

IBJA



BULLETIN

India Bullion And Jewellers Association Ltd.

15th Oct 2024

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14th
GGJS
GUJARAT GOLD
JEWELLERY SHOW 2024

27 | 28 | 29
DECEMBER, 2024
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200+
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PAVILIONS

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OF THE MONTH

"Driving positive change through CSR"

M/S Ansa Jewellers Private Limited, led by Director Kantilal Pukhraj Shah, prioritizes corporate social responsibility (CSR) as a fundamental aspect of its operations. The company focuses on education by providing scholarships and funding educational materials for local schools, ensuring underprivileged children have access to quality education. They also organize workshops to enhance vocational skills among youth, empowering them for better job opportunities.

In addition to education, Ansa Jewellers engages in health and wellness initiatives by collaborating with local health organizations to conduct medical camps and health awareness workshops, promoting healthy lifestyles and access to essential healthcare services.

Through these efforts, Ansa Jewellers aims to foster sustainable community development, aligning their business with broader societal goals, while enhancing their brand reputation and commitment to ethical practices.

By IBJA'S Jury Committee



Mr. Kantilal Pukhraj Shah

Director

*M/S Ansa Jewellers Private Limited
(Mumbai)*



IBJA's JEWELLER

OF THE MONTH

"Driving positive change through CSR"



Certificate

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initiative.



Oct. 2024

ONE STOP SOLUTION FOR GOLD & SILVER BULLION IN EASTERN INDIA

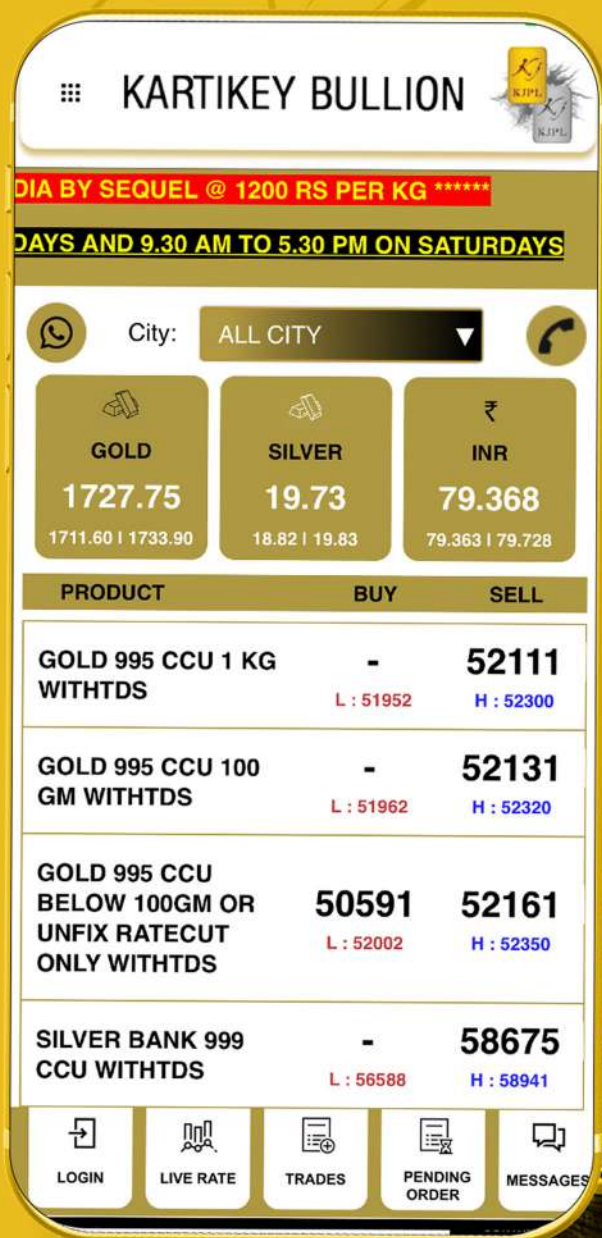
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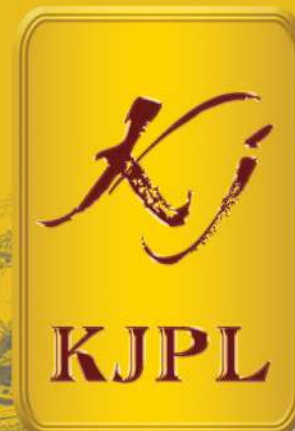
10 DAYS AND 9.30 AM TO 5.30 PM ON SATURDAYS

City: ALL CITY

	GOLD	SILVER	INR
	1727.75 <small>1711.60 1733.90</small>	19.73 <small>18.82 19.83</small>	79.368 <small>79.363 79.728</small>

PRODUCT	BUY	SELL
GOLD 995 CCU 1 KG WITHTDS	- <small>L : 51952</small>	52111 <small>H : 52300</small>
GOLD 995 CCU 100 GM WITHTDS	- <small>L : 51962</small>	52131 <small>H : 52320</small>
GOLD 995 CCU BELOW 100GM OR UNFIX RATECUT ONLY WITHTDS	50591 <small>L : 52002</small>	52161 <small>H : 52350</small>
SILVER BANK 999 CCU WITHTDS	- <small>L : 56588</small>	58675 <small>H : 58941</small>

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BY INVITATION

Insights into the Gold & Bullion market

By PRITHVIRAJ KOTHARI

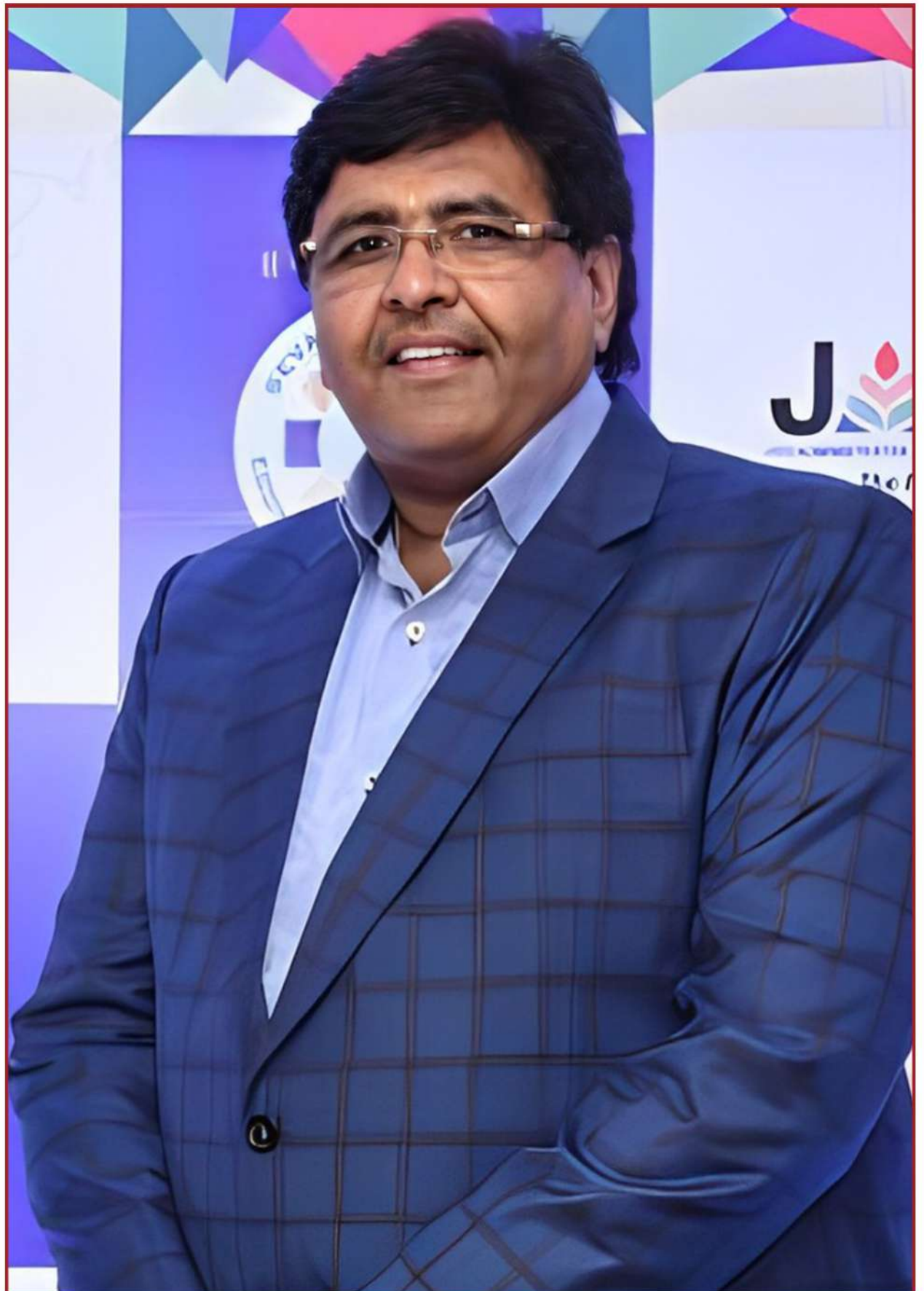
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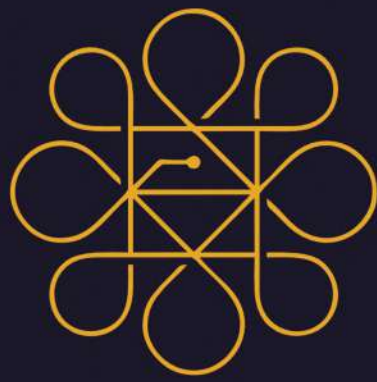
National President- IBJA

Over the past two years, gold prices have been underpinned by strong physical demand from China and central banks. However, investor flow, and specifically retail-focused ETF building, resident - its easing cycle on September 18, the Fed projected 50 basis points of rate reduction by year's end and a full percentage point of

decreases the following year.

During times of global instability and low interest rates, gold is typically favoured as an investment. The U.S. presidential election on November 5th may possibly lead to a further increase in gold prices, as investors may seek safe-haven assets due to possible volatility in the markets.





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Global Factors Impacting the Gold Rally



Gold has been the best-performing asset class in 2024, rising around 30% in international markets and 22% in domestic markets with prices surpassing the \$2700/oz (~ Rs 76400) mark. The global central banks' ongoing gold purchases, the US Federal Reserve's rate cuts, the geopolitical unpredictability of the world's markets, the slowdown in the Chinese economy, and the recent monetary stimulus measures taken by the Chinese central banks are all responsible for the strong performance.



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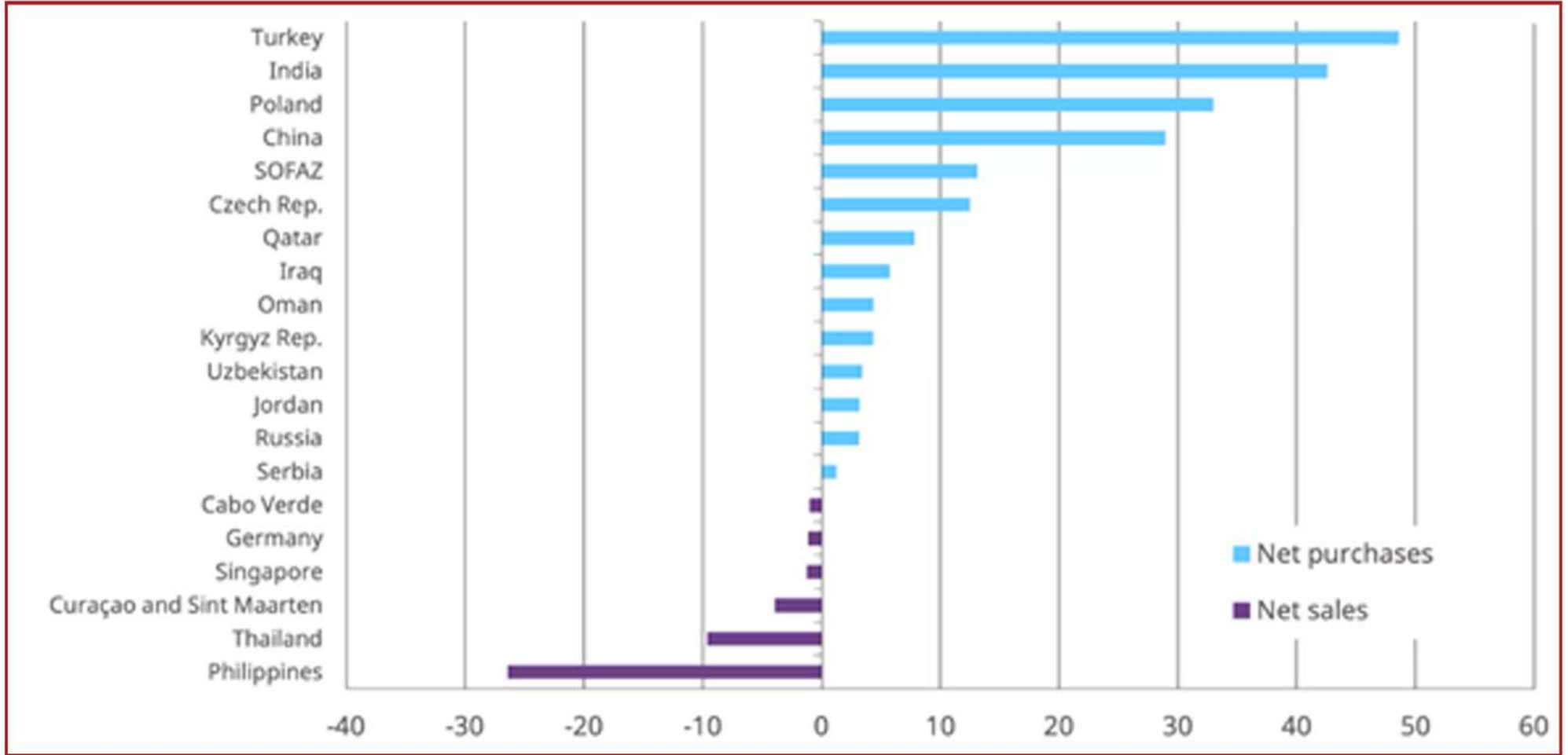
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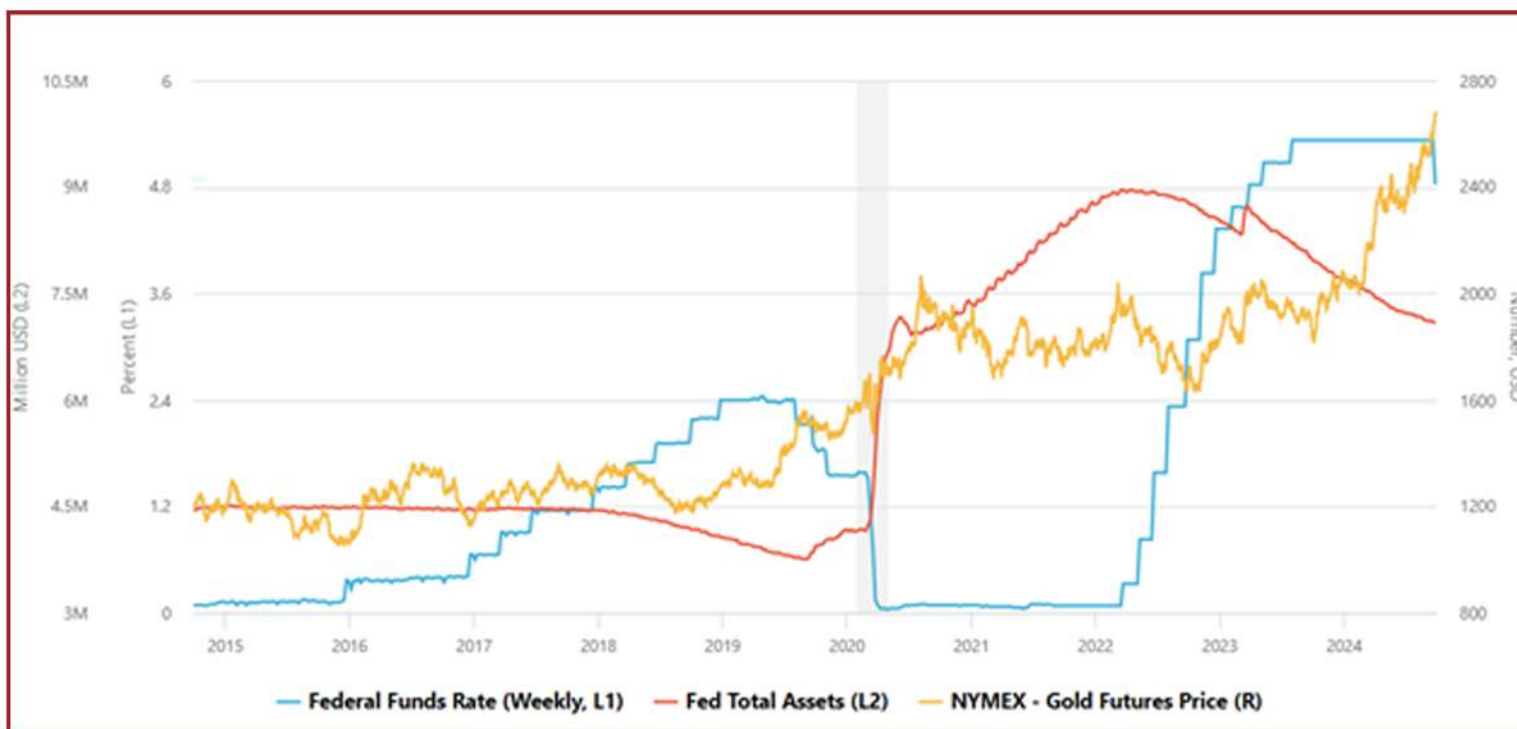
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1) Central Bank Buying



This year's central bank gold demand is probably being influenced by the gold price increase, but the long-term pattern of net purchasing is still in place. Total gold holdings added by central banks around the world from January to July is around 520 tonnes. Turkey, India and Poland have been the top buyers, while the Philippines and Thailand are the net sellers.

2) FED rate cut cycle



Even if inflation is still high, gold is still in a favourable position as the Federal Reserve cuts interest rates to support a contracting labour market. After a 50-bps rate cut and a warning that rates may drop to 3% by 2026. It's evident that the Fed is relaxing, which is good news for yellow metal. With central banks all over the globe starting to lower interest rates, gold is still the primary hedge against currency devaluation on a worldwide scale.

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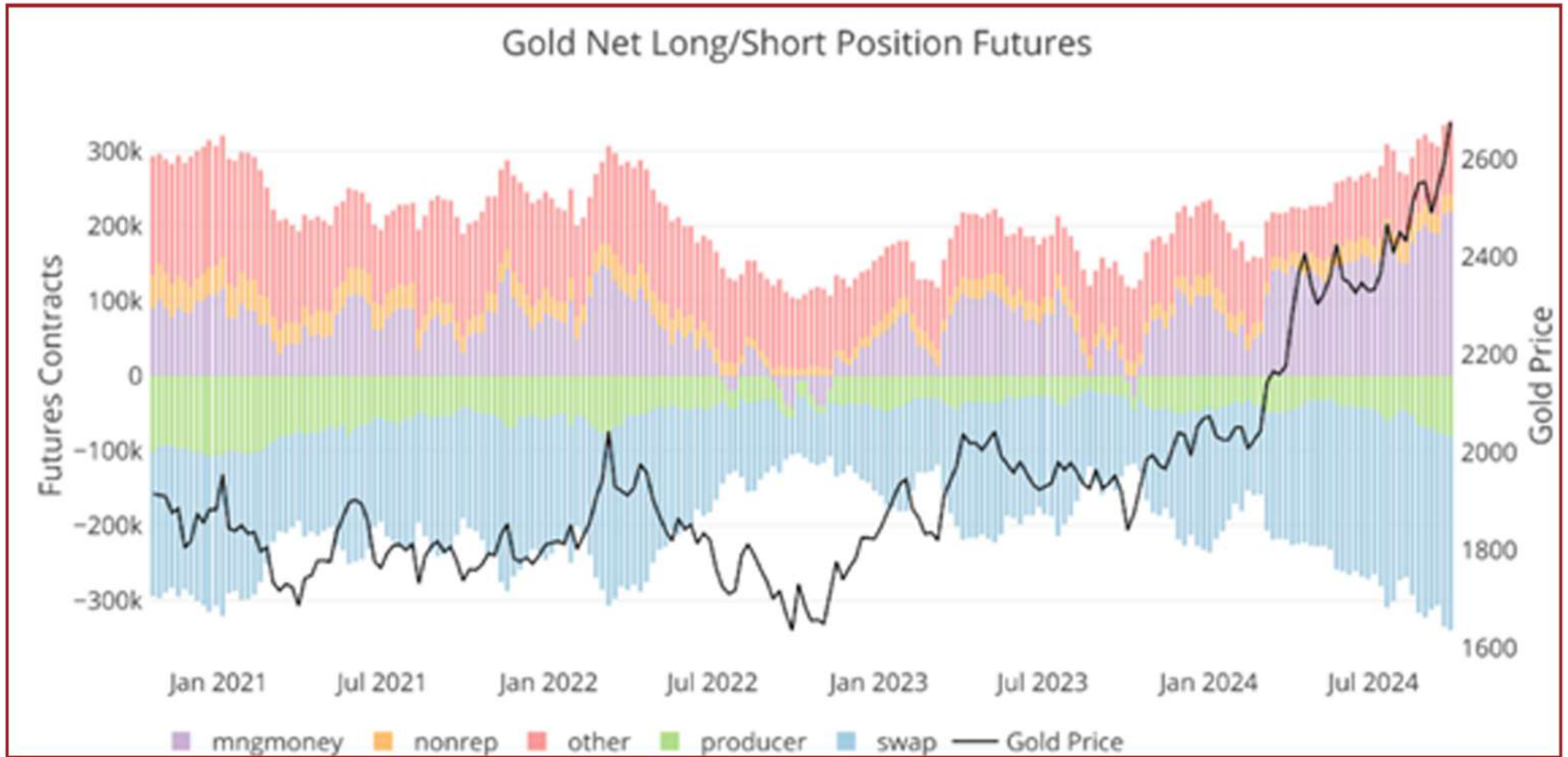
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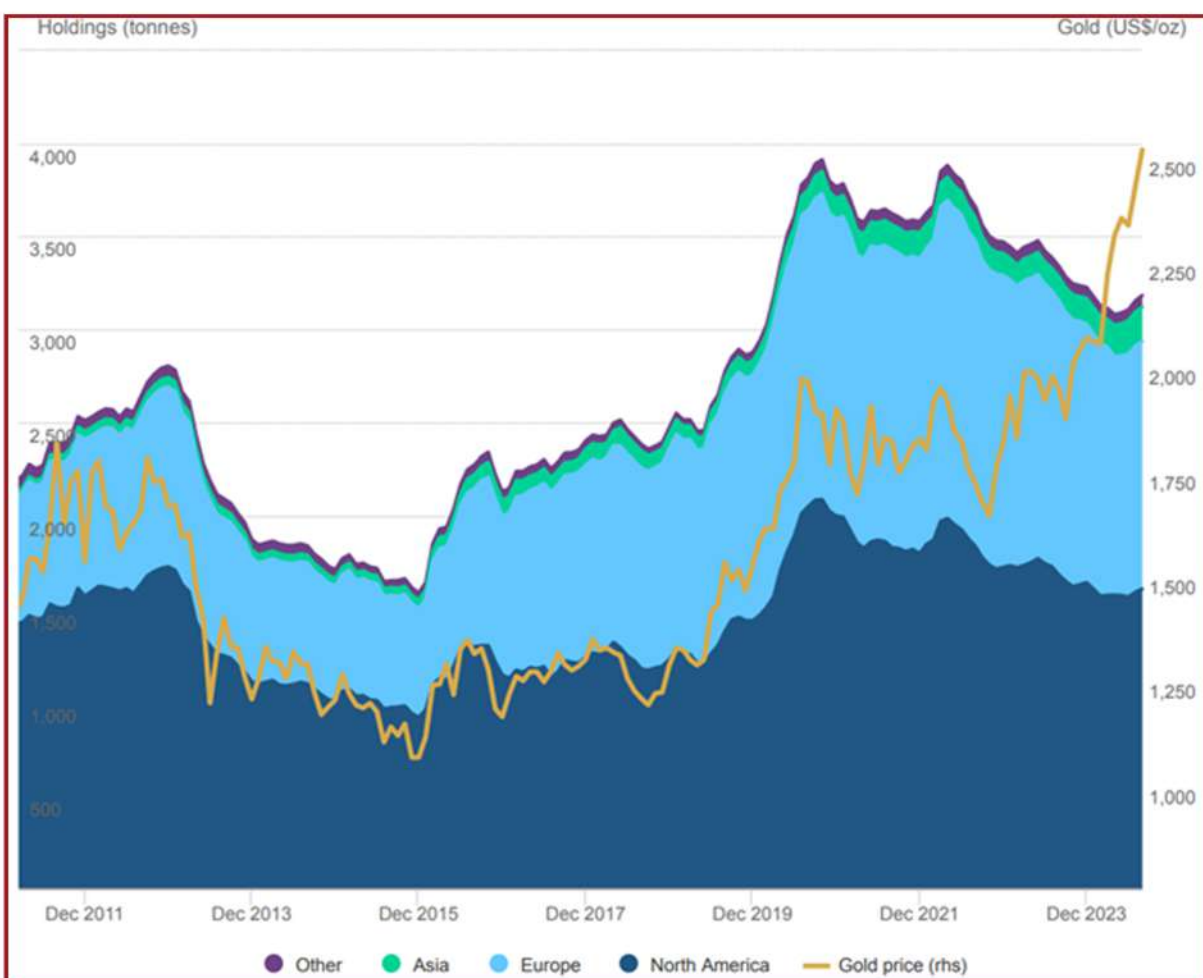
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3) Gold CFTC positioning



Due to the ongoing rate-cut cycle by the Federal Reserve, geopolitical worries in the Middle East, and expectations of increased festival demand in India, investors are still building long positions in gold. U.S. traders have lately entered the speculative phase headed by China, with futures long holdings at a nearly four-year high (315,000 contracts), producing a market that is mostly unaffected by normal drivers.

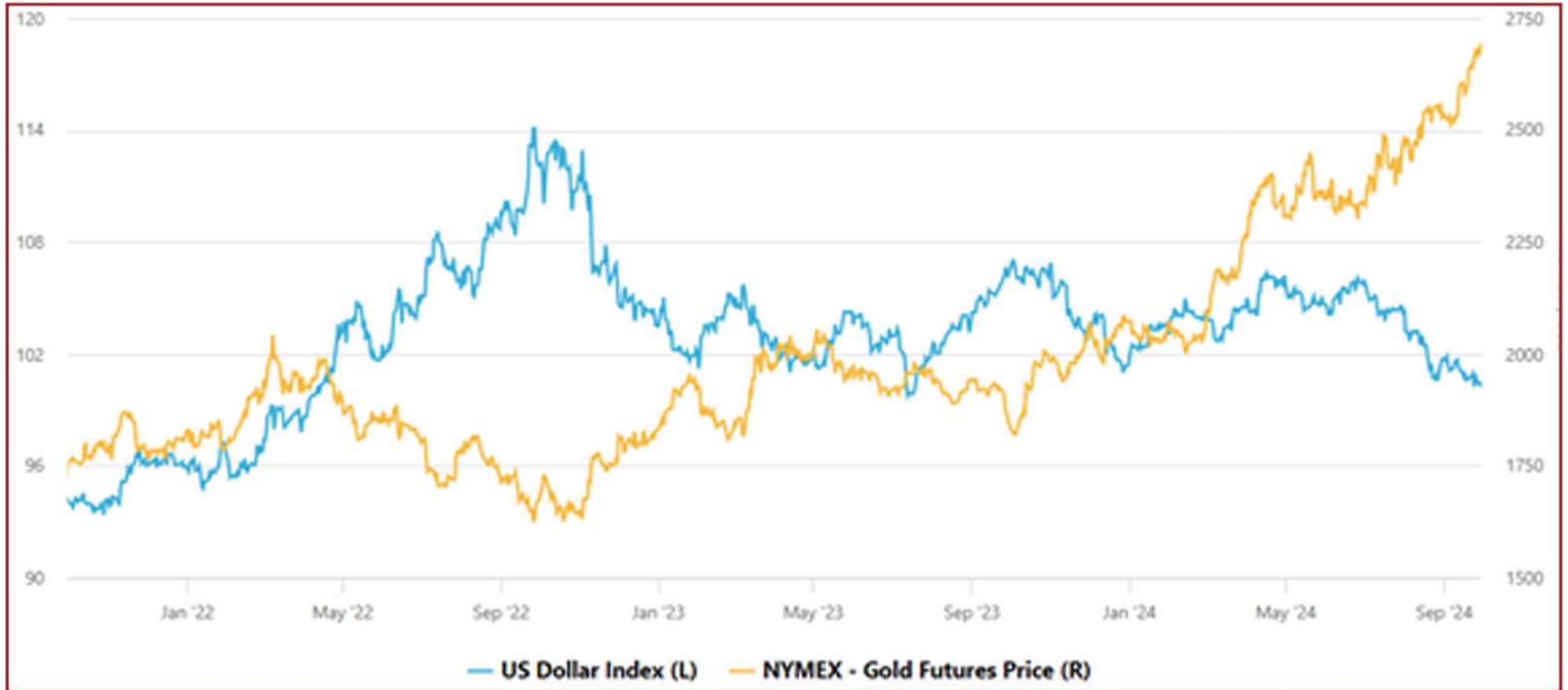
4) ETF Holdings



Four months in a row, there have been inflows into global gold ETFs: all regions had positive flows, with Western funds leading the way. The y-t-d losses for global gold ETFs further decreased to \$1bn as a result of nonstop inflows between May and August. Additionally, the 2024 holdings reduction has been reduced to 44t. In the meantime, during the first eight months of 2024, the total AUM increased by 20%. Asia has seen the most inflows this year (\$3.5 billion), while the leading

outflows are from North America (-\$1.5 billion) and Europe (-\$3.4 billion)

5) Dollar index



The Dollar Index has slipped below the highly crucial psychological milestone of the 100 mark as the US Dollar's role as the major global reserve currency is being threatened. The combination of better risk sentiment and lowered Fed rate expectations is fundamentally unfavourable. Since gold doesn't generate interest, cuts in interest rates contribute to a declining value of the US dollar, which in turn makes the non-yielding metal more appealing. The dollar index's negative relationship with gold keeps the yellow metal maintained at high levels.

6) Gold Silver ratio



The gold-silver ratio dropped to its lowest levels since July during the last week of September, when gold started to approach \$2700 and silver momentarily overtook a 10-year high of over \$33. At this point, the gold-to-silver ratio is 84 to 1. The beginning of a silver rally that would see white metal

surpass its more costly counterpart would be confirmed by a sustained decline in the gold-silver ratio.

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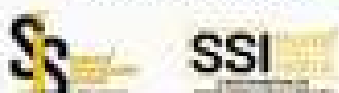
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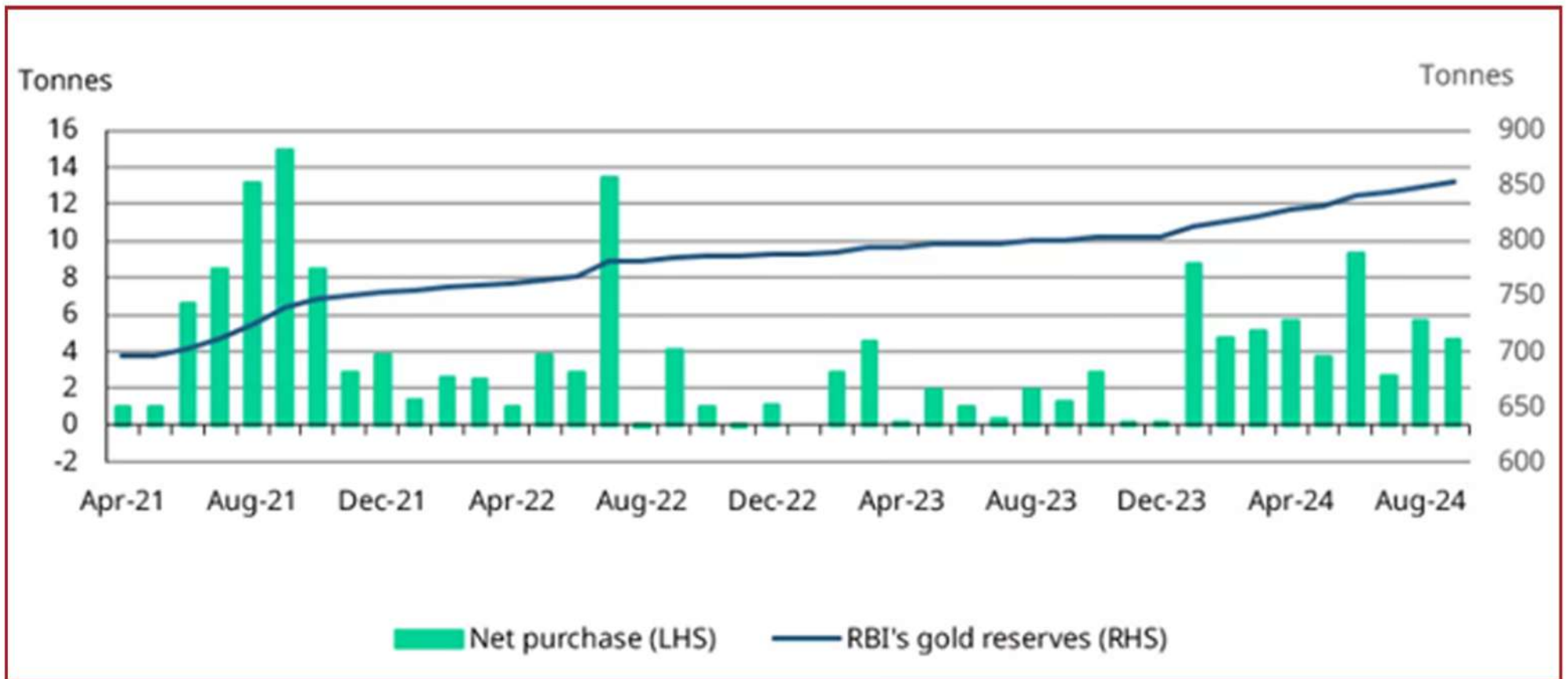
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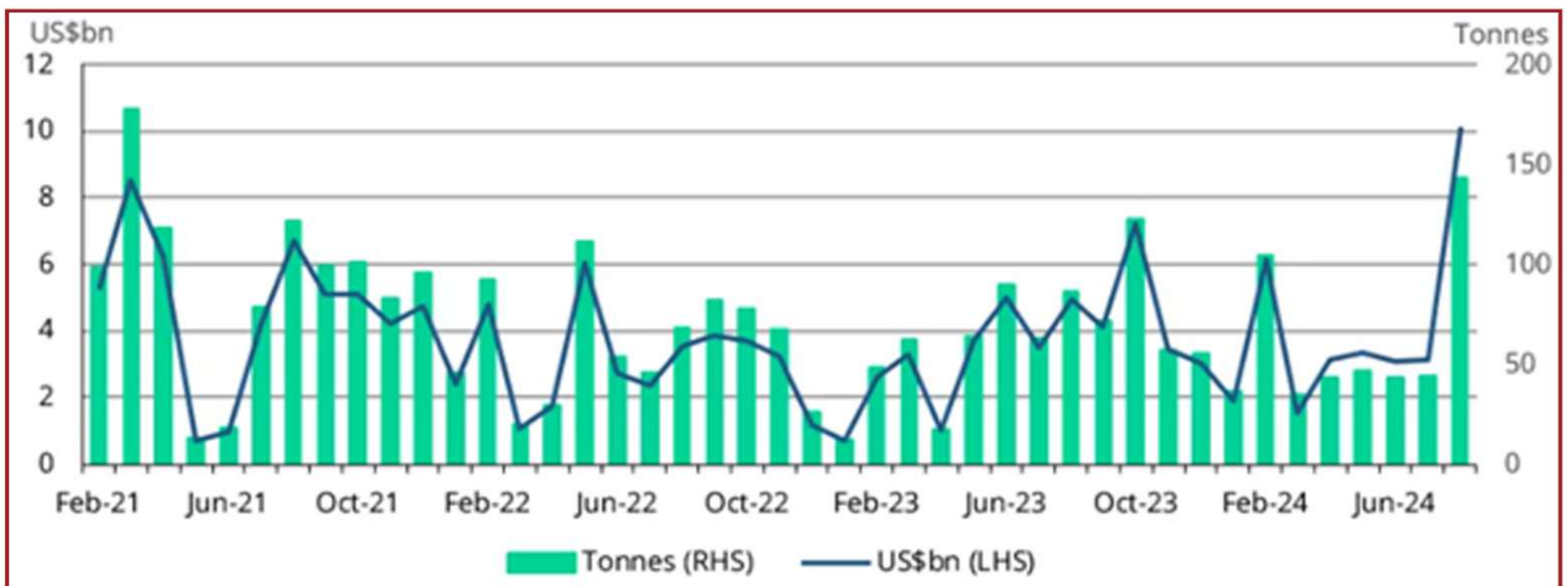
Domestic Factors Supporting Gold

1) RBI Gold reserves



The Reserve Bank of India's appetite for gold remains high, as indicated by its recent acquisitions. Over the first eight months of the year, the RBI has acquired a total of 50 tonnes of gold, with acquisitions in each month. Up from 7.5% a year ago, the RBI's gold reserves have now reached a record 853.6 tonnes or 9% of its total foreign reserves.

2) India Gold Imports



The Union Budget's announcement of the reduction in import duties and the modifications to the long-term capital gains for gold ETFs has contributed to the rise in gold imports into India. Between January and August, gold imports increased by 30% year over year to almost 485 tons, valued at US\$32 billion.

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.

CLICK HERE TO REGISTER YOUR COMPANY & SERVICES IN IBJA GOLDEN DIRECTORY



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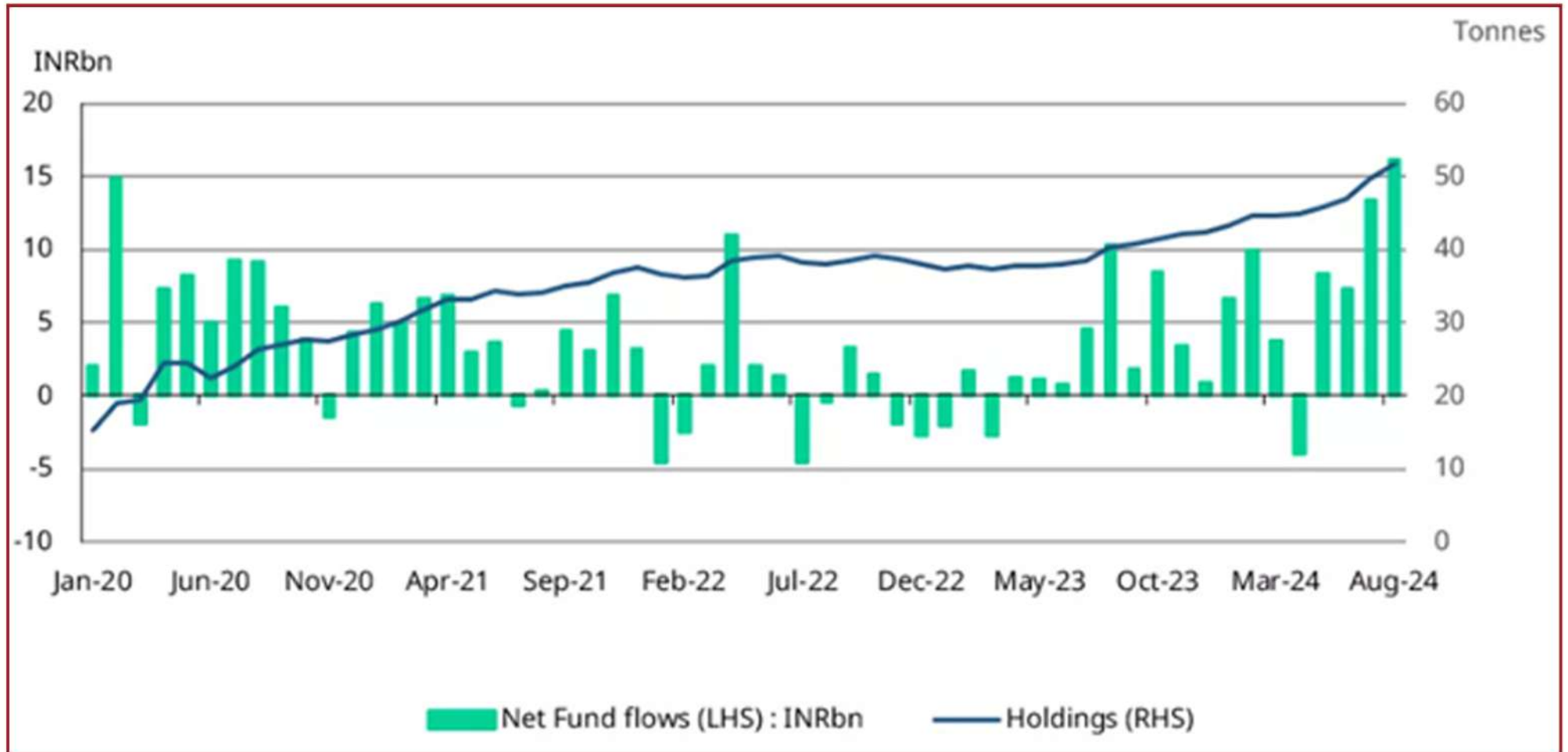
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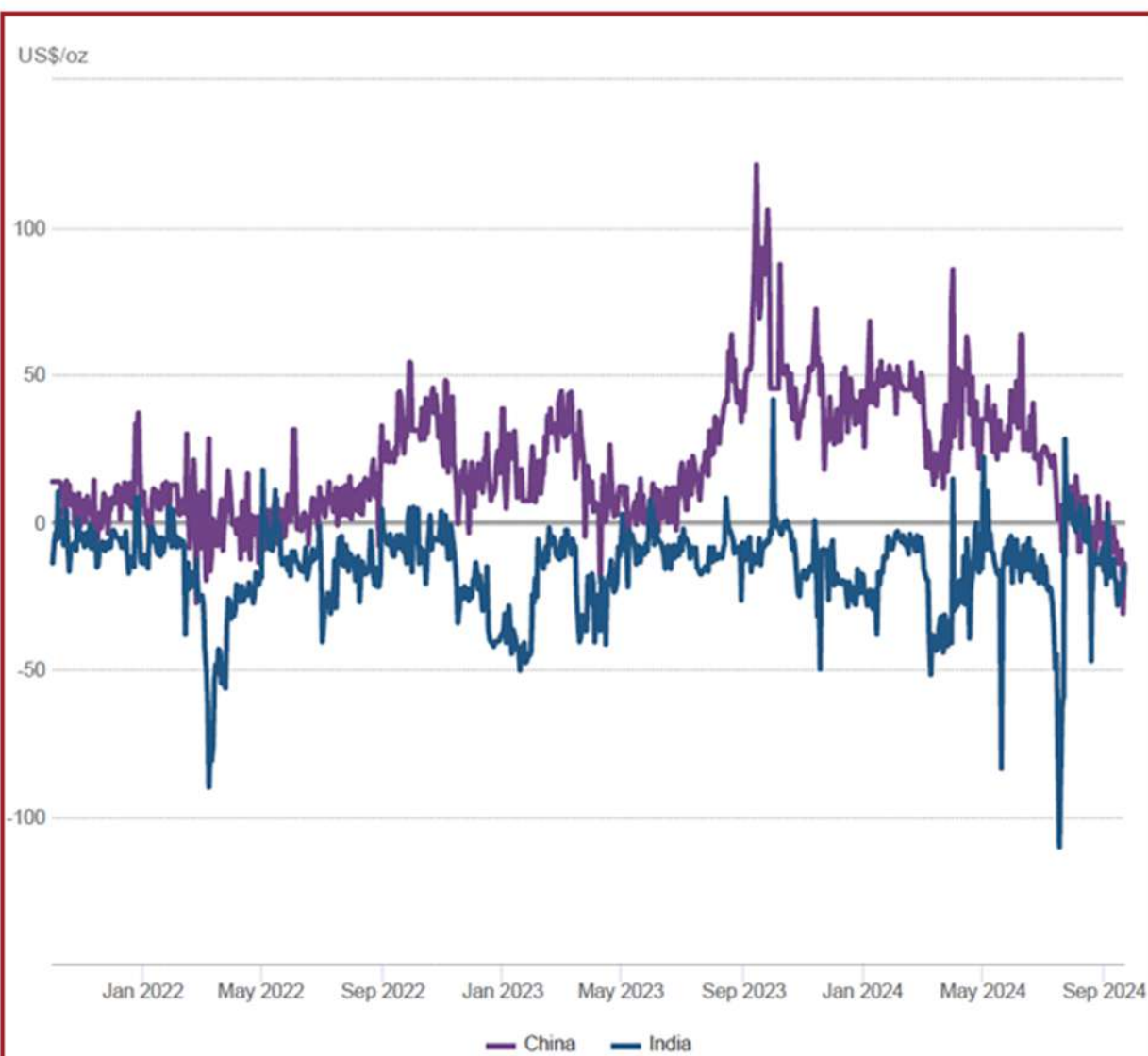
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3) Gold ETF Holdings



Investor interest in Indian gold ETF has surged since the end of July. According to AMFI data, net inflows into Indian gold ETFs have reached Rs 61 billion (~\$735 million) thus far in 2024, a considerable rise of over Rs 15 billion during the same period in the previous year. Together, these funds have added 9.5tn of gold this year, increasing their total holdings to 51.8tn, a 29% year-over-year rise.

4) Gold Premium/Discount



The gap between domestic and international gold prices has narrowed as a result of rising global prices and increased supply from increased imports. Domestic gold prices have been trading either at a modest discount to or in line with international prices in recent weeks, despite the normalizing but still robust demand.

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Diwali Outlook

Overall, with continued global economic uncertainty, gold is expected to retain its appeal as a hedge against inflation and market volatility. Investors may adopt a "buy on dips" strategy as the metal is likely to see periodic fluctuations, but the long-term outlook remains bullish through for next 5-6 months and prices are expected to touch \$3000 (~Rs 84000).

Having said that, currently gold prices are in the overbought zone, so we might see a consolidation phase and a retracement with support at \$2575 (~Rs 73000) and resistance being the next psychological level of \$2750 (~Rs 78000) in the next one month.



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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 an organization whose members comprise the country's leading silver miners, dealers, bullion dealers and silver jewellery retailers and manufacturers.

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

• VALUE •

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

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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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Mobile No: _____ Email: _____

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Gold could touch between \$2,900 - \$3,200/oz: Market analysts' projections



Gold prices have surged into uncharted territory, driven by Iran getting directly involved in the escalating conflict between Israel and Lebanon. This latest catalyst in geopolitical tension has fueled a bullish sentiment, with gold now trading at all-time high levels. Market analysts are now projecting one-year targets between \$2,900 and \$3,200 per ounce, up from the current \$2,650.

Since the beginning of September 2024, the yellow metal has gained 5.24 per cent in international markets and 4.5 per cent in Mumbai's spot market. The rally shows no signs of slowing. "The gold train is running without breaks," said T Gnanasekar, co-founder and CEO of Commtrendz Research. "The US Federal Reserve's decision to cut interest rates has created a favorable environment for a bullish trend in gold." Stimulus measures from China, uncertainties surrounding the US presidential elections, and the recent flare-up in West Asia are boosting this rally, he pointed out.

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Pandora to manufacture jewellery using only recycled silver and gold



Pandora has transitioned to manufacturing all new jewelry using only recycled silver and gold, marking an annual reduction of approximately 58,000 tons of carbon dioxide emissions. The carbon footprint of recycled silver is one-third compared to mined silver, and recycled gold produces less than 1% of the emissions from mining new gold, the jeweler said. This new shift positions Pandora at the forefront of sustainable practices in jewelry manufacturing, it claimed. Pandora stopped sourcing newly mined silver and gold last year, and has been gradually switching its collections since then. The company's first products made with recycled metals will appear in stores early next year.

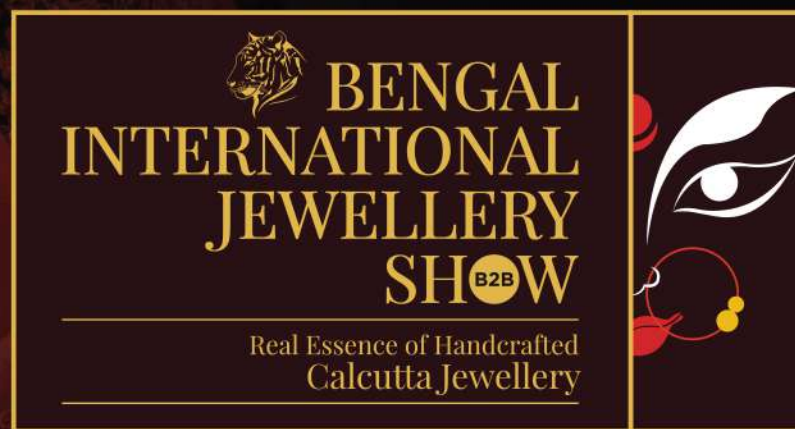
To mark the change, Pandora's Lexington Avenue store will present its range of jewelry crafted from 100% recycled silver during Climate Week New York. The showcase will comprise charms, bracelets, rings, earrings, and necklaces produced from 100% recycled silver.

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Natural diamond jewellery that is witnessing a growing demand among both retailers and consumers, is expected to experience the highest growth trajectory. While diamond prices have dramatically changed in recent times, a lot of jewellery buyers are opting for coloured and rare gemstones accompanied with natural diamonds. Natural diamond jewellery is gaining interest in southern India, a historically gold-dominated market. Contemporary designs that combine gold with diamonds are rising in demand.

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RBI red flag: Record growth in gold loans



Record growth in gold loans sanctioned by banks and non-banking finance companies is seen to be the trigger for RBI to step in and ask lenders to fix gaps in accounting for these loans to avoid a build-up of bad debt on their books.

Gold loan sanctions in Q1 FY25 grew 26% year-on-year and 32% over the March quarter, with the total sanctioned amount equaling Rs 79,217 crore, data by the Finance Industry Development Council showed. The increase is not a one-time occurrence but has been consistent over several quarters. During April-June 2023, the increase was 10%. This increase is despite stiff competition from banks in the segment. According to RBI's sectoral data on bank credit for Aug 2024, gold loans grew nearly 41% year-on-year to Rs 1.4 lakh crore.

RBI had directed banks and finance companies to review their gold loan policies and procedures, and to rectify any deficiencies within three months' time. This followed a review that uncovered irregular practices such as hiding bad loans as well as evergreening loans through top-ups and roll-overs without proper appraisal.

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WWW.IBJAVERIFIED.COM

Congratulations

INDIA BULLION AND JEWELLERS ASSOCIATION LTD.

CERTIFICATE

THIS IS TO CERTIFY THAT THE MANAGEMENT COMMITTEE
HAS ALLOTTED



TO

Sunbera India Private Limited



MR. PRITHVIRAJ KOTHARI
NATIONAL PRESIDENT, IBJA



MR. SURENDRA MEHTA
NATIONAL SECRETARY, IBJA

WE CREATE BUSINESS
OPPORTUNITIES



TO VIEW VALIDITY OF VERIFIED TAG PLEASE VISIT

WWW.IBJAVERIFIED.COM



PROMOTION SCHEME



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 collect IBJA Gift voucher as under and get Scooter Gift from IBJA

<p><u>Maximum</u> Promotional Gift Voucher of Rs. 40,000/-</p>	+	<p>Free Contribution of Rs. 40,000/- by IBJA equivalent to Promotional Gift Voucher</p>	+	<p>Paid Gift Voucher of Rs. Nil</p>	=	<p>TOTAL RS. 80,000/- Scooter (Ex-Showroom Prize)</p>
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OR

<p><u>Minimum</u> Promotional Gift voucher of Rs. 10,000/-</p>	+	<p>Free Contribution of Rs. 10,000/- by IBJA equivalent to Promotional Gift Voucher</p>	+	<p>Paid Gift Voucher of Rs. 60,000/-</p>	=	<p>TOTAL RS. 80,000/- Scooter (Ex-Showroom Prize)</p>
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POWERED BY



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



ATTENTION
BULLION & JEWELLERY
B2B BUYERS

**Collect IBJA Promotional Gift Coupon from
Manufacturer & Wholesalers**



CLAIM FREE SCOOTER FROM IBJA

1. CONFIRM GIFT

2. 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 collect IBJA Gift voucher as under and get Scooter Gift from IBJA.

Maximum Promotional Gift Voucher of Rs. 40,000/-	+	Free Contribution of Rs. 40,000/- by IBJA equivalent to Promotional Gift Voucher.	+	Paid Gift Voucher of Rs. Nil	=	TOTAL RS. 80,000/- Scooter <small>(Rs. 80,000/- Price)</small>
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OR

Minimum Promotional Gift voucher of Rs. 10,000/-	+	Free Contribution of Rs. 10,000/- by IBJA equivalent to Promotional Gift Voucher	+	Paid Gift Voucher of Rs. 60,000/-	=	TOTAL RS. 80,000/- Scooter <small>(Rs. 80,000/- Price)</small>
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POWERED BY



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



IBJA Gets Daily +15000 Missed Call

To Know Indicative Retail Selling Price
For **Gold Jewellery**

Give a Missed Call 📞 on

📞 8955664433

www.ibja.co

Congratulations

INDIA BULLION AND JEWELLERS ASSOCIATION LTD.

CERTIFICATE

THIS IS TO CERTIFY THAT THE MANAGEMENT COMMITTEE
HAS ALLOTTED



TO

Augmont Enterprises Private Limited

MR. PRITHVIRAJ KOTHARI
NATIONAL PRESIDENT, IBJA



MR. SURENDRA MEHTA
NATIONAL SECRETARY, IBJA

WE CREATE BUSINESS
OPPORTUNITIES



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Are you purchasing Bullion from IBJA Verified Tag Holders ?



Following companies are given verified tag as on 17th October, 2024



www.ibjaverified.com

info@ibja.in

Saurabh : +91 90041 20120

022- 49098950 / 022- 49098960

www.ibja.co

Exhibition Partner



Media Partner



Logistics Partner



B2C Partner



B2B Partner



Official Media Partner



Digital Media Partner





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

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