nambiath - Manager, Precious Metals – DMCC • Ms. Sundaravalli Narayanaswami - Chairperson- India Gold Policy Centre (IGPC) • Mr. Harish Pawani - Managing Director-Bin Sabt Jewellery LLC, Dubai • Mr. Haresh Acharya - Director- Parker Precious Metals LLP • Mr. Chirag Thakkar - CEO-Amrapali Industries Ltd • Mr. Vipin Raina - President Bullion Sales and Trading - MMTC PAMP

DATE	FROM	TO	AGENDA
	12:55 PM	1:15 PM	<p><u>KEY NOTE</u> VISION 2047 FOR GOLD INDUSTRY BY WORLD GOLD COUNCIL Mr. Sachin Jain: Regional CEO, India-World Gold Council</p>
	1:20 PM	1:40 PM	<p><u>KEY NOTE</u> CYBER FRAUD IN GEMS & JEWELLERY SECTOR Mr. Pankaj Bafna: Founder -Bafna Law Associates</p>
	1:40 PM	2:30 PM	<p><u>PANEL DISCUSSION-2:</u> GENERATING FUNDS FOR GOLD INDUSTRY</p> <p>Moderator: Ms. Manisha Gupta - Editor of Commodities and Currencies-CNBC TV18</p> <ul style="list-style-type: none"> • Dr. Saurabh Gadgil - MD & CEO - PNG Jewellers • Mr. Avadhani Sanagaram - Consultant - ICBC Standard Bank • Mr. PR Somasundaram - Industry Alumnus • Mr. Chintan Mehta - Executive Director & Group CEO- Abans Holdings Ltd • Mr. Debrato Sen - Executive Director- Motilal Oswal Investment Banking • Mr. D. K. Surana - Chairman & Managing Director - Intensive Fiscal Services Private Limited • Mr. Vikram Dhawan - Fund Manager - Commodities - Nippon India Mutual Fund
	2:35 PM	2:55 PM	<p><u>KEY NOTE</u> HEDGING TOOL FOR JEWELLERS IN VOLATILE MARKET</p> <p>Questionnaire Moderator- Mr. Mrituenjay Kumar Jha- Commodity Editor-Zee Business</p> <ul style="list-style-type: none"> • Mr. Shivanshu Mehta: Head Bullion-MCX
	3:00 PM	3:20 PM	LUCKY DRAW

DATE	FROM	TO	AGENDA
	3:25 PM	4:10 PM	<p><u>PANEL DISCUSSION-3:</u> BULLION HALLMARKING – A WAY FORWARD</p> <p>Moderator - Mr. Mrituenjay Kumar Jha- Commodity Editor-Zee Business</p> <ul style="list-style-type: none"> • Mr. Rajesh Rokade - Chairman - All India Gem and Jewellery Domestic Council (GJC) • Mr. James Jose - Director-CGR Metalloys Pvt. Ltd • Mr. Chetan Bhandari - Director - Igold Ventures Pvt Ltd • Mr. Amit Modak - CEO-P N Gadgil & Sons Ltd • Mr. Anurag Rastogi - Proprietor -Mateshwari Gold • Mr. Pratik Jain - Director- Safari Exim House Private Limited
	4:15 PM	4:35 PM	<p><u>PANEL DISCUSSION-4</u> OPPORTUNITY AT IIBX</p> <p>Questionnaire Moderator- Ms. Manisha Gupta - Editor of Commodities and Currencies-CNBC TV18</p> <ul style="list-style-type: none"> • Mr. Ashok Gautam: MD & CEO- India International Bullion Exchange IFSC Ltd (IIBX) • Mr. Ajit Mauskar: Director, Market Infrastructure India and Middle East - World Gold Council
	4:40 PM	5:00 PM	<p><u>KEY NOTE</u> CONSUMER INSIGHTS: THE ROLE OF GOLD IN JEWELLERY AND INVESTMENT IN INDIA</p> <p>MS. Kavita Chacko: Research Head, India, World Gold Council</p>
	5:05 PM	5:50 PM	<p><u>PANEL DISCUSSION-5:</u> GOLD OUTLOOK</p> <p>Moderator - Mr. Mrituenjay Kumar Jha- Commodity Editor-Zee Business</p>

DATE	FROM	TO	AGENDA
			<ul style="list-style-type: none"> • Mr. Prithviraj Kothari - Managing Director-Riddhi Siddhi Bullion Ltd. • Mr. Bhargava Vaidya - Proprietor-B. N. Vaidya & Associates • Mr. Chirag Sheth - Principal Consultant South Asia- Metals Focus Ltd • Mr. Amit Khare - Associate Vice President, Research Commodities - GCL Broking • Dr. Renisha Chainani - Research Head - Augmont Enterprise Pvt. Ltd • Mr. Vinit Jain - Partner- Arihant Bullion and Jewels LLP
	5:55 PM	6:45 PM	<p><u>PANEL DISCUSSION -6:</u> REGULATION GOVERNING BULLION AND JEWELLERY MARKET</p> <p>Moderator -Mr. Anil Singhvi- Managing editor - Zee Business</p>
	6:50 PM	6:55 PM	CLOSING SPEECH & VOTE OF THANKS
	7:00 PM	8:00 PM	BULLION AND JEWELLERY AWARD
	8:05 PM	8:30 PM	RECOGNITION TROPHY FOR BEST VERIFIED TAG HOLDER
	8:30 PM	10:30 PM	NETWORKING DINNER AND ENTERTAINMENT

NOTE:

- Panel Discussion timing/ topic may change as per subject to availability of the speakers.
- Breakfast, Lunch, High Tea, Dinner has been arranged on both days.
- Platinum member & World silver council are requested to carry their membership card/visiting card/identity proof etc.
- Invitees are requested to carry their identity card/visiting card for smooth entry.
- IBJA reserves right of admission.
- For delegate who have opted for hotel accomodation, check in will be by 2:00 PM on 7th March, 2025 and check out by 9:00 AM on 9th March, 2025.



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Parker Group has always been committed to making a positive impact on society through various Corporate Social Responsibility (CSR) initiatives. Among its notable contributions, the group has donated land for the construction of a temple at Deesa, Banaskantha, Gujarat, where we have built a community centre which can provide food to nearly 1000 people every day, ensuring that the community receives nourishment and support. In addition, Parker Group has also contributed land and have also constructed School for the establishment of Shri Raichand Swaroopchand Acharya Trust Adarsh Vidyalaya, Deesa, Banaskantha, Gujarat. This school is given to Government of Gujarat for handling day to day affairs. This school imparts quality education to 1200-1500 students in both English and Gujarati, empowering young minds and helping them build a bright future. Through these efforts, Parker Group continues to foster social welfare and education, reflecting our strong commitment to community development and the well-being of future generations.

By IBJA'S Jury Committee



**Mr. Jagdishbhai
Raichandbhai Acharya**
Managing Director, Parker Group
Parker Precious Metals LLP
(Ahmedabad)



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With a 130-year history, ORO Precious Metals is committed to precision, innovation, and ethical responsibility. The company values its workforce, with a people-first culture reflected in an average employee tenure of 12 years. During the COVID-19 pandemic, ORO retained all employees, highlighting its commitment to its people.

ORO has received recognition for its corporate social responsibility (CSR) efforts, notably the award for CSR Expenditure for Social Causes. Through partnerships, such as with KARO, ORO supports cancer patients and marginalized communities, providing essential treatment without financial burden. Sustainability is integral to ORO's operations, particularly at its Mumbai manufacturing unit, which features energy-efficient design, water conservation measures, and initiatives to reduce its carbon footprint. ORO views sustainability as a fundamental aspect of its mission to ensure a better future for its employees, industry, and the planet.

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MD & CEO

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5.	World Silver Council Member (Situated in Mumbai)	NA	Free	Free
6.	IBJA Preferred Member	20,000/-	14,000/-	34,000/-
7.	Other & Guest	22,000/-	16,000/-	38,000/-
8.	International Delegates	US\$ 300/-	US\$ 300/-	US\$ 600/-

Note -

- Hotel check in time on 7th March, 2025 at 2:00 PM and check out time will be on 9th March, 2025 at 9:00AM.
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- Each company can nominate only 1 person to attend the event. For every additional person guest charges will be charged.
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JMAIIE 2025 was inaugurated at **BEC, Mumbai** by Chief Guest **Farhad Sethna**, Chairman - JMA Forum, alongwith Guest of Honor **Kevin James**, Managing Director - Goodwin Refractory Services India Pvt. Ltd. Present at the inauguration were **Kranti Nagvekar**, Founder- KNC Services, **Naresh Balani**, Vice Chairman - JMA Forum, members of JMA Forum and other dignitaries from the G&J Industry.

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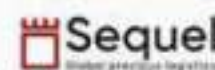
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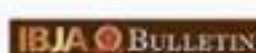
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WGC Gold Market Commentary Snakes and ladders



Gold Market Commentary Snakes and ladders

Gold punches through highs again

Gold finished January on an all-time-high of US\$2,812, up 8% on the month, adding another positive start to its strong seasonal record . All-time-highs were logged across the board in major currencies.

According to our Gold Return Attribution Model (GRAM), almost all drivers contributed positively including a large rise in the Geopolitical Risk index (GPR), with the only major drag coming from the lagged momentum effect of a strong US dollar in December.

Global gold ETFs secured a US\$2.6bn (30t) gain in AUM, driven almost exclusively by strong inflows into European gold ETFs (+US\$3.4bn, 39t) – likely aided by a European Central Bank (ECB) cut that took bond yields down quite dramatically over the course of the month. US funds lost US\$500mn (6t), Asian funds pared US\$320mn (4t) while other ETFs managed small inflows totalling US\$51mn (1t).

COMEX managed money net longs added US\$64bn (150t) to positions with a large increase in longs and a small cut in shorts.

Snakes and ladders

- China saw evidence of strong start to an auspicious ‘year of the snake’ for gold. Historically, February is positively correlated to January performance, so augurs well
- German elections might be flying under the radar for many given the noise around US tariffs, but the elections could trigger a much more positive growth outlook.
- This in turn could support the euro vs. the US dollar in the process. A weaker US dollar is not a consensus view, but unforeseen pressure on

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REPORT

it could herald further support for gold.

China's New Year of the snake kicks off in style It's Yisi's year of the snake in 2025, which occurs every 60 years and promises to be an auspicious one. Seasonal strength in local prices was evident in January with an average premium of US\$6/oz recorded following several months of discounts.

Up the economic ladder

While focus is currently on the impact of President Trump's first few weeks in office, with tariffs and bluster rocking markets, elections in Germany on 23 February could have far reaching implications too.

Surveys show that the issue German voters care more about than any other, is economic growth.

This means that whoever wins will have to deliver. In addition, promises from all candidate parties have been emphatic about delivering on growth.

Equity markets appear to have sniffed out the fruits of a change in administration, with the DAX outperforming most major indices over the past two months. But next to be impacted may be bund yields. Despite a softer ECB likely lowering short-end rates, stimulus could steepen the curve and pressure longer-term yields higher reducing the gap between bunds and US Treasuries. This spread tends to lead changes in the US dollar index.

So euro strength could add further pressure to an overvalued US dollar, although it might take a bit of time to materialize and will likely not be dramatic.³ With the Bank of Japan seeing domestic demand matching targets and further rate hikes tabled this year, we believe a slightly anti- consensus call on the dollar shifting down is a possibility.

Gold's relationship to the US dollar has been consistently negative over the last few decades, more so than bond yields. Although it's not been key to gold's price performance of late, we believe a softer trend should provide a gentle tailwind for gold.

In summary

Markets are currently fixated on the fallout of broad tariffs that the Trump administration has levied. And the knee-jerk reaction from currencies has been a strengthening of the US dollar (DXY). But elections in Germany might be a trigger for a sustained strengthening of the euro vs. the US dollar via a contracting Treasury/bund spread – even after an unwind of the strength from the strong rally since November. Likewise, weakness in the Japanese yen appears less likely. All else being equal, US exceptionalism might find a challenge from these two corners, pressuring the US dollar lower – which given the consistent relationship with gold – can add further support to gold's incumbent strength.



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Budget 2025 - 26 : Jewellery stocks surge on tariff duties reduction



Shares of jewellery companies surged up to 9% on the BSE today after the government, in its Union Budget 2025 presented by Finance Minister Nirmala Sitharaman, reduced tariff duties on jewellery to 20%.

On Feb 1 after budget announcement the shares of PN Gadgil Jeweller were up by 9% at Rs 615.55 on the BSE, while Senco Gold surged by 4.9% to Rs 492.55 and RBZ Jewellers shares going up by 3.46% at Rs 190. Kalyan Jewellers shares were up by 2.7% at Rs 3,584.60. Titan rallied by 2.7% and Tribhovandas Bhimji Zaveri (TBZ) shares surged by 2.3%.

Jos Alukkas Unveils Renovated Showroom in Vijayawada with Exclusive Offers



Andhra Pradesh: Jos Alukkas has reopened its extensively renovated showroom in Vijayawada. The store was inaugurated by MLA Gadde Rama Mohan, with actress Nabha Natesh attending as the celebrity guest.

The event was attended by Jos Alukkas Managing Director John Alukkas.

To celebrate the grand opening, Jos Alukkas is offering a flat 50% discount on making charges of gold jewellery. Additionally, the brand has introduced special inaugural offers, including a ₹15,000 discount on every carat of diamond jewellery and a complimentary 500-milligram gold coin with every carat of diamond purchased.

Customers can also enjoy a 7% discount on platinum jewellery, zero making charges on silver ornaments, and special discounts tailored for wedding purchases. As a token of appreciation, a gift will be presented with every purchase. Furthermore, Jos Alukkas offers attractive benefits for customers wishing to exchange their old gold for new HUID-hallmarked gold jewellery.

The store promises to bring the finest collection of gold, diamond, and platinum jewellery to the people of Vijayawada, catering to every occasion, from weddings to everyday elegance.

Jos Alukkas invites all jewellery enthusiasts to visit the new



NEW PREMISES

showroom and experience first-hand the elegance and craftsmanship that the brand epitomizes.

“Vijayawada has always been integral to our growth journey, and we are thrilled to deepen our connection with this vibrant city. The newly renovated showroom offers a unique jewellery shopping experience with a blend of traditional and modern designs.”



Jos Alukkas
Chairman





ABOUT US

Diamond India Ltd (DIL) is formed by members of gems jewellery trade for service of the trade.

Government of India has notified DIL as a Nominated Agency. It has the license to import precious metals like gold, silver, platinum, silver alloys etc.

DIL is focussed on providing service to the exporters, particularly the small exporters. DIL works in close coordination with GJEPC for providing support to small exporters all over the country.

You are welcome to register yourself as DIL's customer. The KYC process is quite simple, fast and hassle free.

WHAT WE OFFER

- Supply of Duty-free Gold to exporters, even in small quantities (100 gms).
- Supply of Duty-free Silver to exporters at major locations.
- Replenishment of jewellery sold in exhibitions overseas.
- Supply of Gold and Silver under UAE-India CEPA with duty benefits.
- Supply of imported Silver Alloys.
- Supply of Duty paid Gold and Silver to domestic jewellers.



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203 A, C Wing, 2nd Floor, Fortune 2000, BKC, Bandra(E) Mumbai 400 051

Joyalukkas Opens Second Jewellery Showroom in the UK

Joyalukkas further expands its presence with showroom opening in Southall



Joyalukkas, the renowned fine jewellery retailer, has expanded its UK presence with the opening of its second showroom in Southall on **January 31, 2025**. The grand launch at 38 The Broadway, Southall UB1 1PT, was led by Councillor **Ms. Yvonne Johnson**, Mayor of Ealing, alongside **Mr. John Paul Alukkas**, Managing Director of Joyalukkas Group, and **Ms. Sonia Alukkas**, Director of the Group.

This new showroom complements Joyalukkas' existing store at Green Street, East London, marking the brand's continued growth in the city. The Southall store, situated in a bustling multicultural area known for its rich South Asian heritage, offers a wide range of traditional and contemporary jewellery to meet the demands of local clientele.

Southall, often called 'Little India,' shares its vibrant cultural atmosphere with Green Street, making it an ideal location for Joyalukkas. The brand's expansion strategy is focused on key retail hubs with diverse communities that appreciate fine jewellery.

Joyalukkas is also ramping up its global expansion. The brand plans to invest Rs 2,400 crore over the next two years to open 30 new showrooms across India and 10 internationally. Upcoming store launches in India include locations in Jalandhar, Jodhpur, and Bangalore, slated for February 2025. Currently, Joyalukkas operates nearly 100 stores in India and around 60 outlets in 10 countries worldwide.



WHY BECOME IBJA MEMBER



JOIN THE APEX BULLION INDUSTRY BODY FOR LEADERSHIP, NETWORKING, AND GROWTH

1 Established in 1919, IBJA is a key industry body, involved in all government gold committees and nationwide educational initiatives.

Members can nominate for the Governing and National Boards, acquire stakes in the Domestic Bullion Spot Exchange, and access special rates for IBJA events and jewellery shows.

2

3 Exclusive benefits include VIP seating at seminars, discounts on sponsorships/advertisements, and complementary invites for webinars and events.

Members enjoy complimentary stays for IBJA exhibitions and conferences, access to the IBJA Golden Page Directory, and networking with prominent industry players.

4

5 Platinum Members get voting rights, lifetime membership cards, and offers in the IBJA Bulletin, along with daily bullion rate updates via SMS.

IBJA supports retailers through the ibjab2c scheme and acts as a Nodal Officer, offering special rates for fashion shows and preferred status for jewellers.

6

HEAD OFFICE ADDRESS

IBJA House, 2nd Agiary Lane,
Zaveri Bazar, Mumbai - 400003.

V. Ramesh : +91 98402 14988

Sudhish : +91 98218 59007

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Jos Alukkas Unveils Renovated Bigger Showroom in Cuddalore

Jos Alukkas has opened its extensively renovated showroom in Cuddalore, Tamil Nadu.



The store was inaugurated by **MLA G. Iyyappan M.A**, **Mayor Sundari Raja** with actress **Gomathi Priya** attending as the celebrity guest. The event was attended by **Jos Alukkas Managing Director, Paul J. Alukkas**.

To celebrate the grand opening, Jos Alukkas is offering a flat 50% discount on making charges of gold jewellery. Additionally, the special inaugural offers, include a ₹15,000 discount on every carat of diamond jewellery and also a complimentary 500-milligram gold coin with every carat of diamond purchased.

Customers can also avail a 7% discount on platinum jewellery and no making charges on silver ornaments.

As part of its Exchange Mela, Jos Alukkas offers exclusive benefits for customers exchanging old gold for new BIS HUID-hallmarked gold jewellery. Additionally, a special gift will be given with every purchase.

"The new showroom features an extensive collection of gold, diamond, platinum, and silver jewellery. We are also offering exciting inaugural offers to celebrate this milestone."



Jos Alukkas
Chairman

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2 SILVER 925 STERLING JEWELLERY

3 SILVER ARTICLES

4 SILVER HANDICRAFTS

5 SILVER PAYALS / CHAINS

6 SILVER FRAMES

7 LOW-MELTING SILVER JEWELLERY

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Malabar Group Announces Scholarships for Over 3,900 Girl Students, Reinforces its Vision for Women Empowerment



Malabar Group, a leading Indian conglomerate, has announced scholarships for over 3,900 girl students in Telangana for the 2024 - 2025 academic year. The announcement was made at an event in Hyderabad, inaugurated by **Smt. D Anasuya Seethakka**, Telangana's Minister for Women & Child Welfare. The group has allocated ₹3.14 crore for the scholarships, which are part of its ₹16 crore national budget supporting over 21,000 girls across India.

Since its inception, Malabar Group has contributed over ₹60 crore to its Malabar National Scholarship Programme, benefiting more than 95,000 girls. The Group also runs several CSR initiatives, including the Hunger-Free World Project, which distributes over 60,000 food packets daily across India and Zambia, and the Grandma Home project, providing shelter for destitute women. Other initiatives include 581 micro-learning centers and medical aid for marginalized communities.

Malabar Group's Chairman, **MP Ahammed**, emphasized that education is key to empowering girls and transforming society. The company continues to focus on sustainable development and social welfare.

“Education is the most powerful tool to change the world. Our scholarship programme is a direct reflection of Malabar Group's deep-rooted belief that education unlocks opportunities and transforms lives. We are committed to removing barriers for young girls so they can fulfil their educational aspirations and contribute meaningfully to society.”



MP Ahammed
Chairman - Malabar Group

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GJ sector sees 84.39% growth in FDI



India's foreign direct investment (FDI) inflows have witnessed a remarkable 45.4% surge in the first half of FY24, reaching USD 29 billion. Even more dazzling is the performance of the gems and jewellery sector, which saw an 84.39% jump in FDI, signalling renewed investor confidence in this crucial industry.

India recorded a sharp 45.4% increase in overall Foreign Direct Investment (FDI) inflows during April-September 2024, reaching USD 29 billion (INR 2.49 lakh crore), compared to USD 20 billion (INR 1.68 lakh crore) in the same period a year earlier, according to data from the Department for Promotion of Industry and Internal Trade (DPIIT).

The gems and jewellery sector also witnessed an impressive surge in FDI inflows, rising by 84.39% to USD 45.7 million (INR 381.67 crore) during April-September 2024, compared to USD 24.8 million (INR 205.29 crore) in the corresponding period in 2023. This marks a significant recovery in investment inflows into the sector, which had seen a fluctuating trend in recent years.



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Kalyan Jewellers Launches 'Crafting Futures' Initiative to Uplift Artisans



Mr. Rajesh Kalyanaraman (Executive Director), Mr. T.S. Kalyanaraman (Managing Director), and Mr. Sanjay Raghuraman (CEO), announce 'Crafting Futures' – a CSR initiative by Kalyan Jewellers to uplift jewellery artisans, preserve craftsmanship, and foster community growth with an initial commitment of Rs 3 crore.

Kalyan Jewellers has announced the launch of Crafting Futures, a transformative CSR initiative and a cornerstone of the With Love brand philosophy. This initiative is dedicated to improving the livelihoods of jewellery artisans, preserving craftsmanship, and fostering community development. To lay the foundation for this initiative, Kalyan Jewellers has committed Rs 3 crore towards its implementation, ensuring tangible and lasting impact from the very start.

To create a larger collective impact and drive meaningful change, Kalyan Jewellers is inviting its partners and stakeholders to join the movement. Crafting Futures is an ongoing effort and a long-term action plan, that is set to evolve and expand in the years ahead.



ATTENTION



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WING**

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Are you ready to take your passion for bullion to the next level? Join ***IBJA Youth Bullion*** today! To become a member, simply fill out the form and submit a cheque of **₹36,580**.

ELIGIBILITY CRITERIA:

1. Must be a platinum member of IBJA or related to one.
2. Must be a bullion dealer.
3. IBJA reserves the right to approve or deny any membership.
4. Below 45 Years

As a member, you'll gain exclusive access to a vibrant community of bullion dealers and engage in meaningful activities that drive industry growth. Here's how you can get involved:

Networking Opportunities



Connect with fellow industry players to exchange insights and strategies.

Innovation



Encourage the sharing of innovative ideas to improve product offerings and services.

Sustainable Practices



Promote environmentally friendly methods in sourcing and production.

Workshops and Seminars



Organize educational events to inform consumers about the value of bullion, investment opportunities, and jewellery care.

Content Creation



Develop informative content, such as blogs or videos, highlighting industry trends, tips for buyers, and the benefits of bullion investment.

Social Media Campaigns



Utilize social media platforms for targeted marketing campaigns, showcasing new products and engaging with customers.

Collaboration Opportunities



Engage with jewellery manufacturers and retailers to enhance market reach.

Saurabh : +91 90041 20120

IBJA House, 2nd Agiary Lane, Zaveri Bazar, Mumbai-400003.

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Join us in shaping the future of the gems and jewellery sector! Together, we can foster collaboration and drive sustainable growth.



Crafting Futures is not just a CSR project - it is a movement to create lasting change. The initiative focuses on bridging tradition with innovation by improving workspaces, introducing technology, and providing upskilling opportunities. This approach not only preserves the legacy of craftsmanship but also equips artisans with the skills needed to thrive in a changing industry. Additionally, the initiative will support artisans' children's education, provide healthcare, and drive long-term financial stability for artisans and their families.

As Kalyan Jewellers takes this initiative forward, the company invites its long-term partners and stakeholders to join this collective effort. Together, the mission is to build a sustainable ecosystem where artisans thrive, their traditions endure, and their contributions are truly recognised.

“Jewellery is not just about gold and gemstones - it carries the soul and artistry of the karigars who bring each piece to life. Their craftsmanship is a living tradition that must be nurtured and passed on. With Crafting Futures, we are ensuring that traditional craftsmanship evolves with modern advancements, taking a stand for the artisans who have upheld our industry's legacy for generations. We invite our partners to join us in this mission, ensuring a future where every artisan is valued, empowered, and supported.”



TS Kalyanaraman
MD - Kalyan Jewellers

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A CSR INITIATIVE

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Futures**

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jewellery craftsmanship, ensuring
sustainable livelihoods,
and uplifting artisan families.

with love

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(Name) (Middle Name) (Surname)

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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. 31,000/- + 18% GST = Rs. 36,580/- 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. 1,31,000/- + 18%GST = 1,54,580/-

Signature of Member

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

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Malabar Charitable Trust Empowering Education & Womanhood

Awards scholarships to 3,511 female students across Tamil Nadu



Malabar Charitable Trust, the CSR wing of Malabar Group, successfully hosted the Scholarship Announcement & Distribution Event on 5th February 2025 at Chennai, dedicated to Empowering Education & Empowering Womanhood.

The event marked a significant milestone in the trust's commitment to education by awarding higher education scholarships to 3,511 female students across Tamil Nadu for the academic year 2024-25. Scholarships were distributed to 797 deserving students in Chennai.

Anbil Mahesh Poyyamozhi, Minister for School Education - Tamil Nadu was the Chief Guest. Present at the event were Ashok Kumar Jain, MD, Laxmi Jewellery – Chennai, M P Ahammed, Chairman, Malabar Group and O Asher, MD - Malabar Gold and Diamonds.



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WORLD SILVER
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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.



Initiated by IBJA

Membership Application Form

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

Membership No.: _____

Please complete this form in **BLOCK CAPITALS** and continue on a separate sheet wherever necessary.

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.: _____ Fax No.: _____

Email: _____

Website: _____

2. Full name of Person: (this will be "Name" printed on Membership Card & Certificate, refer sample on page no. 7)

Mobile No: _____ Email: _____

Date of Birth: _____ Anniversary: _____

Name of spouse: _____ No. of Children: _____

Resi. Address: _____

City: _____ State: _____ Pincode: _____

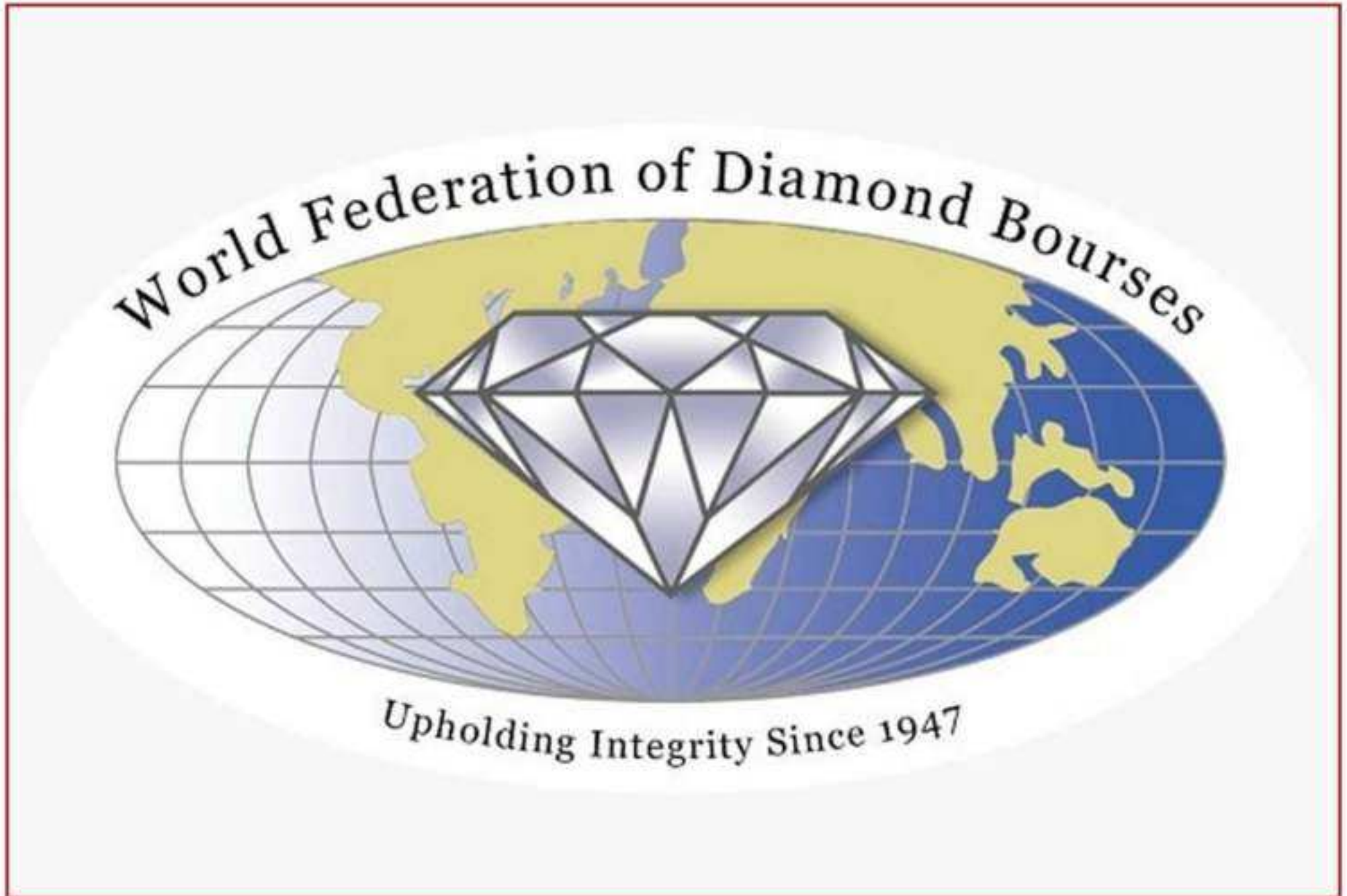
Tel. No.: _____

Following documents are required:

- 1) 2 Photos
- 2) Address Proof : GST Certificate
- 3) ID Proof : Pan Card
- 4) Cheque Should Be issued in the favour of "World Silver Council"
- 5) World Silver Council Membership charges are ₹ 50,000 + 18% GST = ₹ 59,000/-
- 6) NEFT : ACCOUNT NAME : WORLD SILVER COUNCIL
 Name of Bank : Bank Of India
 Branch : Bullion Exchange
 IFSC Code : BKID0000008
 Account No : 000820110003041

Signature/Thumb impression of Member (As per Point 2)

WFDB announces Presidents' Meeting 2025 in New York City



The World Federation of Diamond Bourses (WFDB) said its next Presidents' Meeting will be held on 10 -11 June in New York City, hosted by the Diamond Dealers Club of New York.

The annual Presidents' Meeting is an important international event, convening senior representatives of the 27 member bourses and major players from throughout the diamond pipeline. It will explore the most pressing issues facing the world diamond industry in expert panels and discussions. Last year's Presidents' Meeting was held in Shanghai in March 2024 and was well-attended by participants from around the world. WFDB President Yoram Dvash is calling on all players in the international diamond industry to attend the meeting. "We are holding the Presidents' Meeting this year right after the JCK Show in Las Vegas to appeal to as wide an audience as possible. The diamond industry is facing many challenges in demand, pricing and marketing. This is the time when we need to come together, to hear all the stakeholders and to discuss industry-wide changes. I urge you all to plan to attend this very important meeting."

IBJA UPDATE



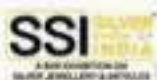
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IBJA SKILL DEVELOPMENT COUNCIL

Shringar - House of Mangalsutra files IPO papers with SEBI



Leading mangalsutra brand **Shringar House of Mangalsutra** has filed **IPO papers with SEBI** to raise Rs 250 crore for working capital & general corporate purposes. The IPO is entirely a fresh issue of 2.43 crore equity shares.

• **Financial Performance**

Fiscal 2024 Revenue: ₹1,101.52 crore (up 16% from ₹950.22 crore in FY23)

• **Profit After Tax (PAT) for FY24:** ₹31.10 crore (up 33% from ₹23.36 crore in FY23)

• **H1 FY25 (as of September 30, 2024)**

Revenue: ₹687.13 crore.

PAT: ₹33.03 crore.

Thangamayil Jewellery Rights Issue to open on 21 Feb 2025

Rights Issue

Thangamayil Jewellery



Thangamayil Jewellery Rights issue date is fixed, the rights issue is to open on **February 21, 2025** and will close on **March 4, 2025**.

Incorporated in 2010, Thangamayil Jewellery Limited is engaged in the business of selling gold and diamond jewellery. The company sells jewellery made of silver, platinum, precious and semi-precious stones, along with customized jewellery, gold and silver coins, and silver utensils. The company offers a range of traditional, contemporary, and combination jewellery designs, with inventory tailored to regional preferences in gold, diamond, and other jewellery types.

The Thangamayil Jewellery Rights issue record date is **February 11, 2025**. The company is to offer **36,42,857** equity shares at a price of **₹1,400** per share. The Thangamayil Jewellery Rights issue size will be **₹510 Crores**. The entitlement ratio is **2:15**, 2 rights share for every 15 fully-paid equity shares held on the record date.

Incorporated in 2000, Thangamayil Jewellery is one of the growing businesses in India, involved in the selling of gold, silver, platinum, and diamond jewelry with over 10,000 jewelry designs and different price points. The company has established itself as one of the key players in the market by building a chain of retail jewelry stores located in various districts of Tamil Nadu.

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

ATTENTION



BULLION & JEWELLERY

B2B BUYERS

Collect IBJA Promotional Gift Coupon from IBJA Platinum Members

CLAIM FREE SCOOTER FROM IBJA

CONFIRM GIFT

NO LUCKY DRAW

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

Gold surges to record high, poised to extend gains amid tariff disputes



Gold price hit a record high on Monday after the US initially scheduled tariffs on Canada, Mexico and China, sparking flows toward the non-yielding metal's safe-haven appeal. At the time of writing, XAU/USD trades at \$2,821 above its opening price by 0.87%.

Market mood has improved, yet the golden metal holds to previous gains. Tariffs have been the main driver of the markets since US President Donald Trump took office. The Greenback began the week on the front foot after the US enacted 25% tariffs on two of its largest trading partners and 10% on China.

The US Dollar Index (DXY) hit a two-week high of 109.88, but news that the US is delaying tariffs on Mexico due to an agreement between both countries weighed on the Greenback, providing a leg-up in XAU/USD.



India's Gold Demand to Slow in 2025 as Soaring Prices Weigh on Jewellery Purchases, WGC Reports

Ease in 2025 as Record Prices Slow Jewellery Purchases, While Investment Interest Grows.

India's gold consumption is expected to moderate in 2025, following a record high in 2024, as surging prices dampen jewellery demand, although investment demand remains strong, according to the World Gold Council (WGC). The demand is projected to range between 700 and 800 metric tonnes, a drop from last year's 802.8 tonnes - the highest level since 2015.

As gold prices rise, jewellery purchases tend to decrease, with consumers adjusting their budgets in response to the higher costs. Domestic gold prices recently hit a record high of Rs 84,399 (\$968.62) per 10 grams, reflecting a 10% increase in 2025 after a 21% rise in 2024.

However, the surge in gold prices has bolstered investment demand, particularly in gold ETFs, digital gold, and coins and bars. Investment demand rose 29% in 2024, reaching an 11-year high of 239.4 tonnes, and is expected to continue growing in 2025.

Jewellery demand, which makes up nearly 70% of India's total gold consumption, will likely be impacted by higher prices. Despite this, strong interest in gold as an investment is expected to persist.

FM: RBI's gold buying not to replace \$ for settlements



FM Nirmala Sitharaman on Monday clarified in the Lok Sabha that India's rising gold reserves, including those held by RBI, is not intended to replace any international currency.

She responded to Congress **MP Manish Tiwari's** concerns about whether the global shift towards gold signalled a move away from the US dollar as a dominant settlement mechanism.

Congress MP Tiwari stated that since the US abandoned the gold standard in 1971, gold had lost its significance as a major financial asset. However, in recent years, central banks worldwide have increased their gold holdings. From constituting only 6% of global reserves in 2006, gold now makes up about 11% in 2024. Countries like China, India, Poland, and Turkey have been among the most aggressive buyers, and domestic gold prices in India have surged as well. He asked "this shift away from the dollar to gold, does it indicate a renewed search for an alternative international settlement mechanism being cost the dollar?"

"Gold is also kept in the Reserve Bank and gold is also being bought by the Reserve Bank. But beyond that, as regards an international currency or potential currency, there is not much for me to comment at this stage."



Nirmala Sitharaman

P N Gadgil Jewellers reports 23.5% growth in consolidated revenue YoY, reaching Rs. 24,357.51 mn for Q3 FY25



P N Gadgil Jewellers Limited, announced its unaudited financial results for the quarter ended 31st December 2024. The company achieved its highest-ever revenue of Rs. 10,500 Mn+ in a single month in Oct-24 and total revenue of Rs. 24,357.51 Mn in Q3 FY25. 9M FY25 Revenue, EBITDA and PAT grew YoY by 32.7%, 39.5% and 53.7% respectively. For Q3 FY25 in Rs mn) Revenue from operations 24 357.51, EBIDTA 1297.70, EBITDA Margin (%) 5.3%, PAT 860.38, PAT margin(%) 3.5%, basic EPS 6.34.

Revenue per store stands at around Rs. 1,272 million, while net profit per store reached Rs. 32.56 million, demonstrating strong efficiency and profitability at the store level.

- Retail segment is 77% of our total sales, continues to lead the way, achieving an impressive Revenue growth of 41.8% an EBITDA margin of 6.8% and a PAT margin of 4.6%.
- The company's E-commerce segment experienced exceptional growth, with revenue increasing to Rs. 705 million, a 97.9% rise.
- Franchise revenue also grew to Rs. 2,264 million, with an 86.6% increase for Q3 FY 25.
- Strong Same-Store Sales Growth (SSSG) of 25.7% continues to drive sustained growth, underlining the successful performance of our existing showrooms for FY 25 YTD.

Operational Financial Highlights

- **Increased Transaction Count and ATV:** As customer engagement continues to rise, there has been a notable uptick in both transaction volumes and average spending per visit. The transaction count grew by 20.9%, alongside a 21.7% increase in Average Transaction Value (ATV), reaching Rs. 86K.
Customer Footfall and Conversion Rate: A 36.2% increase in foot falls, coupled with a strong Conversion rate of 93.7%, further fuels our growth, reflecting increased Demand, customer engagement and sustained purchasing behavior at the store level.
- **Festive Sales Surge:** The festive season continues to contribute significantly to our performance, with Navratri sales growing by 18.0% and Diwali sales seeing a substantial increase of over 52.7%.
- **Stud Ratio:** A 38.7% YoY rise in stud ratio, which now stands at 7.4%.

“Our strong Q3 FY25 performance reflects the continued trust of our customers and the strength of our retail presence. With record-high monthly revenue, robust same-store sales growth, and increasing customer engagement, we remain focused on enhancing our offerings and expanding our footprint. The successful launch of nine showrooms across nine consecutive days during Navratri underscores our commitment to growth, taking our store count to 48, with plans to reach 53 by Q4 FY25. The growth in all segments-retail, e-commerce, and franchise-reinforces our strategy and positions us well for sustained momentum in the coming quarters.”



Dr. Saurabh Gadgil

Chairman & Managing Director - PN Gadgil Jewellers Limited

Titan expects to pay more to source gold from bullion banks as supply shrinks



Titan may face higher interest rates for leasing gold as bullion banks redirect supply to the U.S. due to high premiums on gold futures. This shift is causing a supply crunch and fluid interest rates. Titan's growth outlook is uncertain amid fluctuating gold prices and potential U.S.-China trade tensions, despite strong third-quarter profits.

Indian jeweller Titan will likely have to pay higher interest rates to lease gold from bullion banks, which have increased shipments to the U.S. in search of bigger profits, tightening supply in other regions, the company said on Wednesday.

Jewellers such as Titan, which owns the Tanishq and CaratLane brands, lease gold from bullion banks, which import the metal, to avoid inventory risks due to fluctuation in prices of the yellow metal.

Global bullion banks are flying gold into the U.S. from trading hubs catering to Asian consumers to capitalize on the unusually high premium that U.S. gold futures are enjoying over spot prices, Reuters reported this week.

Indian Govt. advocates for direct diamond trade at Mining Indaba 2025



An Indian delegation led by **Shri R. Arulanandan**, Director, Department of Commerce, Government of India actively participated in the “Opportunities in India” event, hosted by the Consulate General of India in Cape Town and the Government of India. The event was held on the sidelines of the prestigious Mining Indaba 2025.

The delegation, which included **Shri Rajat Wani**, Regional Director – Surat, GJEPC, highlighted the potential of Special Notified Zones (SNZs) for diamonds in Mumbai and Surat, focusing on their role in simplifying trade processes. Stressing the need to reduce the number of intermediaries in the diamond value chain, they underscored the importance of facilitating more direct trade of rough diamonds between India and African mining nations.

Direct auctioning of diamonds in SNZs was presented as a mutually beneficial strategy. Such a framework would enable African mining countries to secure higher returns on their diamond exports while allowing Indian buyers greater access to competitively priced rough diamonds.

The discussions also explored the necessity of consignment exports, a move that could align with African nations’ policies, such as “temporary export” mechanisms. The Indian delegation expressed optimism about overcoming logistical and regulatory challenges, ensuring a streamlined process that benefits all stakeholders.

CIBJO Introduces New Guidelines for Measuring ESG Performance in the Jewellery Supply Chain

The World Jewellery Confederation (CIBJO) has launched a new set of guidelines aimed at assisting jewellery businesses in assessing their environmental, social, and governance (ESG) performance. This follows last year's release of the ESG principles document and builds upon it by offering practical measurement tools.

The "CIBJO Guidelines for Measuring ESG Performance," created by CIBJO's Laboratory-Grown Diamond Committee in collaboration with Key & Co. and the Sustainable Development Commission, provides a comprehensive framework suitable for various sectors of the jewellery industry, ranging from large corporations to smaller businesses. Unlike the earlier document, which focused solely on lab-grown diamonds, these updated guidelines apply across the entire jewellery supply chain.

The guidelines are organized around 14 key ESG themes, each with detailed measurement areas and example metrics. Acknowledging the diverse and fragmented nature of the jewellery industry-especially the challenges faced by artisanal mining and small and medium-sized enterprises (SMEs)-the document presents a practical 10-step approach for companies beginning their ESG journey. It also includes a glossary of terms to clarify complex language.

CIBJO President Gaetano Cavaliere emphasized the importance of the guidelines, stating, "This is a highly valuable resource, and we are pleased to make it freely available to all industry members." He also pointed out the increasing trend of turning ESG principles into legal obligations, referencing the European Commission's upcoming ESG regulations as an example.

Set to take effect in 2027, these new regulations will require many listed SMEs

to disclose their ESG impacts. Cavaliere highlighted the need for the industry to prepare in advance, positioning the guidelines as an essential tool in this preparation process.

Theme 4: Resource Use

MEASUREMENT AREAS

SMEs

- Water consumption and reuse
- Waste and other resource outputs
- Materials of origin
- Customer return policy
- Recycling activity
- Packaging
- Procurement policy
- Employee insurance, safety and equipment

Large companies (same as SMEs, plus)

- Lifecycle analysis
- Resource and waste (CRW) scoring
- Product passports
- Supplier mapping
- Investment in water efficiency and recycling

METRICS / KPIs

SMEs

- Water consumption per square meter (annual), per cubic meter of water used (annual) (1)
- Wastewater treated, recycled, re-used (annual) (1)
- Material usage and waste reduction (annual), Recycled material (1), 100% Recycled waste (annual) (1)
- Take-back/recycling (annual), repairs (1), Returns to practice (1)
- Sustainability score (packaging and shipping (annual), Recycled/organic/compostable (1), 100%
- Recruitment policy includes environmental considerations, and waste considerations (annual) (1)
- 100% Safety training
- Working conditions (monthly audit score and waste management (annual) Employees (1), 100%

Large companies (same as SMEs, plus)

- Water use (annual), Targets achieved (1), Supply chain contents (1), Supply chain transparency (1), Amount recycled in water efficiency technologies for jewelry production and shipping (1)
- Processes using water-efficient technologies (1), 100%/100%
- Contribution to community, regeneration and transformation of water resources (annual), Annual (1)
- Rate of change (1)
- Quality in production (annual), Recycled water in laboratory green, industrial use or product manufacturing, industrial water-use (1), 100%/100%
- Process of material or defect (annual) (1)
- Supply chain procurement (annual), 100% recycling, including from external suppliers and/or competitors (1)
- Process using water-efficient approaches (annual) (1)
- Supplier and taking into account supplier score (1)
- Development approach (annual) (1)
- Waste usage and disposal (quarterly) (1)
- Plastic used in production, packaging and distribution by type (1)
- 100%/100%/100%
- Recycled material used (1)
- Supplier compliance (based on a production-related industrial target and its water recycling used in operations (annual), Targets achieved or exceeded (1)

TYPICAL DATA SOURCES

- Water bills
- Waste and recycling certificates and receipts
- Supplier terms
- Supplier contract documents
- Customer returns
- Packaging receipts
- Procurement records or receipts
- Product audits
- Accredited records
- Publicly available frameworks and guidelines (e.g., Normes ISO14001, ISO26000, ISO27001, The World Water Quality Alliance (WWQA) LA Index)

Gold price regains traction amid Chinese stimulus hopes and buying; XAU/USD remains northbound



Gold price regains traction amid Chinese stimulus hopes and buying. Trade war fears outweigh dovish Fed bets, boosting US Dollar while capping Gold price.

Gold prices seem to have picked up fresh bids above \$2,850 at the start of the US inflation week. However, as trade war fears mount, the further upside in Gold price could remain limited by renewed haven demand for the US Dollar (USD).

Risk aversion returned to the fore with trade war fears late Friday, reversing the US Nonfarm Payrolls (NFP) data-led USD decline. The USD got a fresh lift from resurgent haven buying, prompting Gold price to recede from a new all-time high of \$2,887.

US President Donald Trump stated on Friday that he would unveil reciprocal tariffs on nations that impose taxes on US imports on Tuesday or Wednesday. Risk sentiment took a hit on Trump's tariff threats and sent the US indices sharply lower even as dovish bets surrounding the Federal Reserve (Fed) easing outlook ramped up on weak January NFP data.

Rush for physical gold creates a premium for COMEX futures over spot prices



This rush for physical gold has created a pronounced premium for COMEX futures over spot prices.

Traders are moving reserves from traditional hubs like London to New York to capitalise on these spreads. The shift has even strained established systems: the Bank of England, for instance, now faces withdrawal delays of up to 4-8 weeks—far longer than the usual turnaround time. Across Asia, bullion banks are also redirecting supplies, with private vaults in New York (operated by HSBC and JPMorgan) reportedly receiving additional shipments.

Despite global enthusiasm, India's gold market paints a contrasting picture. In domestic markets, physical gold is trading at a discount compared to futures, a clear signal of tepid demand

Gold price struggles to capitalize on intraday gains amid receding Fed rate cut bets

Concerns about Trump's trade tariff and a modest USD weakness underpin the XAU/USD pair.



Gold price (XAU/USD) builds on the previous day's bounce from the \$2,864 region touched in reaction to hotter US consumer inflation figures and gains some follow-through positive traction for the second straight day on Thursday. A fresh leg down in the US Treasury bond yields exerts downward pressure on the US Dollar (USD), which, in turn, is seen benefiting the USD-denominated commodity. Apart from this, worries about US President Donald Trump's tariffs and a global trade war underpin the safe-haven bullion.

Meanwhile, the hotter US consumer inflation figures released on Wednesday reaffirmed market expectations that the Federal Reserve (Fed) will stick to its hawkish stance and hold interest rates steady for an extended period. This could act as a tailwind for the US bond yields and the Greenback, which, in turn, acts as a headwind for the non-yielding Gold price amid still-overbought conditions on the daily chart. Traders now look forward to the release of the US Producer Price Index (PPI) for some meaningful impetus.



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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CIN - U65990MH1948GAP006546



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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CHIEF OPERATING OFFICER

Saurabh Mishra

+91 9004120120

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