General body *meeting*

<u>Venue</u>

Hotel Lalit Ashok Kumarakrupa Road, High Grounds, Bengaluru - 560 001, Karnataka, India.

<u>Date</u> Sunday - 31st October 2010

<u>Time</u>

10.30 a.m.

Report of the Managing Committee for the year ending 31-03-2010

The Audited Accounts from 01-04-2009 to 31-03-2010



Managing Committee Members of the Association



Sri P. V. Mahesh President



Sri S. Venkatesh Babu Vice-President



Sri G.V. Sreedhar Hon. Secretary



Sri Y. S. Ravikumar Joint Secretary



Sri D.V. Ramesh Hon. Treasurer



Sri D.A. Sreeramulu Mentor



Sri Vivek B. Chand M.C. Member



Sri Pratap Kamath M.C. Member



Sri T.S. Vasudev M.C. Member



Sri B.R. Ajit Kumar M.C. Member



Sri G.R. Chetan M.C. Member



Sri R. Srinivas M.C. Member



Sri Rakesh Jain M.C. Member



Sri S. Mahesh Rao M.C. Member



Sri Narinder Singh M.C. Member





Ravikumar ecretary



i**p Kamath** Member



Srinivas Member

INDEX

Programme: 36th Annual General Body Meeting (A.G.M.)

The following points are brought to the notice of the members	6
Notice & Programme	7
Members of the Managing Committee	9
Attendance of the Managing Committee	10
Report of the Managing Committee	11
Events during the year	13
Minutes of the 35th Annual General Body Meeting	
Proceedings of 35th Annual General Body Meeting	16
List of Exporters	18
Members List	19
Audited Accounts	*
Form No. 10B	26
Annexure Statement of Particulars	27
Schedule to Balance Sheet	29
Balance Sheet	30 & 31
Receipts and Payments Account	32 & 33
Income and Expenditure Account	34 & 35

PROGRAMME

36th Annual General Body Meeting (A.G.M.)
31st October 2010 - SUNDAY

10.30 a.m.

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THE FOLLOWING POINTS ARE BROUGHT TO THE NOTICE OF THE MEMBERS.

- Two members from a Registered Firm or a Company or a Shop who are registered with the Association only
 are eligible to attend the Meeting. Only one Regd. Member will be allowed to Vote in the General Body
 Meeting.
- 2. The Members are requested to bring the Report Book and Identification Cards which are already sent to them for the meeting. Please note that the Report Books will not be supplied at the Meeting. Members are requested to attend the meeting in time.
- 3. Any change in the representation of Membership must be intimated before 7-30 p.m. on 24-10-2010.
- 4. Guests and children are not allowed under any circumstances.
- 5. Any Member who wants to send any subject for discussion at the General Body Meeting should send the same in writing to the Manager on or before 24-10-2010 under acknowledgement and are not permitted under any circumstances beyond this date.
- 6. Any Member or his representative already registered with the Association, who wishes to contest the Election for the Managing Committee, is requested to send His nomination paper only in the form already sent, duly signed, proposed and seconded by such Members, who are not having arrears of subscription. The Nomination form should reach the Manager of the Association before 7.30 p.m. on 25-10-2010. The last date for withdrawal of nomination paper is before 7.30 p.m. on 29-10-2010.
- 7. Retiring Members of the Managing Committee are eligible to contest the Election.
- 8. Tea and Lunch have been arranged by the Association.

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The Jewellers' Association (R)

(Regd., Sl.No.368/41-42 Dt., 09-12-1941) 814/815, Chickpet, Bangalore - 560 053.

NOTICE

The 36th Annual General Body Meeting of the Jewellers' Association, Bangalore -560 053.

Members are hereby notified that the 36th Annual General Body Meeting of this Association will be held on Sunday - 31st October 2010 at 10.30a.m. at Hotel Lalit Ashok, Kumarakrupa Road, High Grounds, Bengaluru - 560 001, Karnataka, India.

PROGRAMME

- 1. Prayer.
- 2. All the Members shall observe two minutes silence in the meeting as a mark of respect to the following departed souls.
 - i. Smt. Satyavathi
 M/o Sri K.R. Sreenivas,
 M/s K. Narayana Setty Son, Avenue Road, Bangalore 560 002.
 - ii. Smt. Kanthamma M/o Sri Badrinararayan of M/s Annapoorna Jewellery Mart and Sri E.K. Balagurunath, of M/s Annapoorna Krishna Jewellers, Avenue Road, Bangalore - 560 002.
 - iii. Smt. PrasanalathaW/o Sri Sreenath,M/s Sree Ganapathi Jewellers, 3rd Block, Jayanagar, Bangalore 560 011.
 - iv. Smt. RamalakshmammaM/o Sri V.M. Srirama Setty,M/s Sri Vasavamba Jewellery Mart, Chickpet, Bangalore 560 053.
 - v. Sri Narasimha Nayak F/o Sri Raghuveer Nayak, M/s Swarna Jewellers, Kamath Yathri Nivas, Gandhinagar, Bangalore - 560 009.
 - vi. Sri N.R. Narasimhaiah Setty
 F/o Sri N. Praveen Kumar,
 M/s N.R.N. & Sons, V.S. Temple Street, Avenue Road Cross, Bangalore-560 002.
 - vii. Sri J. Parasmal
 F/o Sri J. Narendar P. Bohra,
 M/s Aabushan, No.185/7, 8th F.Main Road, 25th Cross, Jayanagar, 3rd Block, Bangalore 560 011.
 - viii. Smt. Rajalaxmi
 D/o Sri Radha Krishna Setty,
 M/s Sharada Silver Chain Factory, No. 71, C.T. Street, Bangalore 560 002.
 - ix. Smt. Girija S. Rao M/o Sri S. Mahesh Rao, M/s Peakok Jewellery Ltd., No. 90, Industrial Estate, Koramangala, Bangalore - 560 095.



- x. Sri Sriramachandra
 - F/o Sri Rajesh,

M/s G.R. Gulf Gold, No.412, Ground Floor, Malleswaram, Bangalore - 560 031.

- xi. Sri Sanghvi Bhawarilal
 - F/o Sri Inder Bohra,

M/s Bohra Jewellers, O.P.H. Road, Bangalore - 560 051.

- 3. Welcome speech by the Hon. Secretary.
- 4. Address by The President.
- 5. Confirmation of the proceedings of the 35th Annual General Body Meeting held at Shivarathreeswara centre, J.S.S. Auditorium, J.S.S. Campus, J.S.S. Circle, 1st Main Road, 8th Block, Jayanagar, Bangalore 560 082, on Sunday, the 2nd August, 2009.
- 6. Approval of Accounts and Audited Balance Sheets, Receipts and Payments Accounts, and Income & Expenditure Accounts as per statements relating to the year from 01-04-2009 to 31-03-2010, prepared by the Chartered Accountants and approved by the Managing Committee.
- 7. Honoring the Jewellery Exporters for the year ending 01-04-2009 to 31-03-2010.
- 8. Selection of One Auditor and Two Local Auditors for the ensuing year.
- 9. Election of Members to the Managing Committee.
- 10. Approval of the Budget for the year 2010 to 2011:-

a)	Staff Salary	-	₹	4,76,000-00
b)	Rent	-	₹	1, 72,000-00
c)	Printing	-	₹	80,000-00
d)	Audit Fee	-	₹	8,500-00
e)	Electricity	-	₹	30,000-00
f)	Telephone/Mobile	-	₹	45,000-00
g)	Subscription for News Papers	-	₹	3,000-00
h)	Stationery	-	₹	72,000-00
i)	Sadilwar	-	₹	15,000-00
j)	Extra-Ordinary & Misc., Expenses	-	₹	30,000-00

- 11. Discussion over the subjects received in writing, from the members of the Association before 7-30 p.m. on 24-10-2010.
- 12. Announcement of results of the Election to the Managing Committee.
- 13. Any other subject with the permission of the Chair.
- 14. Vote of Thanks by Joint Secretary

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Sd/-Hon. Secretary reeswara centre, re - 560 082, on

and Income & prepared by the



MEMBERS OF THE MANAGING COMMITTEE FROM 02-08-2009 TO 31-10-2010

1.	Sri P.V. Mahesh	President
2.	Sri S. Venkatesh Babu	Vice-President
3.	Sri G.V. Sreedhar	Hon. Secretary
4.	Sri Y.S. Ravikumar	Joint-Secretary
5.	Sri D.V. Ramesh	Hon. Treasurer
6.	Sri D.A. Sreeramulu	M.C. Member, Mento
7.	Sri Vivek B. Chand	M.C. Member
8.	Sri Pratap Kamath	M.C. Member
9.	Sri T.S. Vasudev	M.C. Member
10.	Sri Chetan G.R.	M.C. Member
11.	Sri Ajit Kumar B.R.	M.C Member
12.	Sri R. Srinivas	M.C. Member
13.	Sri B.R. Rakesh Jain	M.C. Member
14.	Sri S. Mahesh Rao	M.C. Member
15.	Sri Narinder Singh	M.C. Member

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During the year under report 12 Managing Committee Meetings were held. Attendance to the regular and emergency Meetings were as follows at the time of Presenting Annual Report.

ATTENDANCE OF THE MANAGING COMMITTEE

1.	Sri P.V. Mahesh, President	:	12
2.	Sri S. Venkatesh Babu, Vice-President	:	09
3.	Sri G.V. Sreedhar, Hon. Secretary	:	12
4.	Sri Y.S. Ravikumar, Joint-Secretary	:	10
5.	Sri D.V. Ramesh, Hon. Treasurer	:	12
6.	Sri D.A. Sreeramulu, M.C. Member, Mentor	:	09
7.	Sri Vivek B. Chand, M.C. Member	:	10
8/	Sri Pratap Kamath, M.C. Member	:	07
9.	Sri T.S. Vasudev, M.C. Member	:	11
10.	Sri G.R. Chetan, M.C. Member	ì,	06
11.	Sri B.R. Ajit Kumar, M.C Member	:	06
12.	Sri R. Srinivas, M.C. Member	:	10
13.	Sri B.R. Rakesh Jain, M.C. Member	:	08
14.	Sri S. Mahesh Rao, M.C. Member	:	05
15.	Sri Narinder Singh, M.C. Member		05

As per Bye-law No.17, there shall be a Managing Committee of not less than 5 and not more than 15, out of these 12 shall be from the Elected group and three from the nominated.

The following Members of the Managing Committee retire as per Bye-Law:-

1.	Sri P.V. Mahesh	:	Elected
2.	Sri G.V. Sreedhar	:	-do-
3.	Sri S. Venkatesh Babu	:	-do-
4.	Sri Vivek B. Chand	:	-do-
5.	Sri S. Mahesh Rao	:	Co-opted
6.	Sri Narinder Singh	:	Co-opted

Only four Members are to be elected & three Members shall be Co-opted. All the Members of the Managing Committee who are retiring are eligible for contesting the Election.



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Report of the Managing Committee for 36th General Body Meeting to be held on Sunday - 31st October 2010 at 10.30a.m. at Hotel Lalit Ashok, Kumarakrupa Road, High Grounds, Bengaluru - 560 001, Karnataka, India.

- The Managing Committee of the Association is glad to place before you the Audited Balance Sheet, Receipts & Payments Accounts, and Income & Expenditure Accounts for the period 01-04-2009 to 31-03-2010 (One year).
- Details of members as on 04-10-2010:-2.

Maha Poshak Members		24
Associate Mahaposhak	:	5
Poshak Members	:	29
Life Members	;	547
Associate Life Members	:	31
Total	:	636

- The Sub-Committees constituted on 14-04-2009 for conducting various activities till date are as follows:-3.
- Legal Committee (Police Matters, F.K.C.C.I., VAT, & Enforcement, Assaying, Labour, Weights & Measures):-

i.	Sri Vivek B. Chand	2	Chairman
ii.	Sri Prasad		Member
iii.	Sri Ganapathraj	:	-do-
iv.	Sri Kishore		-do-
v.	Sri Srinivas K.V.		-do-
vi.	Sri Anoop	:	-do-
vii.	Sri Anand	:	-do-
viii.	Sri Sagar		-do-
ix.	Sri T.S. Vasudev	:	-do-
x.	Sri D.V. Ramesh	:	-do-

b) Committee for Exports and Appraisal:-

i.	Sri D.V. Ramesh	ž	Chairman
ii.	Sri Badrinath	:	Member
iii.	Sri Ashok	:	-do-

Committee for Activities:-

i.	Sri Pratap Kamath	:	Chairma
ii.	Sri Kishore V.	:	Member
iii.	Sri Urish		-do-
iv.	Sri B.M. Sunil	3	-do-
v.	Sri Gowri Shankar		-do-
vi.	Sri Harish		-do-
vii.	Sri Ravikumar		-do-
viii.	Sri Rakesh Jain B.R.		-do-
ix.	Sri Y.S. Ravikumar		-do-
x.	Smt. Shubha Rajasekar		-do-

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ebsite: www.jab.org.in

e-mail: info@jab.org.in website: www.jab.org.in



d) Committee for News Letter:-

i. Sri Chetan G.R. : Chairman
ii. Sri Varun : Member
iii. Sri Deepak : -doiv. Sri Ashok : -dov. Sri R. Srinivas : -do-

e) Committee for Information and Technology:-

i. Sri Y.S. Ravi Kumar
ii. Sri Girish Kumar
iii. Sri Babulal Jain
iv. Sri T.S. Vasudev
v. Sri R. Srinivas
: Chairman
: Member
: -do-do-

f) Committee for Membership Drive:-

i. Sri S. Venkatesh Babuii. Sri Harishiii. Sri Dinesh Pagariaiii. Chairmaniii. Memberiii. do-

g) Committee for Silver Trade formed on 31st aug 2009:-

i. Sri Srinivas R Chairman ii. Sri Nagaraj Y S Members Sri Srinivas K V iii. -do-Sri Praveen A P iv. -do-Sri Sachin Kumar V. -do-Sri Sendilnaathan R R vi. -do-Sri Kishore M vii. -do-

- 4. Our Local Auditors Sri Vinay of M/s Venkatachalapathi Jewellers, Avenue Road, Bangalore 560 002 and Sri Sandeep of M/s Sri Ramacharan Jewellers, Avenue Road Cross, Bangalore 560 002, have rendered their services. We thank them on behalf of the Association.
- 5. The Panel of Sri T.R. Satyanarayana Setty, Sri B.S. Raveendranath Gupta, Sri B.K. Manjunath, Sri K.A. Ramu, Sri S. Venkatesh Babu, Sri D.A. Sreeramulu, Sri B.R. Ashok Kumar and Sri C.N. Badrinath which had been constituted to perform the duties of appraising the Jewellery meant for Exports from Karnataka State. We thank all of them for their valuable services, on behalf of the Association. We appreciate our staff Sri Venkatachalaiah and Sri Narasimhulu for their assistance.
- 6. We also extend our heartfelt thanks to M/s Reddappa, Chartered Accountants for their timely submission of Audit Report for the year 2009-2010.

On behalf of the Board Hon. Secretary



EVENTS DURING THE YEAR

11-09-2009: An Emergency meeting was held at Karnataka Small Scale Industries. Sri Srinivas and Pratap Kamath represented our Association

12-09-2009: An Emergency meeting was arranged at City Institute. All the committee members and many jewellers attended the meeting. The issues related to consumer court was discussed.

02-10-2009: The B 2 C Exhibition was organized at The Kanteerava Stadium by Sri Sandeep Bakel of Expo World. It was a four day Jewellery Show. More than 100 traders and machinery dealers participated.

12-11-2009: The GJF and The Jewellers' Association, Bangalore, decided to implement uniform Gold rates across Karnataka @ 93% Rate. This was implemented and is effective from this day, and the same information was sent thru SMS to all the members.

18-11-2009: An Emergency meeting was arranged by Sri R. Srinivas. The subject of discussion was forming of sub committee for Silver Traders.

08-12-2009: Emergency meeting was arranged by GJIIE. Jewellers attended the meeting. Sri G.V. Sreedhar, Sri Vinod Hayagriv & Sri D.V. Ramesh witnessed the meeting. Sri Vinod Hayagriv highlighted points regarding upgrading our Jewellery Systems and Modules by attending all the B2B exhibitions in order to sustain the industry dynamics.

18-01-2010: The Jewellery Appraising Certificate course was conducted with the enrolment of 11 members that also included a few directors from the Board. The course was very informative.

01-02-2010: Diamond Grading Course was conducted by Gemological Institute of America. Participating members were benefited by the course.

07-02-2010: The Jewellers' Association, Bangalore, The G.I.A., and The Art of Jewellery conducted a seminar at Hotel Capitol from 10.30a.m. to 2.30p.m. The Seminar addressed the need for education related to the Jewellery Industry, testing & grading of diamonds & colour stones.

20-03-2010: The 4th South India Jewellery Show - SIJS 2010, the B2B exhibition was organized at Shri Kanteerava Indoor Stadium, by The Art of Jewellery. It was a 3 day Jewellery Show. 150 exhibitors participated.

29-03-2010: G.I.A conducted Swift Design course (Jewellery Colour Sketching), at Hotel Taj Gateway. Members of the Association participated in the course.

12-05-2010: IIJS-2010 conducted a road show at Hotel Atria to promote their Jewellery Show to be held from 19th - 23rd August, 2010 at Mumbai.

06-07-2010: Note on BSNL Centrex facility – The Centrex facility to all those BSNL numbers of our members, for which the Association has received application forms, have been commissioned upto date.

The Silver Sub-Committee organized a series of meetings with the representatives of various sections of the trade like Melters, Assayers, Refiners and Smiths, to bring about a uniform standard of purity of 99.50% for local silver.

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B.K. Manjunath, Sri C.N. Badrinath ets from Karnataka ppreciate our staff

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the Board

ebsite: www.jab.org.in

e-mail: info@jab.org.in website: www.jab.org.in

13

Minutes of the

35th Annual General Body Meeting

Held on Sunday, 2nd August, 2009



The Jewellers' Association (R)

(Regd., Sl.No.368/41-42 dt., 09-12-1941) 814/815, Chickpet, Bangalore - 560 053. e-mail: info@jab.org.in website: www.jab.org.in



PROCEEDINGS OF 35th Annual General Body Meeting held on Sunday the 2nd of August, 2009, at SIVARATHREESWARA CENTRE, (JSS AUDITORIUM), JSS Campus, JSS Circle, 1st Main Road, 8th Block, Jayanagar, Bangalore-560 082.

The proceedings commenced at 10.30a.m., with Sri Srinivas R., director and the Master of Ceremony, requested Sri P.V. Mahesh, the President of our Association to occupy his honourable chair. He then requested Sri D.A. Sreeramulu - Mentor, Sri G.V. Sreedhar - Hon. Secretary, Sri Y.S. Ravi Kumar - Joint Secretary, Sri D.V. Ramesh - Hon. Treasurer, and all the other directors to take their respective seats on the dias.

Sri Srinivas R. invited Smt. Kavitha G. Sreedhar and Smt. Uma K. Shivakumar to traditionally start the programme with a prayer. They were complimented for their participation.

Sri T.S. Vasudev read out the names of the departed souls and their family members, and a two minute silence was observed as a mark of respect to the departed souls.

Later Sri T.S. Vasudev readout the errors printed in the Report Book and requested all the members present to make the necessary corrections in their copies.

Sri Ajit Kumar introduced the capabilities of all the directors, and their deeds performed during the tenure, to the members of the Association

The chief guest Sri Shankar Bidari, the Commissioner of Police, graced the A.G.M.

The President and the Directors welcomed and garlanded him.

Sri Shankar Bidari inaugurated the programme by lighting the lamp. He praised the deeds of the Association and said he would help the jewellery fraternity in all the required respects. When he was asked about the I.D. cards, he said it was not necessary to issue I.D. cards by Police Department. The Identity Cards issued by The Association to all its members in the trade are sufficient. He highlighted on the point that the Police Department will extend all the necessary co-operation, if the right identification is established and all the necessary supporting documents are furnished accordingly.

Then he was requested to present the Export Awards to all the recipients as mentioned below:-

- 1. M/s Su-Raj Diamonds & Jewellery Ltd.
- 2. M/s Rajesh Exports Ltd.
- 3. M/s Rathan Chand Jewellers Pvt. Ltd.
- 4. M/s Titan Industries
- 5. M/s Davanam Jewellers Pvt. Ltd.
- 6. M/s Shankaranarayan Jewellers
- 7. M/s Ganjam Nagappa & Son Pvt. Ltd.
- 8. M/s Mitali Jewells
- 9. M/s Peakok Jewellery Ltd.
- 10. M/s Savithri Jewellers Pvt. Ltd.

- : Sri Alok Kumar
- : Sri Rajesh Mehta
- Sri Ramesh Kumar Ramani
- Sri Tangchan
- : Sri D.V. Ramesh
- : Sri P.V. Mahesh
- Sri S. Mahesh Rao
- : Sri Sashikanth Jariwala
- : Sri S. Mahesh Rao
- Sri Suresh D Vernekar



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website: www.jab.org.in

SILVER EXPORTERS:

1. M/s. Safari Designs

Sri Linga Raju

Sri Shankar Bidari was thanked by Sri G.V.Sreedhar for gracing the occasion.

Sri Venkatesh Babu requested Sri Vinod Hayagriv to highlight on the present critical conditions of Jewellery trade. Sri Vinod Hayagriv, the chairman of GJF said that Exports of our Jewellery Graph, show a downtrend. The Jewellery Industry is facing a tough time as there is no uniformity in rates throughout India. He said that GJF's main aim is to implement uniform rates through out India. He also mentioned that The Jewellers' Association, Bangalore, is the best administrative Association in India.

Sri Ajit requested the President Sri P.V. Mahesh to call on the 35th A.G.M.

Sri P.V. Mahesh, readout the proceedings of the 34th A.G.M. and asked the members for their approval. Sri B.H. Ramachandra, one of the members enquired about the sealing limit of the members, for which Sri P.V. Mahesh mentioned that six hundred members is the membership sealing limit, there after the new members will be called as Associate Members.

The Associate Life Members will have all facilities except voting power and will not be able to contest the elections. They will get the voting power and can contest the elections after the completion of one term (i.e. 3 years)

Sri P.V. Mahesh also mentioned that the term for the Mentor will be for five years, after which the new mentor will be selected again in the A.G.M. by the members. He should have experience and high knowledge in Jewellery Trade. He will have all rights of the Committee members except voting power.

Regarding corpus fund in our Association, Sri D.V. Ramesh informed the members that it is reaching close to Rupees Two Crores. He also informed that the funds shall be ratified from time to time to get higher interests.

Sri P.V. Mahesh mentioned that every year, the A.G.M. will be held either in the month August or September.

Sri Nagaraj asked the President about purchasing the property for Association for which Sri P.V. Mahesh said that we are looking for it and it will be finalized as soon as a suitable property is indentified. Sri Nagaraj said that after purchasing the property for the Association they should build Samudaya Bahavan which should be useful for the society.

The members approved the continuation of the Auditor, Accountant and the Local Auditors for the ensuing year.

The members also approved the budget for the ensuing year.

Sri Pratap Kamath was requested to read out the members of the newly formed sub-committees, which also included members from outside the Board.

Sri Ajit requested Sri Chetan to readout the names of sponsorers. They were thanked and momentos were given by the Association.

Sri Y.S. Ravikumar, the Joint Secretary of The Association delivered the vote of thanks. He thanked all those who supported in making the event a successful one.

The A.G.M. was concluded with our NATIONAL ANTHEM.



LIST OF EXPORTERS

- 1. M/s Rajesh Exports Ltd.
- 2. M/s Suraj Diamonds & Jewellery Ltd.
- 3. M/s Shankaranarayan Jewellers
- 4. M/s Mitali Jewells
- 5. M/s Nandaki Gems
- 6. M/s Savithri Jewellers Pvt. Ltd.
- 7. M/s Peakok Jewellery Pvt. Ltd.
- 8. M/s Rathanchand Jewellers Pvt. Ltd.
- 9. M/s Davanam Jewellers Pvt. Ltd.
- 10. M/s Titan Industies Ltd.
- 11. M/s Ganjam Nagappa & Son Pvt. Ltd.
- 12. M/s C. Krishniah Chetty & Sons Pvt. Ltd.
- 13. M/s Rajarathnam's Jewels

- 14. M/s Safari Designs
- 15. M/s Indo Star
- 16. M/s Astro Journey
- 17. M/s Golden Galaxy
- 18. M/s Bhuwalka Jewellers
- 19. M/s Bonitas Jewellers Pvt. Ltd.
- 20. M/s Nikhar Jewells
- 21. M/s N.T.R. Exports
- 22. M/s Zaveri Bros.
- 23. M/s Prathibha Jewellery House
- 24. M/s Gold Heart
- 25. M/s Micro International

٨td.

use



MAHAPOSHAK MEMBERS

THE JEWELLERS' ASSOCIATION, BANGALORE

ANAND JEWELS
ASHOKA JEWELLERY WORKS
AURA TECH
BHIMA JEWELLERS
BHUWALKA JEWELLERS
C KRISHNAIAH CHETTY & SONS (P) LTD.
GOUTHAM JEWELLERS
JEVAR JEWELLERS
JWALAMALA JEWELLERS
K C R JEWELLERS
K C R JEWELLERS
KITHILAL KALIDAS & CO.
OLETY ASHWATHANARAYANAIAH&SON
PARESH EXPORTS PVT. LTD.
PATHI JEWELLERS

PRATHIBA JEWELLERY HOUSE
PREMIER JEWELLERY INDS.
RAJATHA MAHAL
RUBY JEWELS
S RAMACHANDRA SETTY & SONS
SRI VIJAYA JEWELLERY HALL
SURAJ JEWELLERY& DIAMONDS (I) LTD
T A PADMANABHAIAH SETTY & CO
T V CHANDRASHEKAR SETTY & SON
T VASUDEVA SETTY & SONS
TUKARAM PAWASKAR EXPORTER P L
V N M GOLD FOUNDATION
ZAIN JEWELLERS PVT. LTD.

ASSOCIATE MAHAPOSHAK MEMBERS

THE JEWELLERS' ASSOCIATION, BANGALORE

ASHOK GOLD JEWEL EXPORTS PVT. LTD. JOY ALUKKAS INDIA PVT. LTD. MANI BHADRA GOLD PALACE

SIDDHI GOLD SOVAN JEWELLERS

POSHAK MEMBERS

THE JEWELLERS' ASSOCIATION, BANGALORE

A B GOLD PVT. LTD. ANMOL JEWELLERS ASHOKA JEWELLERY MART BADRAIAH N SURESH JEWELLERS D S INC FOOD EXPRESS STORES K S S JEWELLERS KANAK JEWELLERS KANDALAA HOUSE OF JEWELLERY KERALA FASHION JEWELLERS LEELA GOLD PALACE MANISHA JEWELLERS MANOJ JEWELLS MARUDHAR JEWELS MICRO JEWELS & DIAMONDS PVT. LTD. PANCH RATHAN JEWELLERS

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MANOJ JEWELLERS
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NARAYAN JEWELLERS NAVEEN JEWELLERS NAVKAR JEWELLERS NEELA JEWELLERS NEELKANTH JEWELLERS NEMINATH & CO

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PAMADI RAMACHANDRASETTY & SONS PANCHKESARI BADERA JEWELLERS PANDURANGA RAO KADAM

PANDURANGA RAO KADAM PARSHAVANATHA JEWELS PATHI GOLD JEWELLERS PAVITHRA JEWELLERS PAVITHRA JEWELS PAVITHRA JEWELS PAWAN JEWELLERS

PAWAN JEWELS PIPADA JEWELLERS POBBATHI JEWELLERS

POBBATHI RAMACHANDRAIAH & SONS

POLA JEWELS
POOJA JEWELLERS
PRABHAT JEWELLI

PRABHAT JEWELLERY MART PRAKASH JEWELLERS PRATHAM JEWELLERS PRAVEEN JEWELLERS PRAVEEN JEWELS

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RAJATHA JEWELS
RAJATHADRI JEWELLERS
RAJESH ASSOCIATES
RAJESH CHAIN
RAJESH JEWELLERS
RAJESH JEWELLERS
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Audited Accounts

for the Year ending 31-03-2010

VT. LTD.

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FORM NO. 10B

[See Rule 17B]

Audit Report under section 12A (b) of the Income-tax Act, 1961 in the case of charitable or religious trusts or institutions

I/We have examined the balance sheet of The Jewellers Association [Name of the trust or institution] as at 31st March 2010 and the Income and Expenditure account for the year ended on that date which are in agreement with the books of account maintained by the said Trust or institution.

I/We have obtained all the information and explanations, which to the best of my/our knowledge and belief were necessary for the purposes of the audit. In my/our opinion, proper books of account have been kept by the head office and the branches of the above-named trust/institution visited by us me/us so far as appears from my/our examination of the books and proper returns adequate for the purposes of audit have been received from branches not visited by me/us subject to the comments given below: -

In my/our opinion and to the best of my/our information, and according to information given to me/us the said accounts give a true and fair view: -

- (i) In the case of the balance sheet, of the state of affairs of the abovenamed trust/institution as at 31st March 2010 and
- (ii) In the case of the profit and loss account, of the profit or loss of its accounting year ending on 31.03.2010

The prescribed particulars are annexed hereto

Place: Bangalore

Date

Signed Accountant



ANNEXURE STATEMENT OF PARTICULARS

1. Application of income for charitable or religious purposes.

	Amou	nt of income of the previous year applied to charitable or religious ses in India during that year.	2,19,740
2.	Wheth	her the trust/institution has exercised the option under clause (2) Explanation to section 11 (1)? If so, the details of the amount of the deemed to have been applied to charitable or religious purposes in during the previous year	15,73,923
3.	applic	ant of income accumulated or set apart /finally set apart for ation to charitable or religious purposes, to the extent it does not d 25 per cent of the income derived from property held under trust y /in part only for such purposes.	3,16,529
4.	Amou detail	unt of income eligible for exemption under section 11(1)(c) [Give s]	Not applicable
5.	Amor	unt of income, in addition to the amount referred to in item 3 above, nulated or set apart for specified purposes under section 11(2)	15,73,923
6.	Whether the amount of income mentioned in item 5 above has been invested or deposited in the manner laid down in section 11(2)(b)? If so, the details thereof.		Yes
7.	Whether any part of the income in respect of which an option was exercised under clause (2) of the Explanation to section 11(1) in any earlier year is deemed to be income of the previous year under section 11(1B)? If so, the details thereof		No amount expended during the previous year
8.	Whe	ther, during the previous year, any part of income accumulated or part for specified purposes under section 11(2) in any earlier year:	×.
	(a)	has been applied for purposes other than charitable or religious purposes or has ceased to be accumulated or set apart for application thereto, or	No
	(b)	has ceased to remain invested in any security referred to in section 11(2)(b)(i) or deposited in any account referred to in section 11(2)(b)(ii) or section 11(2)(b) (iii) or	No
	(c)	has not been utilized for purposes for which It was accumulated or set apart during the period for which it was to be accumulated or set apart, or in the year immediately following the expiry thereof? If so, the details thereof.	No

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II. Application or use of income or property for the benefit of persons referred to in section 13 [3].

1,	Whether any part of the income or property of the trust/institution was lent, or continues to be lent in the previous year to any person referred to in section 13(3) [hereinafter referred to in this Annexure as such person]? If so, give details of the amount, rate of interest charged and the nature of security, if any	No		
2.	Whether any land, building or other property of the trust/institution was made, or continued to be made, available for the use of any such person during the previous year? If so, give details of the property and the amount of rent or compensation charged, if any.			
3,	Whether any payment was made to any such person during the previous year by way of salary allowance or otherwise? If so, give details.	No		
4.	Whether the services of the trust/institution were made available to any such person during the previous year? If so, give details thereof together with remuneration or compensation received, if any.			
5,,	Whether any share, security, or other property was purchased by or on behalf of the trust/institution during the previous year from any such person? If so, give details thereof together with the consideration paid			
6.	Whether any share, security, or other property was sold by or on behalf of the trust/institution during the previous year to any such person? If so, give details thereof together with the consideration received.	No		
7.	Whether any income or property of the trust/institution was diverted during the previous year in favour of any such person? If so, give details thereof together with the amount of income or value of property so diverted.			
8.	Whether the income or property of the trust/institution was used or applied during the previous year for the benefit of any such person in any other manner? If so, give details.	No		

III. Investment held at any time during the previous year(s) in concerns in which persons referred to in section 13(3) have a substantial interest.

Sl. No	Name and address of the concern	Where the concern is a company No and class of shares held	Nominal value of the investment	Income from the investment	Whether the amount in Col. 4 exceeded 5% of the capital of the concern during the previous year- say. Yes/No
1	2	3	4	5	6
1	Nil				
Total			0	0	

Place: Bangalore

Date:

Signed Chartered Accountant



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No No

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The Jewellers' Association (R) No. 814/815, Chickpet, Bangalore - 560 053.

SCHEDULE TO BALANCE SHEET AS ON 31ST MARCH 2010

ADVANCE AND DEPOSIT (Asset):	PREVIOUS YEAR (₹)		CURRENT YEAR (₹)
Telephone Deposits	3470.00		3470.00
Rent Advance	86001.00		86001.00
Electricity Deposits	5935.00		5935.00
Locker Deposits	625.00		625.00
Income Tax(T.D.S.)	118990.50		147423.50
	215021.50		243454.50
RECEIVABLE AND DEBTORS			
Assaying Charges due from others	14765.00		10220.00
Salary Advance	27800.00		29000.00
Appraisal charges receivable	30387.00		128505.25
	72952.00		167725.25
CASH AND BANK BALANCE:			
Cash	9729.00		14433.00
Ing Vysya Bank Ltd	543640.10		216940.25
The Karur Vysya Bank Ltd	7130.00		7130.00
	560499.10	ė	238503.25
OUTSTANDING LIABILITIES:	· · · · · · · · · · · · · · · · · · ·		
Audit Fees	5000.00	-1	7500.00
Rent	10078.00	Y	14260.00
Honorarium paid	31918.95		56176.64
Service Tax	156360.00		Nil
Salary	***		5400.00
Electrical charges	***		1217.00
Telephone Charges payable	200		1477.00
TDS Recovery payable	20500.00		11616.00
	223856.95		97646.64

FOR THE JEWELLERS' ASSOCIATION

As per my report of even date

M. REDDAPPA

Hon. Secretary

President

Treasurer

Chartered Accountant

e-mail: info@jab.org.in website: www.jab.org.in



The Jewellers' No. 814/815, Chickpet,

BALANCE SHEET AS

PREVIOUS YEAR (₹)	LIABILITIES		CURRENT YEAR (₹)
	Capital Fund		
11595641.00	Opening Balance	13544639.83	
	Add:		
7250.00	Admission fees	22750.00	
216500.00	Life Membership fees	812250.00	
15000.00	Maha Poshak Membership fees	25000.00	
10000.00	Poshak Membership fees		
***	Building fund	184130.95	
***	Electronic Balance fund	32076.00	
222	Meeting fund	41025.45	
	Excess of Income		
1700248.00	Over Expenditure	2123587.10	
13544639.00		-	16785459.33
184131.00	Building Fund	184130.95	
	Less: Transfer to Capital fund	184130.95	Nil
32076.00	Electronic Balance Fund	32076.00	
	Less: Transfer to Capital fund	32076.00	Nil
41025.00	Meeting Fund	41025.45	
	Less: Transfer to Capital fund	41025.45	Nil
1100000.00	Rent Advance	1	1101000.00
224857.00	Outstanding Liabilities		97646.54
			7,0,0,5,
5126729.00	Total ₹	F	17984105.87

FOR THE JEWELLERS' ASSOCIATION

Hon. Secretary

President

vellers'

SHEET AS

CURRENT YEAR (₹)

15459.33

Nil

Nil

Nil 000.00 646.54

b.org.in

315, Chickpet,

Association (R) Bangalore - 560 053.

AT 31ST MARCH 2010

⁄IOUS R (₹)	ASSETS		CURRENT YEAR (₹)
	A. Fixed Assets:		
371.00	Building		122371.00
523.00	Furniture		388461.00
163.00	Weighing Scale		6089.00
665.00	Electronic Balance		4815.00
932.00	Generator		792.00
)45.00	Computer		418.00
75.00	Voltage Stabilizer		64.00
21.00	Electrical Fittings		9538.00
36.00	Fax Machine		881.00
24.00	Typewriter		105.00
84.00	Mobile Phone		836.00
45.00	Tally Single User		98.00
51.00	EPABX		7353.00
222	Punching Machine		10582.00
	B. Investments:		10302.00
37.00	Fixed Deposit		16687864.87
	C. Current Assets:		10007004.07
21.00	Advance & Deposit		243454.50
00.00	Rent Receivable	4	60000.00
52.00	Sundry Receivables / Debtors	1	167725.25
90.00	Closing Stock of Registers		8660.00
99.00			238503.25
			230303.23
95.00	Goodwill		25495.00
9.00		-	17984105.87
99.00 95.00	Cash and Bank Balance D.Miscellaneous Assets:		238.

As per my report of even date M REDDEPPA

Chartered Accountant

Treasurer

e-mail: info@jab.org.in website: www.jab.org.in



The Jewellers' No. 814/815, Chickpet, RECEIPTS AND PAYMENTS ACCOUNT

PREVIOUS YEAR (₹)	RECEIPTS	CURRENT YEAR (₹)
	To Opening Blanace	
16991.00	Cash on hand	9729.00
284357.00	The Vysya Bank Ltd.	543640.10
7130.00	Karur Vysya Bank Ltd.	7130.00
7250.00	To Admission Fees received	22750.00
1087749.00	To Appraising Charges Recd	
72600.00	To Appraising Charges of previous years	1362709.00
12000.00	To Appraising Charges of previous years Appraising charges Certification course fees	83312.00
4545.00	To Assaying Charges of others due in previous years	94600.00
13 13.00	To Assaying Charges of others due in previous years To Assaying Charges received	5445.00
40910.00	Gold	20042.22
5525.00	Silver	29840.00
40000.00	To Children of the children of	4605.00
5468302.00	To Chickpet rent of previous year	60032.00
40220.00	To Fixed deposit matured	5549065.71
40320.00	To Income-tax Refund	
5833.00	To Interest received on SB A/c	7000.35
152602.00	To Interest received on FD's	333283.59
3224.00	To Interest on Income Tax refund	
58305.00	To Introduction trade fair	
216500.00	To Life Membership fees received	812250.00
25770.00	To Miscellaneous Receipts	1561.00
15000.00	To Maha Poshak Membership received	25000.00
10000.00	To Poshak Membership fees received	23000.00
580000.00	To Rent received from Chickpet Building	660000.00
50000.00	To Refund of deposit	
100000.00	To Refund of security deposit	
2339.00	To Refund of security deposit To Reversal of TDS	2212 00
1000	To Refund of Hall hire chrarges	2212.00
4400.00	To Salary Advance recovered	3421.00
1,00.00	To sale of Registers/forms	26800.00
4070.00	GS 11	
13010.00	G S 12	6960.00
13700.00	To Sale of Members list	19410.00
400.00	To Sale of Members list	19150.00
252127.00	To Sale of CD Ornate Life	100.00
	To Service tax Collected:	258218.00
229348.00	SMS charges received	43400.00
24000.00	To Sponsorship charges received	294683.00
24000.00	To Subscription charges received	11000.00
21020 00	To Travelling reiumbursement received	5000.00
31939.00	To TDS Recovery	
21064.00	To Weighing charges receivedd	
31964.00	Gold	29410.00
21579.00	Silver	19159.00
44856.00	Diamonds	41720.00
8966645.00	T . 13	

8966645.00

Total ₹

10392595.75

FOR THE JEWELLERS' ASSOCIATION

Hon. Secretary

President



ellers'

5, Chickpet, COUNT

URRENT ÆAR (₹)

9729.00 9729.00 143640.10 7130.00 22750.00 62709.00 83312.00 94600.00 5445.00 29840.00

4605.00 50032.00 19065.71 7000.35 3283.59

2250.00 1561.00 5000.00 00.000 ***

2212.00 3421.00 5800.00

1960.00 1410.00 150.00 100.00 218.00 400.00 683.00 000.00

\$10.00 \$59.00 '20.00

95.75

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Association (R)

Bangalore - 560 053.

FOR THE YEAR ENDED31ST MARCH 2010

PREVIOUS YEAR (₹)	PAYMENTS	CURRENT YEAR (₹)
-	By Advertisement	750.00
5000.00	By Audit Fee	5000.00
35720.00	By Assaying Section payment	22861.00
33120.00	By Assaying Section arrears Paid	2382.00
5895.00	By Assaying Charges of others due of preceding period	900.00
193633.00	By Appraisal charges paid account	180000.00
175055.00	By Appraising certification course fees	77000.00
28.00	By Bank Charges	168.00
207648.00	By Conveyance	241300.00
1000.00	By Consultancy Charges	15000.00
10000.00	By Chickpet Building Renovation	13000.00
7863.00	By Electricity Charges	8232.00
19900.00	By Export work expenses	19875.00
6240000.00	By Fixed Deposits	7600000.00
70000.00	By Flood Relief Fund	200000.00
5332.00	By Generator Maintenance	6311.00
176843.00	By General Body meeting expenses	124464.50
197796.00	By Honorarium paid	151794.00
15 (15 0.00	By Honorarium arrears paid	31919.00
6823.00	By indentity Card Expenses	11000.00
1910.00	By Locker Rent	1010.00
2129.00	By Lunch Break, OT to staff	1854.00
43944.00	By Managing Committee Meeting expense	26959.00
137 1.00	By Note Book Donation	19740.00
90489.00	By Printing & Stationery	62386.00
28235.00	By Postage & Telegrams	23480.00
20233100	By Punching Machine purchase	11440.00
120456.00	By Rent paid	123758.00
***	By Rent arrears Paid	10078.00
1171.00	By Reading room expenses	1521.00
1900.00	By Rates & Taxes	26378.00
38150.00	By Repairs & Maintenance	44233.00
447350.00	By Salaries & Bonus	439441.00
	By Salary Advance paid	28000.00
29000.00	By SMS Charges paid	38605.00
191678.00	By Service Tax paid	259479.00
	By Service Tax of March '09 Paid	156361.00
10954.00	By Service Tax of March '09 Paid By Staff Welfare	202.00
15000.00	By Software expenses	
26136.00	By Sundry Expenses	44508.00
93116.00	By Telephone Expenses	49896.00
	By Travelling Expenses	17116.00
57647.00	By TDS Recovery paid	53606.00
23400.00	By Welfare Account	15085.00
	By Closing Balances:	
9729.00	Cash on hand	14433.00
543640.00	The Ing Vysya Bank Ltd	216940.25
7130.00	The Karur Vysya Bank Ltd	7130.00
9066645.00		10202505.55
8966645.00	Total ₹	10392595.75

As per my report of even date

M. REDDAPPA

Chartered Accountant

Treasurer

e-mail: info@jab.org.in website: www.jab.org.in



The Jewellers' No. 814/815, Chickpet,

367

INCOME AND EXPENDITURE ACCOUNT

PREVIOUS YEAR (₹)	EXPENDITURE	CURRENT YEAR (₹)
4860.00	To Opening Stock-Books GS 11	8450.00
5980.00	GS 12 20640.00	0,30.00
3700.00	CD-Ornate	1300.00
193633.00	" Appraisal charges paid	180000.00
	" Advertisement	750.00
31980.00		25243.00
5000.00	Assaying Section ExpsAudit Fees	7500.00
	Audit rees	
29.00	Dank Charges	168.00
1000.00	Consultancy Charges	15000.00
207648.00	Conveyance charges	241300.00
***	" CM's Flood relief Fund	200000.00
69809.00	" Depreciation on assets	50172.00
7171.00	" Electricity & Water chgs	9449.00
19900.00	" Export Work Exps	19875.00
126843.00	" General Body Meeting Expenses	121043.50
5332.00	" Generator Maintenance	6311.00
205440.00	" Honorarium Paid	252692.54
6823.00	" Identity card expense	11000.00
2129.00	" Lunch Break O.T. to Staff	1854.00
1910.00	" Locker rent	1010.00
		26959.00
43944.00	Managing Committee	
00400 00	Note book Donation	19740.00
90489.00	Frinting & Stationery	62386.00
28235.00	Postage & Telegrams	23480.00
	Furchase of C.D. offiate life	
120936.00	" Rent	138018.00
1170.00	" Reading Room Exps	1521.00
1900.00	" Rates & Taxes	26378.00
38150.00	" Repairs & Maintenance	44233.00
10000.00	" Renovation Exps	
420250.00	" Salaries & Bonus	444841.00
922	" Service tax paid	1229.00
10954.00	" Staff Welfare	15287.00
27840.00	" Sundry Expenses	44509.05
15000.00	" Software expenses (SMS charges)	38605.00
15000.00	"Travelling & Con. Exps	12116.00
89370.00	" Telephone Expenses	51373.00
23400.00	" Web site hosting charges	51575.00
	" Every of income ever Every distance transferred to Comital Fund	2122507 10
1700248.00	" Excess of income over Expenditure transferred to Capital Fund	2123587.10
3517372.00	Total ₹	4248020.19

FOR THE JEWELLERS' ASSOCIATION

Hon. Secretary

President



ellers'

, Chickpet,

COUNT

JRRENT EAR (₹)

8450.00

1300.00 10000.00 750.00

5243.00 7500.00 168.00 5000.00

1300.00 0000.00 0172.00 9449.00

9449.00 9875.00 1043.50 5311.00

2692.54 000.00 854.00

010.00 959.00 740.00 386.00

480.00 018.00

521.00 378.00 233.00

341.00 29.00 87.00

09.05 05.00 16.00

73.00

87.10 20.19

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Association (R)

Bangalore - 560 053.

FOR THE YEAR ENDED 31ST MARCH, 2010

PREVIOUS YEAR (₹)	INCOME	CURRENT YEAR (₹)
1189488.00	By Appraising charges	1560691.25
	" Assaying charges received	
45455.00	Gold	29840.00
5525.00	Silver	4605.00
	" Interest Recd	
1104759.00	On Fixed Deposits	1398977.59
5833.00	On SB A/c	7000.35
3224.00	On Income tax refund	
***	" Income from Appraising Course	17600.00
25770.00	" Miscellaneous Receipts	1561.00
640000.00	" Rent recd. For Chickpet Bldg	720000.00
	" Sale of Registers, Forms	
4070.00	G.S. 11	6960.00
13010.00	G.S. 12	19410.00
13700.00	" Membership list	19150.00
400.00	" Sale of CD Ornate Life	100.00
287198.00	" Sponsorship Charges recd	294683.00
***	" SMS Charges received	43400.00
24000.00	" Subscription recd	11000.00
	" Weighing Charges	
58115.00	Gold	43503.00
21579.00	Silver	19159.00
44856.00	Diamond	41720.00
	" By Closing Stock of Books	, , , , , , , , , , , , , , , , , , , ,
8450.00	G.S. 11	1220.00
20640.00	G.S. 12	6240.00
1300.00	C.D.Ornate	1200.00

3517372.00

Total ₹

4248020.19

As per my report of even date
M. REDDAPPA
Chartered Accountant

Treasurer

e-mail: info@jab.org.in website: www.jab.org.in

35



The Jewellers' Association (R)

No. 814/815, Chickpet, Bangalore - 560 053.

DEPRECIATION SCHEDULE FOR THE YEAR ENDED 31ST MARCH 2010

Depre	eciaton Schedule:	W.D.V. (₹)	Additions (₹)	Depreciation (₹)	Closing Balance
A	0% Rate				
1	Building	122371.00			122371.00
В	10% Rate				Ů.
1	Furniture	431623.00		43162.00	388461.00
C	15% Rate				
1	Electrical Fitting	11221.00		1683.00	9538.00
2	Electronic balance	5665.00		850.00	4815.00
3	EPABX Instrument	8651.00		1298.00	7353.00
4	Fax Machine	1036.00		155.00	881.00
5	Generator	932.00		140.00	792.00
6	Mobile phones	984.00		148.00	836.00
7	Typewriter	124.00		19.00	105.00
- 8	Voltage Stabilizer	75.00		11.00	64.00
9	Weighing scale	7163.00		1074.00	6089.00
10	Punching machine		11440.00	858.00	10582.00
)	60% Rate				
1	Computer	1045.00		627.00	418.00
2	Tally Single User	245.00		147.00	98.00
	=	591135.00	11440.00	50172.00	552403.00

FOR THE	JEWELLERS'	ASSOCIATION
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As per my report of even date

Hon. Secretary

President

Treasurer

M REDDEPPA Chartered Accountant

lalance

371.00

461.00

538.00 815.00 353.00 881.00 792.00 836.00 105.00 64.00 00.980 582.00

118.00 98.00

03.00

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The Jewellers' Association (R) No. 814/815, Chickpet, Bangalore - 560 053.

STATEMENT OF FIXED DEPOSITS AS ON 31ST MARCH 2010

N S	PARTICULARS	ED. NO. BALANCE (₹)	OPENING (₹)	ADDITIONS (₹)	MATURED II (₹) DED	INTEREST DEDUCTION (₹)	BALANCE (₹)
4 4	CANARA BANK KARNATAKA BANK LTD	662140	209641.00			21268.00	230909.00
	IV BLOCK, JAYANAGAR	771706 482512	422381.00 210600.00		210600.00	44819.00 11458.00	467200.00
7	MINERVA CIRCLE	483203 483204 483260 493305 705085	122601.00 121447.00 123413.00 213970.00	500000.00		12952.00 12830.00 13061.00 22644.00 12500.00	135553.00 134277.00 136474.00 236614.00 512500.00
8	K.G.ROAD	97511 978478 979528 979574 979593 979593	124287.00 123225.00 124818.00 122633.00 217642.00 122849.00		421200.00	13130.00 13018.00 13186.00 12992.00 13012.00 22915.00	137417.00 136243.00 138004.00 135621.00 240634.00 135861.00 0.00
		980/93 981283 981294		500000.00		12500.00	512500.00 512500.00
4	Chickpet	486736 486519 951949	309625.00 124573.00 123276.00			33000.00 13183.00 13023.00	342625.00 137756.00 136299.00
		951950 951964 951983	123276.00 114428.00 123942.00			13023.00 12123.00 13117.00	136299.00 126551.00 137059.00



S. S.	PARTICULARS	ED. NO. BALANCE (₹)	OPENING (₹)	ADDITIONS (₹)	MATURED (₹)	INTEREST DEDUCTION (₹)	BALANCE (₹)
v		951227 487171 487276	434627.00	300000.00	434627.00	9488.00 13563.00 19375.00	0.00 313563.00 519375.00
)	Otalilat ajpet	706376 706377	123134.00			13031.00	136165.00
1 C	ING VYSYA BANK LTD: AVENUE ROAD	706517	316279.00			33560.00	349839.00
		742173 742174 742176	118464.88 118466.01 439548 48		118464.88 118466.01	8347.68 8347.81	0.00
		742181	438819.04		438819.04 325577.90	30941.48 23248.28	0.00
		742241 741777 741777	207333.00	500000.00	207333.00	15591.25	0.00
		741830		100000.00		11250.00	511250.00 101688.00
7	K.G.ROAD	+401+1		100000.00		844.00	100844.00
3	V.V.PURAM	753069	318345.58		318345.58	22575.07	0.00
4	ING VYSYA BANK LTD:	271499 832256	213771.00	500000.00	213771.00	15063.55 12917.00	0.00 512917.00
Q -	INDIAN BANK: AVFNI IF ROAD	868357	117907.93	2	117907.93	8308.36	0.00
4		253843 253844 253845 581331	85031.00 85031.00 86009.00	500000.00	85031.00 85031.00 86009.00	6097.00 6097.00 6166.00	0.00 0.00 0.00 0.00
ш	UNION BANK OF INDIA AVENUE ROAD	581361		100000.00		1688.00	101688.00

ING

UNION BANK OF INDIA AVENUE ROAD

Э —

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N S	PARTICULARS	ED. NO. BALANCE (₹)	OPENING (₹)	ADDITIONS (₹)	MATURED (₹) D	INTEREST DEDUCTION (₹)	BALANCE (₹)
		1185542 1185543 1185545 1185544	115582.00 115096.00 116085.00 210679.00			10767.00 10722.00 10814.00 19626.00 10823.00	126349.00 125818.00 126899.00 230305.00 127005.00
н - Q -	INDUS IND BANK Bull Temple Road LAKSHMI VILAS BANK LTD	1014040	207112.98		207112.98	7302.08	0.00
4		33158 33163 33176 33178 108020 108057 108123 108126 112814 277943 112995	124602.42 124602.42 124208.40 126568.98 323725.60 124465.00 124079.49 420665.30	500000.00 400000.00 400000.00 500000.00		13163.00 13123.00 13123.00 13395.00 34259.00 13172.00 13131.00 44636.00 13430.00 22344.00 15125.00 14531.00	137765.42 137765.42 137331.40 139963.98 357984.65 137210.44 465301.30 139995.26 522344.00 415125.00 412375.00
H 1	KARUR VYSYA BANK AVENUE ROAD	601369 601694 601425 601426 601469 601509 601529 601532	317875.00 204583.00 139006.30 138853.61 120867.00 122864.00 122864.00 112188.00		317875.00 139006.30 138853.61 120693.00 112188.00 112188.00	16513.38 22000.00 -5507.00 -5507.00 12769.00 12769.00 12980.00 7983.06 8436.31 8485.99 8436.31	0.00 226583.00 0.00 0.00 133636.00 133636.00 135844.00 0.00 0.00



Si.	PARTICULARS	ED. NO.	OPENING (₹)	ADDITIONS (₹)	MATURED (₹) DI	INTEREST DEDUCTION (₹)	BALANCE (₹)
oz ,	A TOTAL TO STANDA	601533 601561 601562 601563 89183 89903	112845.00 122019.00 323625.00 120097.00	400000.00	112845.00 122019.00 323625.00 120097.00	8485.99 8657.31 24335.24 9030.76 23250.00 12917.00	0.00 0.00 0.00 0.00 423250.00 512917.00
	Cauvery Bhavan	7057444 7064348 7065761 7067145 868707 874618 875849 1088262	121380.00 120941.00 121383.00 121279.00 70815.00 70817.00 118548.00 214179.00			12010.00 11964.00 12010.00 12002.00 7006.00 7007.00 11729.00 21407.00	133393.00 132905.00 133293.00 133281.00 77824.00 130277.00 130277.00
D-1	CENTRAL BANK OF INDIA Basavangudi	1115378 224475 224482 224483 224483 224484 224485	216230.00 52483.00 54345.00 54345.00 54345.00 54345.00			5125.00 5125.00 5125.00 5125.00 5125.00 5125.00	57608.00 59470.00 59470.00 59470.00 59437.00
Djab.org.in we	Total		13571236.58	7600000.00	5560079.71	1398974.59	16687864.87
	FOR THE JEWELLERS' ASSOCIATION	>				As per my report of even date	rt of even date
	Hon. Secretary		Treasurer			N Charter	M REDDEPPA Chartered Accountant

Various Events During the Year



Silver Subcommittee Meeting



Diamond Grading Course by GIA



Swift Design Course by GIA

















From left: Sri. H. C. Venkatachaliah, Sri. T. Narasimhulu, Sri. K. S. Shivashankariah Setty, Sri. P. Kumaran, Sri. T. Venkata Ramana, Sri. B. Venkatesh