

IBJA Times

VOL2 ISSUE 4 | SUBSCRIBER COPY, NOT FOR SALE

AN EXCLUSIVE BI-MONTHLY PUBLISHED BY JEWELBUZZ IN ASSOCIATION WITH INDIA BULLION & JEWELLERS ASSOCIATION

**IBJA'S NEW
INITIATIVE 22KT
& 18KT RETAIL
GOLD JEWELLERY
RATES**

**IJW RECEIVES
STUPENDOUS
RESPONSE FROM
JEWELLERY
RETAILERS**

IGJS 2018

**STRESSES ON KEY ISSUES AND
EMERGING CHALLENGES**



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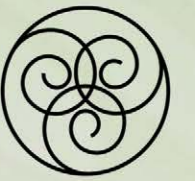
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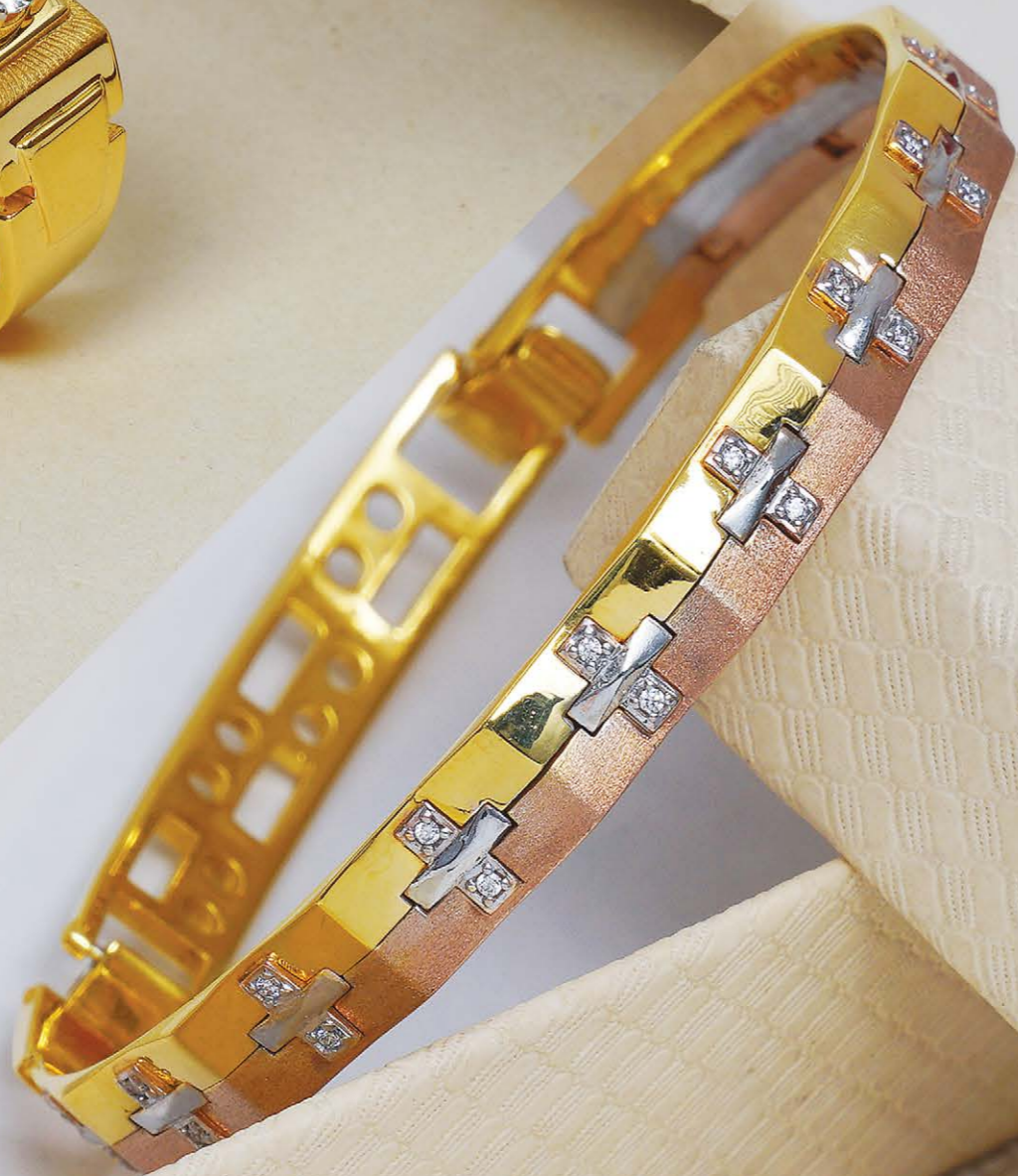
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President's Message

I would like to thank the entire jewellery fraternity for being staunch support and overwhelming response to Indian Jewellers Week (IJW) held in the month of October 2018. I urge the industry members to organize such jewellery week across India for the Benefit of the B2B trade. The object of this event was aimed at cost cutting for sellers in their marketing strategies and valuable benefit at appropriate price for the buyers.

We have recently launched missed call service for customers as well as jewellers wherein indicative retails rates for 22Kt and 18Kt Gold jewellery is provided. I urge the customers as well as jewellers to use this facility by giving missed call at **8955664433**. We are about to announce few more initiative for the benefit of the industry at large.

I am also glad to inform you that IBJA is a patron member for recently launched "Precious Metal Assay & Training Institute" started with the help of world gold council and MMTC - PAMP.

Our regular show India International Bullion Summit (IIBS - 6) will be organised at Mumbai in the month of March 2019. The registration for the same will be started soon.

We have approached Gem & Jewellery Skill Council of India with the suggestion of starting with the courses especially for gold jewellery industry. We are pleased to inform you that chairman of Gem & Jewellery Skill Council of India has agreed to our request and few new courses are likely to be launched soon.

Various articles of IBJA are being published in national and regional newspapers and in magazines on a regular basis. Almost all news channels are regularly showing IBJA related news. We are also organizing, conducting and supporting various jewellery exhibitions all over India.

Being a member-driven association, IBJA thrives to extent each one of us support the association by volunteering and serving. I encourage each one of you to become an active element in the growth and development of IBJA towards being a global association.

I look forward to an exciting year ahead with IBJA and foresee a good season ahead for entire gems and jewellery industry.

With warm regards,

Mohit Kamboj

MOHIT KAMBOJ
NATIONAL PRESIDENT - IBJA



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From the Publisher's Desk

Vol 2 Issue 4 | Oct - Nov 2018

Times files! Yet another year is coming to an end. May the new year bring health and success.

Like every edition, this issue too offers a plethora of information on jewellery and overwhelming designs that will win your hearts.

IBJA's new initiative of 22kt & 18kt retail gold jewellery rates will bring in changes in the industry. Once 3 lakh unorganised jewellers will start charging its customers, IBJA's indicative 22 kt & 18 Kt retail gold jewellery rate and they would also gradually get themselves registered with BIS, so that customers start getting same purity gold what a branded or organised player is selling but at a much cheaper, fair and transparent price. Read on a detailed report.

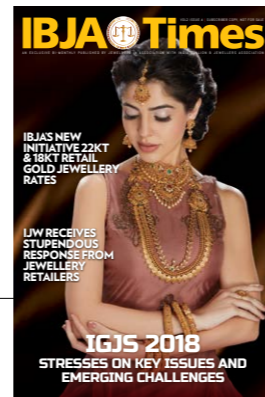
The hallmarking of gold, which is voluntary in nature at present, is a purity certification of the precious metal. Very soon, the government is planning to soon make hallmarking mandatory for gold jewellery. Our special report will give you an insight.

This edition will also throw light on why Jean-Marc Lieberherr, CEO of DPA, believes India will not be affected by the growing popularity of synthetic or laboratory-grown diamonds.

Moving on from the serious affair, don't miss on the beautiful collections of jewellery and watches that will brighten up your day. This and much more in this edition, so Happy Reading!



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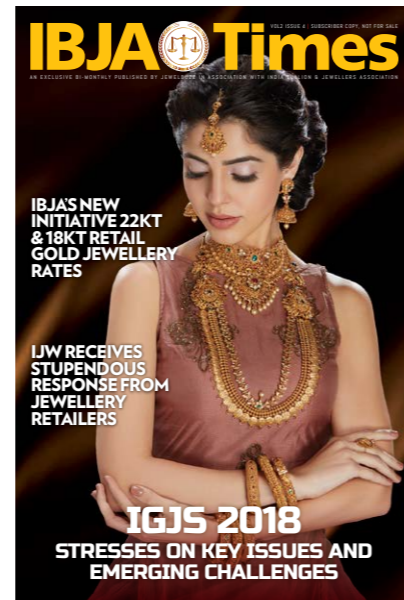
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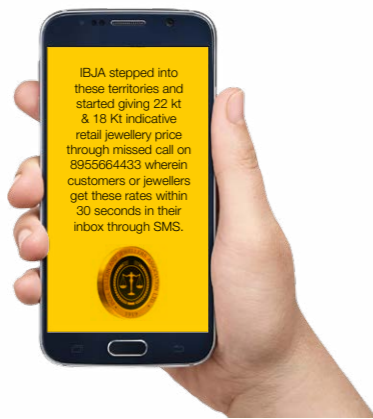
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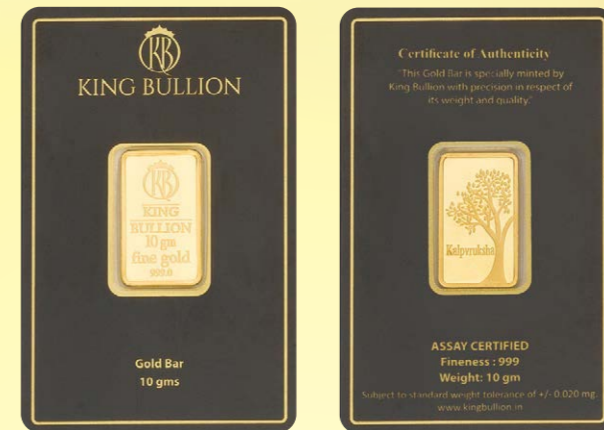
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VIEW POINT

SURESH PRABHU,
INDIAN COMMERCE &
INDUSTRY MINISTER, GOI



"Only 10% of the gold imported into the country was exported as jewellery due to strong domestic demand. The gem and jewellery industry needs "to upgrade its infrastructure and raise standards to make an impact in global markets".

RAM VILAS PASWAN,
FOOD AND CONSUMERS
AFFAIRS MINISTER, GOI



"The government will soon make hallmarking mandatory for gold jewellery. Hallmarking of gold, which is a purity certification of gold, is currently voluntary in India. BIS which is the administrative authority of hallmarking, has set standards for hallmarking of gold jewellery in three grades of 14 carat, 18 carat and 22 carat, and will make those standards "mandatory soon".

DR. ANUP
WADHAWAN,
COMMERCE SECRETARY,
GOI



"The gold jewellery industry has retained all its traditional practices and strengths and withstood the trials and tribulations of changing time. There is a need now to consolidate and move forward by identifying elements that will help us prepare for the future."

SOMASUNDARAM PR
MD-INDIA, WGC



"Transformation in the Indian gold industry will take place only when industry and government both play their roles. An enabling policy will be crucial for sustainable change and growth, but there are many things we should do to prepare the ground for it."

N ANANTHA
PADMANABAN
MD, NAC JEWELLERS



"PMI program is our exclusive B2B marketing platform for manufacturers. Our aim is to help participants by fulfilling their business objectives while combining business and leisure. PMI is a well-known name and brand in the industry now and it has helped many businesses to grow by leaps and bounds."

JEAN-MARC
LIEBERHERR
CEO - DPA



"The consumer value proposition of synthetic diamonds to Indian consumer is not strong. India is a very traditional market when it comes to jewellery and the value it carries."

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NITIN KHANDELWAL
CHAIRMAN, GJC

"GJC initiates various promotional activities to further the retail businesses as well as manufacturing segments through various dedicated platforms and PMI is such an initiative."



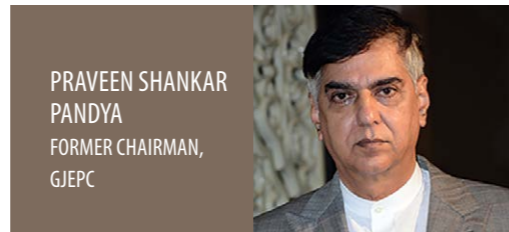
KETAN SHROFF
MD, PENTA GOLD BULLION

"Gold demand in India usually spikes towards the end of the year, when gold buying for weddings and major festivals is considered auspicious. The festive season demand this year has been muted due to liquidity crunch, rising local prices and the impending elections in some key states."



JOHN READE
CHIEF MARKET STRATEGIST AND HEAD OF RESEARCH, WGC

"Gold prices have fallen by about 6% since the start of 2018 because of a strong dollar and a bull run in US equities, but fundamentals are changing and the outlook for the precious metal is "very interestingly balanced" for 2019."



PRAVEEN SHANKAR PANDYA
FORMER CHAIRMAN, GJEPC

"All export-centric, large gold jewellery manufacturing units exist in special economic zones, which mostly focus on developed countries, primarily the US. The US economy has seen resurgence in the past few quarters driving gold jewellery exports in the April - October period. In contrast, jewellery manufacturing units in the DTA (outside SEZ) are of small and medium sizes, and primarily focus on small-scale volume exports to regions such as the Middle East."



KEYUR SHAH
CEO, PRECIOUS METALS, MUTHOOT PAPPACHAN GROUP

"Recycling is the future of gold industry and it serves the very purpose of the gold monetisation scheme. It will curb surging gold imports and help reduce India's rising current account deficit."



JAMES JOSE
SECRETARY, ASSOCIATION OF GOLD REFINERIES AND MINTS

"Demand in Tamil Nadu and Kerala is showing an upswing. This buying spree is expected to continue till January-end."

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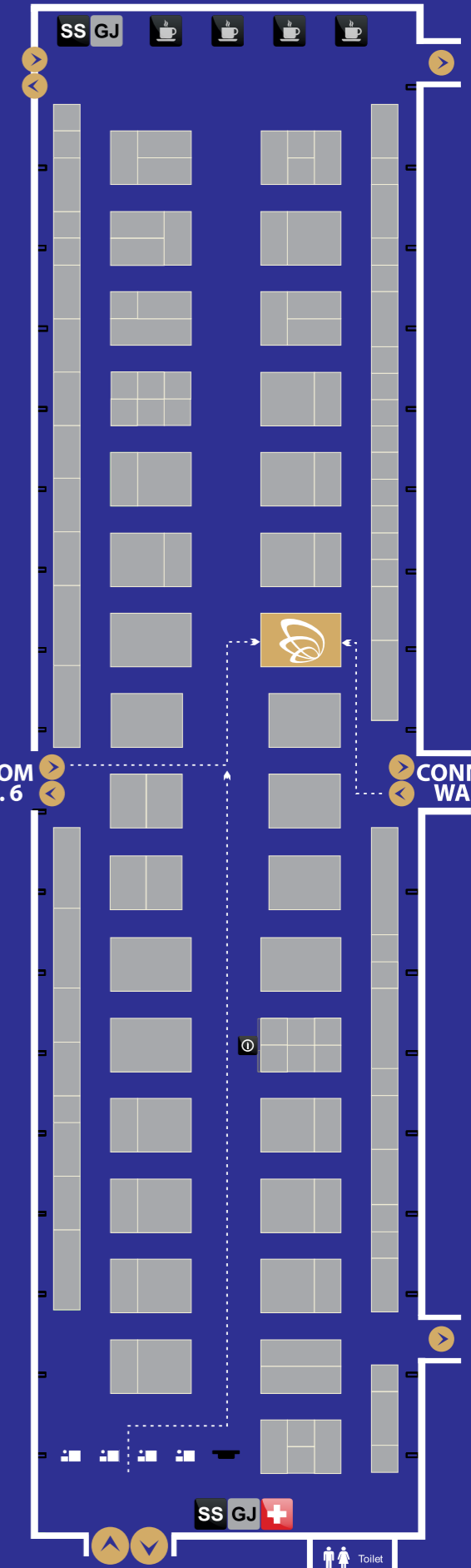
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TBZ-The Original makes a grand entry into Punjab, launches its first store in Ludhiana



The Original has now opened a new store in the land of 5 rivers, Punjab. Ludhiana, the city known for its pomp and splendor and equally for its traditional roots is a perfect fit for TBZ.

TBZ- The Original also brings to consumers an exciting offer of NO making charges on all Diamond Jewellery plus a special offer of only Rs. 225 per gram on making charges for all Gold Jewellery. The first 50 buyers will get a FREE GOLD COIN. Walk in for an amazing experience and stunning offers while celebrating design and craftsmanship!

For the Women of Punjab, known for their exuberant style, the new fashion destination will be TBZ- The Original (Tribhovandas Bhimji Zaveri Limited or TBZ Ltd.) located in Ludhiana at Ghumar Mandi on Rani Jhansi Road. With its entry into Punjab, TBZ-The Original continues its march across India conquering hearts, minds and souls of Jewellery connoisseurs.

The Ludhiana store is spread across an area of 2,740 sq. ft. and increases the Company's retail footprint to 40 stores across 28 cities across India. ●

Prakshi fine jewellery unveils its jewellery design studio

Prakshi Fine Jewellery, the house of contemporary and plush jewels, is pleased to announce the launch of its one of a kind jewellery design studio. Nestled in the cozy arty expanse of Qutub the Design Studio is open for its discerning customers and jewellery connoisseurs by appointment only.

This unique atelier curated by Prakshi herself, seamlessly take the jewellery buying experience in India to international standards. Spread about 600 sq ft of dazzling area



exuberating a distinct aura of tranquility and comfort, Prakshi Fine Jewellery's Design Studio is the stop for every jewellery maven & lovers.

The décor of this Jewellery Design Studio has been themed French; reflecting the look & feel of French street, living room and study. High ceilings, glass windows, reflecting mirrors, high back chairs are just a few noteworthy elements. Splashed in all white with use of serene and softer tones, this jewellery destination is simply divine. ●



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INDIAN JEWELLERS WEEK (IJW) RECEIVES STUPENDOUS RESPONSE FROM JEWELLERY RETAILERS



On the back of the huge demand from the manufacturers & wholesalers of Zaveri Bazar, the one of its kind of Jewellery week was organized in Zaveri Bazar, Mumbai from 1st to 7th October 2018.



IJW was organized by Glambox India in association with IBJA (Indian Bullion & Jewellers Association).



MOHIT KAMBOJ
National President-IBJA

Indian Jewellers week is an innovative B2B initiative taken by IBJA and organized by GlamBox for the convenience of the Jewellers and the buyers. And it successfully increased the Buyers footfall and generated additional Sales for Zaveri Bazar Manufacturers.

IJW gave Jewellers the opportunity to showcase a wide range of their Jewellery line and saved them from various hassle, risks and expenditure. Buyers got the benefit of viewing the Best Jewellery Collection and a chance to win grand or daily rewards. After the success of IJW-Zaveri Bazar-2018, IBJA along with Glambox wishes to organize IJW every year at the same time.



EVENTFUL



Inaugrated by Honorable Governor of Maharashtra Shri C H. Vidyasagar Rao & Cabinet Minister (MLA) Shri Raj K. Purohit . IJW witnessed the footfall of 12000+ Jewellery Retailers from across India who were treated with plethora of jewellery designs and lucky draw prizes. Set stretgically just before the festive season as well as the commencement of wedding season. IJW hosted 500 + leading retailers in the Premium Hotels, & offered them services so that they get the best of buying experience at the comfort of the office of the manufacturer.

Glambox offered lot of facilities to visiting Retailers to make their buying experience unique and memorable – first time ever visitor registration on whats app, Golf Cart for the movement of retailers from one office to another, 120+ onground team guiding the visitors to the exhibitors, Zaveri Bazar Map with tagging on exhibitors office , show directory with company listing as per the product profile, Knowledge based Seminars at IBJA Office, networking part every evening to unwind the day & a Grand Fashion Nite at Hotel Trident.

All the Jewellery Corporates Buying Team also visited IJW , like Malabar Gold & Diamond, Joyallukas, Jos

Allukas, Kalyan Jewellers, Khazana Jewellery, Sultan Jewellers, P N Gadgil Jewellers, Josco Jewellers, and were very happy with the arrangement and the variety of jewellery they get to choose at the Manufacturers Office.

Zaveri Bazaar is the Asia's biggest jewellery manufacturing hub. & IJW is the dream project for Manufacturers & wholesalers of Zaveri Bazar. IJW allowed them to display maximum product range to buyers without any trouble of logistics, security, insurance & stall construction hassles.

It brought incremental Sales for them due to excitement in Buyers for Reward Coupons & Gifts. Visiting Retailers also got benefitted with valuable Rewards to incentivize their purchases.

IJW offered Loads of Rewards for Buyers, some of the winning retailers were Sajavat Jewellers, Bhopal, Malabar Gold & diamonds, Shree Badriprasad Jeweller, Lucknow, Keshav Chaganlal Dyalaji, Jamshedpur, Anoopchand Trilokchand Jewellers , Raipur, Motiwala & sons, Mumbai, P N Gadgil Diamond, Pune, Harsahaimal Shiamal Jewellers, Bareilly.





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"IJW was the well-planned innovative concept which helped both buyers and sellers to gather on a common platform and explore the wide range of products which are not possible in any of the events. By converting the office into an exhibition stage the buyers enjoyed the unlimited range of jewellery and sufficed their requirements conveniently."

Mukesh Mehta, Director, Mark Bangles

"IJW has given us the opportunity to showcase our wide range of products in a well-designed system through our offices where we can facilitate our buyers with comfort and save plenty of hassle and expenditure. We are very happy with the response and we look forward to participating in IJW every year as it helps us do business with our clientele in a more productive manner."

Vinod Jain, Director, V. CHAINS Pvt. Ltd.

I would like to congratulate IBJA & Glambox for organizing IJW successfully it was a very successful show for us, we received good visitors all 7 days, we would like this event to happen every year and I am sure that this will grow and will become an important event in the calendar of the Jewellers.

Vasant Birawat, Owner, Chain N Chain

It's a very good and unique concept, we are meeting buyers in house and its beneficial for us and buyers



as well. I would request organisers to have this event twice in a year as it saves lot of cost and hassles which usually happens in any exhibition.

Manish Jain, Royal Chains Pvt Ltd.

I loved this concept, and due to the hospitality provided by Organizers & ease of purchasing, we have doubled our purchase in this event. I visit IJS also but just for networking, now IJW would be my preferred Buying platform.

Manish Kashyap, Sukhiprasad Satyanarayan Jeweller, Jamshedpur

It's a very good concept, we get to see so much of variety of jewellery, which helps us in better purchase, and on top of it we are getting rewards also on purchases. We would like to thank organisers for inviting us at such fabulous event and we suggest it

Kanchan



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should be organized twice in a year in both the buying seasons.

Aman Agarwal

Akruti Jewellers, Jhansi

It's a very nice & unique concept, visitors from Baroda are very excited about the event as it is offering Rewards on Purchases, and I am sure this event will grow multifold in coming years. Appreciate the efforts of IBJA & Glambox and thanks for your hospitality.

Atul Shah

Vadodara Jewellers Association President.

"Events have always restricted us with a limited space where we are not able to showcase, discuss and facilitate our clients with the best of our range and services. However, our office being our own booth got relieved from these issues. To sum up in few words "Concept of Future". Business at the doorsteps is what everyone dreams of, Thank you IBJA and Glambox for creating it, we really look forward to have it every year.

Praful Ranawat

Director, Swarnship Pvt. Ltd.

For me it was a very successful event and we appreciate the efforts by Glambox & IBJA, the event was organized very professionally, and I am sure that this will grow every year and we will also give



complete support to the team to make it grand next year.

Chetan Thadeshwar

Shringar – House of Mangalsutra

We are very proud to be associated as Gold Partner with IJW, it was a super successful show for us. We thank Glambox & IBJA for organizing such a fabulous event, and we request them organize IJW twice in a year. To cover both the buying seasons.

Sayam Mehra

Unique Chains Pvt Ltd

We are very happy with the event – IJW, it is our dream project and we really wanted this event to happen, Glambox & IBJA has done a fabulous work, the efforts are appreciable, and all the manufacturers & visiting retailers are happy and accepted this event with excitement as it benefits both. Look forward to have this every year.

Pramod Mehta

Shilpi Jewellers Pvt Ltd



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IGJS 2018 STRESSES ON KEY ISSUES AND EMERGING CHALLENGES



The Gem & Jewellery Export Promotion Council (GJEPC) organised the 'India Gold & Jewellery Summit' recently

The conference witnessed stakeholders from across the domestic and international gold and jewellery industry, including senior representatives of gold mining companies, policy makers, retailers, bankers, analysts, etc. It offered them a platform to share their opinion on the current status and challenges of the Indian bullion industry, both at home and abroad.



IGJS 2018 will focus on a wide range of topics such as Vision 2022: Indian Jewellery Exports at \$25 Billion; Code of Conduct & Standards for Industry; the NITI Aayog Report; Value Addition Through Jewellery Manufacturing, Branding and Retailing; Employment Generation, Innovation and Technology; Bullion Banking as a Tool to Leverage India's Wealth in Gold; and Taxation and Enforcement – Making Gold a Transparent Asset Class.

The summit also gave the participants an opportunity to contribute to defining the future policies of the gold and jewellery business in India. One of the key objectives of the IGJS fostered a discussion among Indian and global stakeholders on how to boost gold jewellery exports from India and generate employment for 8 million people by the year 2025. India also aims to understand the implementation procedures from other countries such as Turkey, UK, China, etc.

The list of invited dignitaries, speakers and panellists included Subhash Chandra Garg, secretary, Department of Economic Affairs, Ministry of Finance, Hasmukh Adhia, finance secretary, Government of India, Pramod Agrawal, chairman, GJEPC, Aram Shishmanian, CEO, World Gold Council (WGC), Suresh Prabhu, Union Minister of Commerce & Industry and Civil Aviation, John Reade, chief market strategist and head of research, WGC, Rajiv Kumar, vice-chairman,

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The summit was inaugurated by the Hon'ble Minister for Commerce & Industry, Government of India, Shri Suresh Prabhu. The Commerce Secretary, Dr. Anup Wadhawan also attended the event, which has also attracted a wide array of stakeholders of the gold jewellery industry.

In his welcome address at the inaugural function, GJEPC Chairman Pramod Agrawal noted that India, which is the world leader in the polished diamonds market, has now set itself the goal of increasing jewellery exports. "I am confident that the gold jewellery industry can achieve a much greater share of the international market with the support of the Government."

Expanding on the idea further, he said: "The industry has the skill and ability, the Government needs to support us with an enabling policy framework to ensure India remains on par with competing countries."

Spelling out the requirements of an enabling policy framework he listed a few important points that need to be addressed by the Government. These are:

- Reduction of import duty on gold to 4%
- Boosting hallmarking of jewellery to be on par with international standards
- Need for department to formulate a gold policy and to have extensive interaction with jewellery industry to understand its needs; and setting up a mechanism for the same



- Package of inputs for technical upgradation of jewellery industry such as Jewellery Parks, CFCs, training institutes etc.

Agrawal also welcomed the recent policy packages declared for the MSME sector by the Government. Minister Prabhu stressed that the summit represented a very important gathering of all the stakeholders to discuss a Plan of Action for boosting the gold and gold jewellery sector.

"It is a very large and traditional industry, with a nationwide network," Prabhu remarked. "The ministry is working towards setting up a Gold Council and formulating an integrated gold policy to take this industry to the next level."

The Minister stressed that there needs to be an upscaling in size of operations and upgradation of the quality of the product, to make this happen; and

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added that he was confident that exports from this sector can grow.

“Product and raw materials must conform to international standards,” he said, assuring those present that the Government on its part will provide all necessary support.

Enumerating some of the plans on the anvil, he said: “We have market research-based plans for developing new markets. We have partnership agreements with various governments and these can be used for developing the jewellery industry. For example, we are talking to the Russian government to develop a system for raw material imports of gold and diamond in a manner that it will not impact our Balance of Payments position.”

Once the necessary plans are in place, Prabhu said, that would result in increase in exports; and also boost economic growth and employment.

“The Ministry of Commerce is working closely with the Skill Development Ministry to boost employment and create a trained workforce,” he said. “We are also talking to banks and the Ministry of Finance to

make sure that the industry will not be starved of the requisite funds.”

Commerce Secretary Dr. Wadhawan addressing the gathering said: “The gold jewellery industry has retained all its traditional practices and strengths and withstood the trials and tribulations of changing time. There is a need now to consolidate and move forward by identifying elements that will help us prepare for the future.”

Citing technological upgradation as one of the factors which could aid the future thrust, he said: “We need to create a climate for this change by facilitating it and, possibly, also incentivising it. This must happen without compromising on traditional strength.”

Dr. Wadhawan went on to say: “Change is needed in areas such as brand building, new product development, and in identifying new markets. Also, many aspects of the business are not yet centred in India. We can try to advance in these fields for example, trading of rough, development of an India Gold Delivery Standard for gold etc.”

He stressed that there was a need to address these gaps both at policy and infrastructure levels.

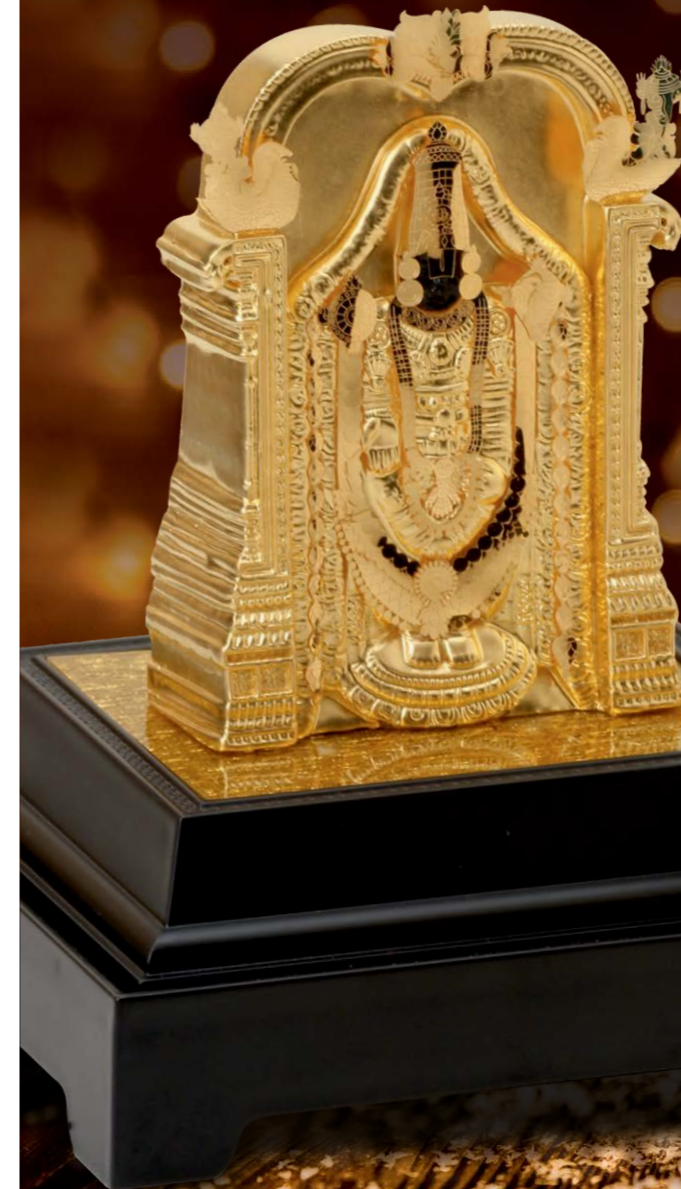
“The Government is committed to support all efforts taken by industry,” he said reiterating the Minister’s words. “However, we cannot forget that this is a sensitive sector with high value and low volume. There are some structural factors we can’t ignore, so the regulatory factors are crucial and it is necessary to balance regulatory concerns with ease of doing business.”

Dr. Wadhawan, also cautioned the industry saying: “Due to some deviant players all are suffering, so industry too needs to give importance to self regulation



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and encourage good practices and systems to create accountability among members. The industry must introspect on this.”

World Gold Council (WGC) CEO Aram Shishmanian, who also spoke at the inaugural session, said: “There have been many changes in the global gold market that will have far reaching impact.”

He said that central banks are buyers again, and are making purchases on a large scale.

“India is the largest consumer, but not adequately represented in trading and influencing industry movement,” Shishmanian noted. “It is a leader of deployment of technology in many other industries, and can bring those skills to gold also.”

He observed that there was a need to organise the market and make it more transparent using technology and that the new generation needs to know about sourcing.

“Household investors are looking for new systems and safe instruments for investment,” Shishmanian said. “India can play a role in fulfilling these demands.”

He added: “India must also increase its role in referencing and developing an India Good Delivery Standard.”

Observing that setting up of an Assay Institute is a good move, he said that Hallmarking has grown in 20 years since it was introduced. “Now we need to speed up the next phase of expansion,” he stressed.

He informed those present that WGC, along with some other stakeholders, had already created a blueprint for a Bullion Exchange.

“Now with Gold Policy being formulated, a centralised leadership centre needs to be created,” Shishmanian exhorted. “This is a good beginning, but change is not moving fast enough.”

The Hon’ble Raj Modi, Deputy Minister at Zimbabwe’s Ministry of Industry & Commerce, extended a warm welcome to all businessmen present to take advantage of business opportunities in his country. “There are many opportunities in both the gold and diamond, as well as other sectors,” he said. “The Government is very open and would be happy to welcome anyone interested in establishing business contacts.”

The vote of thanks was presented by GJEPC’s Convener of the Gold Jewellery Panel Committee, K Srinivasan. The Summit, which is a gathering of all the most significant stakeholders of the jewellery industry, has senior representation from gold miners, policy makers, retailers, bankers, and industry analysts from across the globe attending it.

- The GJEPC has spelt out the objectives of the Summit as:
- To bring all the stakeholders across the world who will attend this conference and contribute to defining the policy which can usher transparency in gold and consequently the jewellery business in India
- To seize the leadership in gold in the world being the largest consumer of gold
- To understand the implementation procedures and obstacles from other countries in the world like Turkey, UK, China etc.
- To have a discussion amongst Indian and world stakeholders how to utilise gold in enhancing India’s objective of being the largest exporters of gold jewellery in the world and generate 8 million employment by the year 2025.



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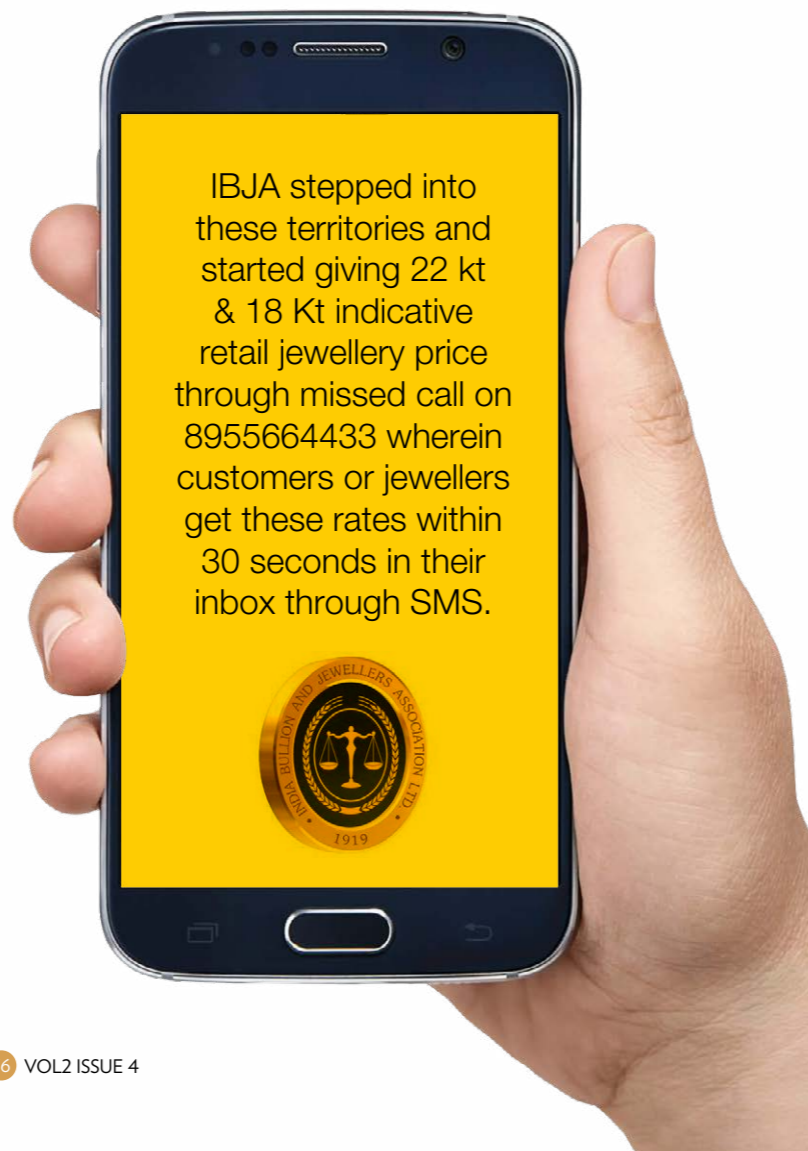
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IBJA'S NEW INITIATIVE 22KT & 18KT RETAIL GOLD JEWELLERY RATES

India Bullion & Jewellers Association (IBJA) was established in 1919 and is now 99 year old organisation; our members include importers, bankers, NBFCs, Bullion Dealers, Manufacturers, Wholesalers, Retailers and exporters.

Gold rate in India has always been an issue, which was addressed by IBJA almost 90 years ago. IBJA has been declaring daily opening and closing rates of gold since 1927. IBJA's gold rates has always been followed by our country's Central Bank i.e. Reserve Bank of India. Various RBI notification and circular issued to all scheduled banks and co-operative banks clearly states that banks must use IBJA's rate for lending against jewellery. This step was taken by RBI as many banks have started giving higher rates to corner the business of lending against jewellery. Thereafter, even Ministry of Finance and Reserve Bank of India (RBI) came out with notification that sovereign gold bonds are to be issued at IBJA's benchmark rates. Not only has this even the notification also states that IBJA rates must be used even for redemption of sovereign gold bonds. Needless to mention that all government organisation and public sector unit like Income Tax, GST, Customs, etc. uses IBJA rates not only for valuation but also for auctions. All market trades on a day to day basis are also settled at IBJA price. Security & Exchange Board of India (SEBI) is also considering using IBJA's rates as reference rate for commodity exchanges. —>



REVOLUTIONISING INDIA'S BULLION INDUSTRY



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There has been continuous request from the customers as well as from the jewellers to provide indicative retail rates for 22 kt & 18 Kt gold jewellery. After various deliberations, meetings and thought process it was decided that indicative retail rates for 22 kt & 18 Kt Gold jewellery must be worked out scientifically and logically. A formula was derived wherein fixed cost of average size retailer was considered to work-out the new indicative 22 kt & 18 Kt retail rates for jewellery. The inventory holding cost, logistic cost and hedging cost etc. was also taken into consideration to work-out these rates.

In the union budget 2018 finance minister clearly stated that gold is to be made an asset class. IBJA realised that all other asset class have transparent rate and pricing mechanism except gold. Thus as the apex association it was necessary that customer start getting fair and transparent price while buying gold jewellery. IBJA could not run away from its responsibility and accountability towards customers. It is necessary for any trade association to protect its members but it is equally important to ensure that fair and ethical business practises are run by its fraternity for customers.

Business needs long term vision and customers confidence. Similarly, customers are satisfied only when he gets certified purity of gold jewellery at a fair and transparent price.

In India hallmarked gold from Bureau of India Standards (BIS) ensures purity or fineness. In a country where millions invest their life savings into gold purchase they deserve pure and certified gold at fair and transparent price, while BIS is the authority for hallmarking and it was necessary to self-regulate the price of gold jewellery. IBJA stepped into these territories and started giving 22 kt & 18 Kt indicative retail jewellery price through missed call on 8955664433 wherein customers or jewellers get these rates within 30 seconds in their inbox through SMS.

There are about 3 lacs jewellers in this and a survey report shows that nearly 23% of the business has shifted to branded and organised players and this could reach upto 40% by 2020. The number of organised and branded players is appx. 200 viz-a-viz

3 lac unorganised jewellers, out of this 3 lacs jewellers only 25000 jewellers are BIS approved.

IBJA is confident that these 3 lacs unorganised jewellers will start charging its customers, IBJA's indicative 22 kt & 18 Kt retail gold jewellery rate and they would also gradually get themselves registered with BIS, so that customers start getting same purity gold what a branded or organised players is selling but at a much cheaper, fair and transparent price.



It is also important for customers to understand that they should buy pure gold and not branded gold because when they sell gold would get money for purity of gold only and not for brand. The current advertisement campaign of BIS also says that "Hallmark hai to Sona Hai". Thus a customer also needs to understand that gold brand in India is determined by BIS and not by private players brand.

We are sure this customer connectivity awareness will bring result in next one year by converting a customer from branded showroom to "Ghar Ka Sonar".

- By Surendra Mehta

For anymore clarification you may contact our national secretary CA Surendra Mehta on 9769078934 / 9820127931 or email your queries to surendramehta@ibja.in



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SVAR by Vidhi & Siddhant Jain



Recently SVAR label brand was launched at Hotel Taj Santacruz by two young passionate sister & brother from Mumbai, one as Gemologist & Jewellery Designer and other one as Sales & Marketing business expert.

SVAR brand was created from their four family members names taking first alphabet of each to have the family culture roots connected to the business, keeping family values, ethics and trust on the forefront. Their brand vision is to bejewel the Jewellery dreams of every creative and aesthetically inclined soul and to create an era of concept-based designing; where design speaks endless creations, and each set of design has its own story to tell...

They have very clear focus in targeting and catering two type of customers, one with having the taste and interest in classic & traditional gold designs with mix of jadau, kundan, minakari, nakshi, chokers, temple and Antique Jewellery and second for the millennials who prefer modern & light weight designers gold & diamond jewellery, more inclining towards latest fashion trends & colours. Keeping this in mind they have created two collections one as India collection and other as Millennials collection.



Their dreams are bigger beyond the sky limit but first they want to make their foundation strong and earn the trust and emotional connect of their customers through their incredible designs, products and services.

Vidhi shared that she is gemologist and jewellery designer graduate, but she designed her first piece of earring for her beautiful mother when she was in class five, so her mother was the first & biggest customer even today. From the very young age she was passionate and always wanted to become a Jeweller, and what more she can expect when his most lovable brother is now together in her jewellery business. She humbly would like to thank her parents, teachers, local & global jewellery brands & companies and everyone from whom she learnt and earn experiences & blessings in her journey, and today she commits to do the best in her career & life.

Siddhant seems to be very dedicated, hardworking and a marketing business expert, he says that my



Vidhi & Siddhant Jain

sister has incredible concepts and designs and no compromise on the designs & quality standards and wants to offer value for the products as she is making jewellery for herself to wear, so she has reduced my job on the sales & marketing front, as I don't need to work hard on bringing customers instead more to share,

remain connected and update them regularly about the brand moves & new products. His strategy is to concentrate more on brand positioning and building an emotional brand by earning love & trust of customers by offering best and unique products & services for lifetime.



Above symbols are mandatory for hallmarking

1. BIS Logo
2. Gold KT & Purity
3. Hallmarking Centre Logo
4. Jewelers Logo

'Mandatory hallmarking for gold jewellery soon'

The government is planning to soon make hallmarking mandatory for gold jewellery sold in the country, Food and Consumers Affairs Minister Ram Vilas Paswan said.

The hallmarking of gold, which is voluntary in nature at present, is a purity certification of the precious metal. The Bureau of Indian Standards (BIS), under the Consumer Affairs Ministry, is the administrative authority of hallmarking.

"BIS has set standards for hallmarking of gold jewellery in three grades of 14 carat, 18 carat and 22 carat. We are going to make it mandatory soon," Paswan said at a BIS event organised to commemorate World Standards Day with a theme on 'Global Standards and the fourth Industrial Revolution'

Paswan, however, did not specify the date of implementation of the mandatory gold hallmarking, but stressed on the need to adopt the standards in the interest of consumers.

India has 653 BIS-recognised assaying and hallmarking centres; and maximum of them are located in Tamil Nadu, followed by Kerala. As fourth industrial revolution would be of smart technologies, the minister said the BIS has a challenge to speed up the work in setting standards to ensure the country is not lagging behind in this area.

Paswan launched the revamped website of BIS and the pre-standardisation report on smart manufacturing.

Minister of State for Consumer Affairs C R Chaudhary too emphasised that the need of the hour is to discuss setting of standards for new smart technologies like artificial intelligence that are being embraced by the industry.

BIS Director General Surina Rajan said committees have been set up already to study standardisation of smart technologies to be used in fourth industrial revolution, when machines will be working like human beings and vice versa.



There are numerous standards development organisations which are working in the direction to develop standards that will be conducive for the fourth industrial revolution, which refers to emerging technologies that are blurring the traditional boundaries between the physical, digital and biological worlds, she said. "It is a big challenge for us. There is a need to improve efficiency, speed and quality of our efforts to align with international standards. We will keep in mind the requirement of industry and consumers while making standards of smart technologies," she added.

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JEAN-MARC LIEBERHERR, CEO - DPA

'Lab-grown diamonds don't have strong value proposition in India'

Jean-Marc Lieberherr, CEO of the Diamond Producers Association (DPA), who spent close to a decade working for Rio Tinto, believes India will not be affected by the growing popularity of synthetic or laboratory-grown diamonds.

"The consumer value proposition of synthetic diamonds to Indian consumer is not strong," he said, adding that India is a very traditional market when it comes to jewellery and the value it carries.

The world's biggest diamond company, De Beers recently announced it would start selling synthetic diamond gemstones.

According to Lieberherr, synthetic diamonds are an industrial product that can be replicated; it has decorative and not intrinsic value. "I think what De Beers is doing is making it very clear," Lieberherr said.

Most of the synthetic diamonds are manufactured in China and sold in the US, with India market being far less affected. However, Indian diamantaires are worried about the authenticity of diamonds they buy for further processing.

According to Lieberherr, the incentive to mix real and synthetic diamond is strong and, hence, detection is important. Hence, DPA has partnered with US-based UL, safety consulting and certification company, to create a test protocol for diamond testing machines, including those made in India as at least two Indian manufacturers has been on DPA's list.

Marketing diamonds

DPA was created in 2015 with an idea to promote diamonds as a category in the backdrop of falling demand for diamonds globally. DPA has eight members, including the world's largest miners Alrosa, De Beers and Rio Tinto, and players such as Canada's Dominion Diamond and Lucara Diamond, Botswana-based Gem Diamonds, Zimbabwe's Murowa Diamonds and PetraDiamonds having mines in South Africa and Tanzania.

Over the past three years, DPA has been investing in various marketing activities. Most of the investments are done in the US, which accounts for around 45 per cent of global demand for diamonds, and China, the second largest market accounting for around 16 per cent.

Out of \$70 million marketing investments committed by DPS for this year, only around \$9-10 million will be invested in India. Despite around 90 per cent of diamond sold globally are cut and polished in India, Lieberherr points out, the country currently accounts only for just 6-7 per cent of global demand making it also one of the most perspective markets going forward.

India's diamond market has seen a negative growth in 2017 (calendar) year, according to Lieberherr, despite it being the strongest year ever globally.

Multiple factors, including demonetisation and GST roll-out, rupee depreciation and several cases of fraud have caused stress in the industry. Lieberherr, however, believes the slowdown is temporary and the growth will come back.

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What's the #1 factor that drives traffic to your store? A creative window display? Close, but not exactly storefront design is usually the key towards attracting as much attention as possible and if that first impression is just not right, you're going to have a really hard time persuading people to come in.

Yes, signage and window displays are also extremely important and they're integral parts of the whole storefront design. With that in mind, we've curated over 100 of the most impressive and creative jewelry storefront designs in the world and arranged them in a neat gallery, for your viewing pleasure



An elegant storefront with minimalistic displays and a large, open entrance meant to give the shopper a sneak peek before entering further inside.



Patty Tobin showcases an elegant and simple store front in black and gold, inspiring sophistication and good taste without crowding the window with unnecessary displays.



An imposing, asymmetrical and modern store front at Omega Boutique, featuring the omega symbol as signage.



The stunning, golden Bulgari storefront India attracts the attention of the onlooker with exquisite decorations and blends of color.



A simple yet classy storefront at Omega, featuring generously sized and beautifully illuminated shop windows.



A stunning store signage with neatly organized and lavish display at Allure Diamonds.



An imposing yet minimalistic storefront with luminous displays rather than using classic display arrangements or mannequins.



Al Fardan Jewels went for an all white store front design, with plenty of glass displays, so that you can peek inside.



A shop display that brings classic and modern together into an uncanny, but attractive symbiosis.



An eye-catching storefront at Zinn's Jewelers with large signage and an inviting, generous display meant to gauge the shoppers attention.

Source : zenmerchandiser.com

When You're a Leader, Everything You Do Has an Impact



Image credit: Mike Timo | Getty Images

I just read Brotopia: Breaking Up the Boys' Club of Silicon Valley. It was both eye-opening and cringe-worthy. The book explores the role of gender in the tech industry -- at startups and venture capital firms, and the interaction between men and women in the two. While Silicon Valley has grown to have global influence, in many ways the cultural leadership from the venture community has dramatically shrunk in the last decade. Chasing deal flow has resulted in many VCs leading the race to the bottom in startup ethical behavior.

Among other things, the book reminded me how important leadership is in setting startup culture -- both consciously and implicitly.

Here was the day I got that lesson.

With the reckless and naïve abandon of founders who had no clue what they were about to tackle, we had just started Ardent, a supercomputer company. Ben Wegbreit, the VP of engineering (one of my mentors and then co-founder of Epiphany), broke his foot skiing just as the company started. So, every day Ben hobbled into our very small office dressed in his suit but wearing sneakers over his cast. (Yes, in the dim past of Silicon Valley the execs really wore suits.) At first, the company just consisted of the founders, but Ben soon started to

hire his engineering team.

While this was the pre-hoodie era, they interviewed in various types of then engineering attire -- most with jeans, some with khakis, etc. (And back then they were all men.) But, as each engineer was hired and started work I began to notice that after a few days they started to wear suits -- wait for it -- with sneakers. Obviously, this was a pretty bizarre fashion statement, but interestingly no one had sent out a memo announcing this as the engineering dress code. After six weeks of furious staffing and recruiting, Ben had a team of 10 or so engineers, and I have vivid memories of all of them trying to look like him.



Yet, Ben was oblivious to the suit-and-sneaker clone army he had created.

With my now decades of hindsight, I realize I should have just let the engineers know that Ben had broken his foot and there was no attempt at sartorial innovation. But, I remember just being mesmerized by this cultural experiment unfolding before me.

I knew that the cast was going to come off and Ben was going to show up one day wearing regular shoes. What I didn't know was what would happen to the engineering dress code -- would they all then adopt suits and shoes? Drop the suits all together? Keep their suit and sneaker style?



And how long would the change in engineering dress take? The next day? A week?

And then it happened. Ben showed up wearing a suit and ... shoes.



Related: 10 Books Every Leader Should Read to Be Successful

I'm sure engineering productivity took a big hit that week as cognitive dissonance set in. Some of the engineers literally went home at lunch and changed -- some into shoes, some dropping the whole suit. Most started wearing regular shoes the next day, and by the second day no one was wearing sneakers.

Decades later Mark Zuckerberg would run the experiment at scale.

Here are the lessons I learned:

Culture gets set both explicitly with rules and implicitly by example.

The bro culture of the Valley is a failure of leadership -- by VCs who should know better and CEOs who need to be taught.

Ironically, it would take a Los Angeles VC, Mark Suster at Upfront Ventures, and the Inclusion Clause to lead the change in venture capital culture.



Source: entrepreneur.com

Double Take: Two-Tone Luxury Watches that Marry Rose Gold and Steel

Bringing together two different colored metals on one watch is certainly not new in the luxury watch landscape. However, the use of rose gold rather than more traditional yellow gold to sit alongside stainless steel is a fresher approach to two-tone timepieces. Here are a few of our favorite two-tone luxury watches that marry rose gold and steel right now.

TWO-TONE ROLEX GMT-MASTER II



Without a doubt, one of the highlights of Baselworld 2018 was the trio of new Rolex GMT-Master II watches. One of them was the two-tone GMT-Master II ref. 126711CHNR, which brings together Everose gold (Rolex's patented rose gold alloy) and stainless steel in an appealing way. Sporting a 40 mm steel Oyster case, the GMT-Master II ref. 126711CHNR boasts plenty of Everose gold accents including the winding crown, rotating bezel, dial details, and Oyster bracelet center links. The look of the new two-tone Rolex GMT-Master II is tied together by the bi-colored black and brown ceramic bezel insert with rose gold-filled numerals.



TWO-TONE PATEK PHILIPPE NAUTILUS CHRONOGRAPH

The rose gold and steel two-tone Nautilus Chronograph ref. 5980/1AR joined the famous Patek Philippe sports watch collection in 2013. Right off the bat, we see that the balance of the two different metal shades is just right, from the 40.5 mm porthole-style case to the octagonal bezel to the integrated bracelet. Contrasting with the rose gold and stainless steel metals is the vibrant blue dial featuring the signature horizontal grooves, which is the perfect background for the applied rose gold hour markers, rose gold hands, and white monocounter to pop.

TWO-TONE OMEGA SEAMASTER DIVER 300M

To celebrate the 25th anniversary of the Seamaster Diver 300M collection this year, Omega unveiled a varied collection of new models, including a handful of two-tone versions. A particularly attractive edition is the two-tone Omega Seamaster Diver 300M ref. 210.22.42.20.01.002 combining cool steel, warm rose gold, and sleek black. The 42 mm stainless case includes a winding crown and helium escape valve crafted in Sedna gold (Omega's propriety rose gold alloy), in addition to a Sedna gold and black ceramic dive bezel. Matching the bezel are the black wave-patterned dial with Sedna gold components and the black rubber strap.



TWO-TONE VACHERON CONSTANTIN OVERSEAS

In 2017, Vacheron Constantin welcomed some rose gold and stainless steel watches to the Overseas collection, including a chronograph and a date model. Of the two, the simpler two-tone Overseas ref. 4500V/000M-B127 features a 41 mm stainless steel case topped with a rose gold bezel, shaped in the familiar Maltese Cross inspired silhouette, along with a rose gold winding crown. The rose gold touches continue on the silver dial, including the indexes, the center hands, and the frame around the date window. Complementing the metal case of the Vacheron Constantin Overseas ref. 4500V/000M-B127 are the two interchangeable brown straps that come with the watch—one alligator leather strap and one rubber strap.



Courtesy: hautetime.com


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	10 Gms	10 Gms	10 Gms	10 Gms	10 Gms	10 Gms	10 Gms	10 Gms	10 Gms	10 Gms	1 Kg	1 Kg
28-Nov-18	30570		30420		28002		22928		17883		35850	
27-Nov-18	30815	30800	30665	30650	28227	28213	23111	23100	18027	18018	36080	36180
26-Nov-18	30775	30885	30625	30735	28190	28291	23081	23164	18003	18068	36225	36450
25-Nov-18	SUN											
24-Nov-18	SAT											
23-Nov-18	Market Holiday											
22-Nov-18	31085	31000	30935	30850	28474	28396	23314	23250	18185	18135	36920	36815
21-Nov-18	Market Holiday											
20-Nov-18	31035	31070	30885	30920	28428	28460	23276	23303	18155	18176	36705	36785
19-Nov-18	31115	31070	30965	30920	28501	28460	23336	23303	18202	18176	36950	36880
18-Nov-18	SUN											
17-Nov-18	SAT											
16-Nov-18	31030	31100	30880	30950	28424	28488	23273	23325	18153	18194	36805	36760
15-Nov-18	31180	31020	31030	30870	28561	28414	23385	23265	18240	18147	36695	36540
14-Nov-18	30910	30920	30760	30770	28314	28323	23183	23190	18082	18088	36240	36260
13-Nov-18	31120	31050	30970	30900	28506	28442	23340	23288	18205	18164	36665	36545
12-Nov-18	31385	31345	31235	31195	28749	28712	23539	23509	18360	18337	36990	36590
11-Nov-18	SUN											
10-Nov-18	SAT											
09-Nov-18	31535	31431	31385	31281	28886	28791	23651	23573	18448	18387	37375	37205
08-Nov-18		31431		31281		28791		18387		18387		37631
07-Nov-18	Market Holiday											
06-Nov-18	31805	31960	31655	31810	29133	29275	23854	23970	18606	18696	38215	38230
05-Nov-18	31890	31910	31740	31760	29211	29230	23918	23933	18656	18667	38390	38505
04-Nov-18	SUN											
03-Nov-18	SAT											
02-Nov-18	31825	31760	31675	31610	29152	29092	23869	23820	18618	18580	38290	38310
01-Nov-18	31845	31850	31695	31700	29170	29175	23884	23888	18629	18632	37765	37875
31-Oct-18	31915	31880	31765	31730	29234	29202	23936	23910	18670	18650	38110	37965
30-Oct-18	31910	31865	31760	31715	29230	29188	23933	23899	18667	18641	38050	37950
29-Oct-18	31970	31965	31820	31815	29285	29280	23978	23974	18703	18700	38390	38450
28-Oct-18	SUN											
27-Oct-18	SAT											
26-Oct-18	31955	32035	31805	31885	29271	29344	23966	24026	18694	18740	38315	38425
25-Oct-18	32020	31920	31870	31770	29330	29239	24015	23940	18732	18673	38525	38515
24-Oct-18	31895	31825	31745	31675	29216	29152	23921	23869	18659	18618	38560	38520
23-Oct-18	31945	32075	31795	31925	29262	29381	23959	24056	18688	18765	38275	38610
22-Oct-18	31795	31800	31645	31650	29124	29129	23846	23850	18600	18603	38265	38345
21-Oct-18	SUN											
20-Oct-18	SAT											
19-Oct-18	31900	31820	31750	31670	29220	29147	23925	23865	18662	18615	38335	38245
18-Oct-18	Market Holiday											
17-Oct-18	31735	31895	31585	31745	29069	29216	23801	23921	18565	18659	38260	38475
16-Oct-18	31995	31915	31845	31765	29307	29234	23996	23936	18717	18670	38565	38615
15-Oct-18	31910	32050	31760	31900	29230	29358	23933	24038	18667	18749	38540	38695
14-Oct-18	SUN											
13-Oct-18	SAT											
12-Oct-18	31735	31710	31585	31560	29069	29046	23801	23783	18565	18550	38270	38325
11-Oct-18	31335	31475	31185	31325	28703	28831	23501	23606	18331	18413	37835	37985
10-Oct-18	31225	31205	31075	31055	28602	28584	23419	23404	18267	18255	38030	38015
09-Oct-18	31230	31205	31080	31055	28607	28584	23423	23404	18270	18255	38015	37860
08-Oct-18	31315	31315	31165	31165	28685	28685	23486	23486	18319	18319	38180	38175
07-Oct-18	SUN											
06-Oct-18	SAT											
05-Oct-18	31170	31400	31020	31250	28552	28762	23378	23550	18235	18369	38210	38530
04-Oct-18	31210	31235	31060	31085	28588	28611	23408	23426	18258	18272	38350	38445
03-Oct-18	31120	31210	30970	31060	28506	28588	23340	23408	18205	18258	38405	38490
02-Oct-18	Market Holiday											
01-Oct-18	30700	30675	30550	30525	28121	28098	23025	23006	17960	17945	37940	37820

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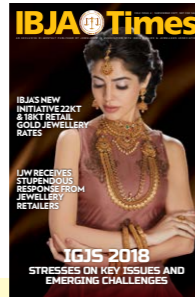
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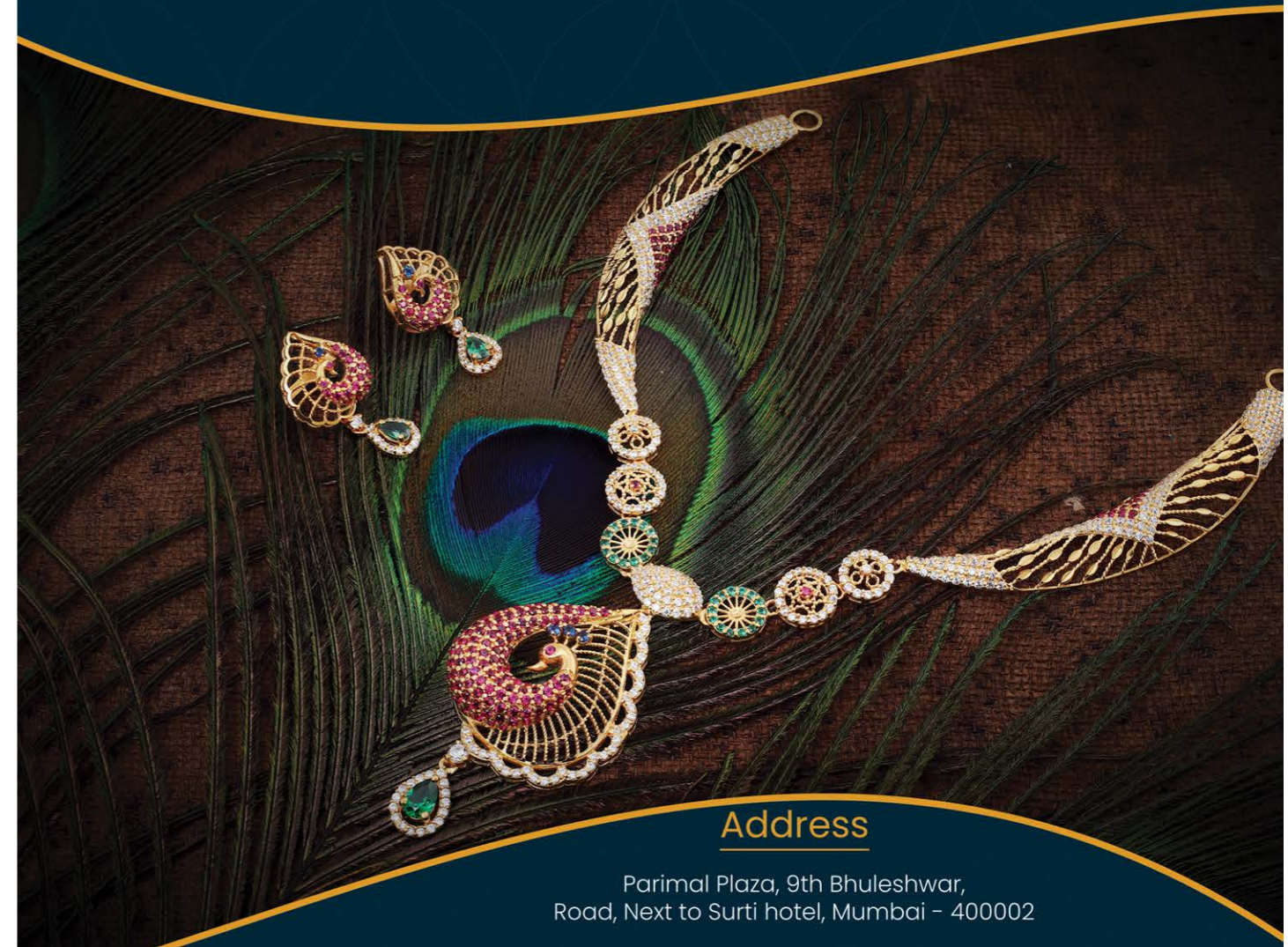
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