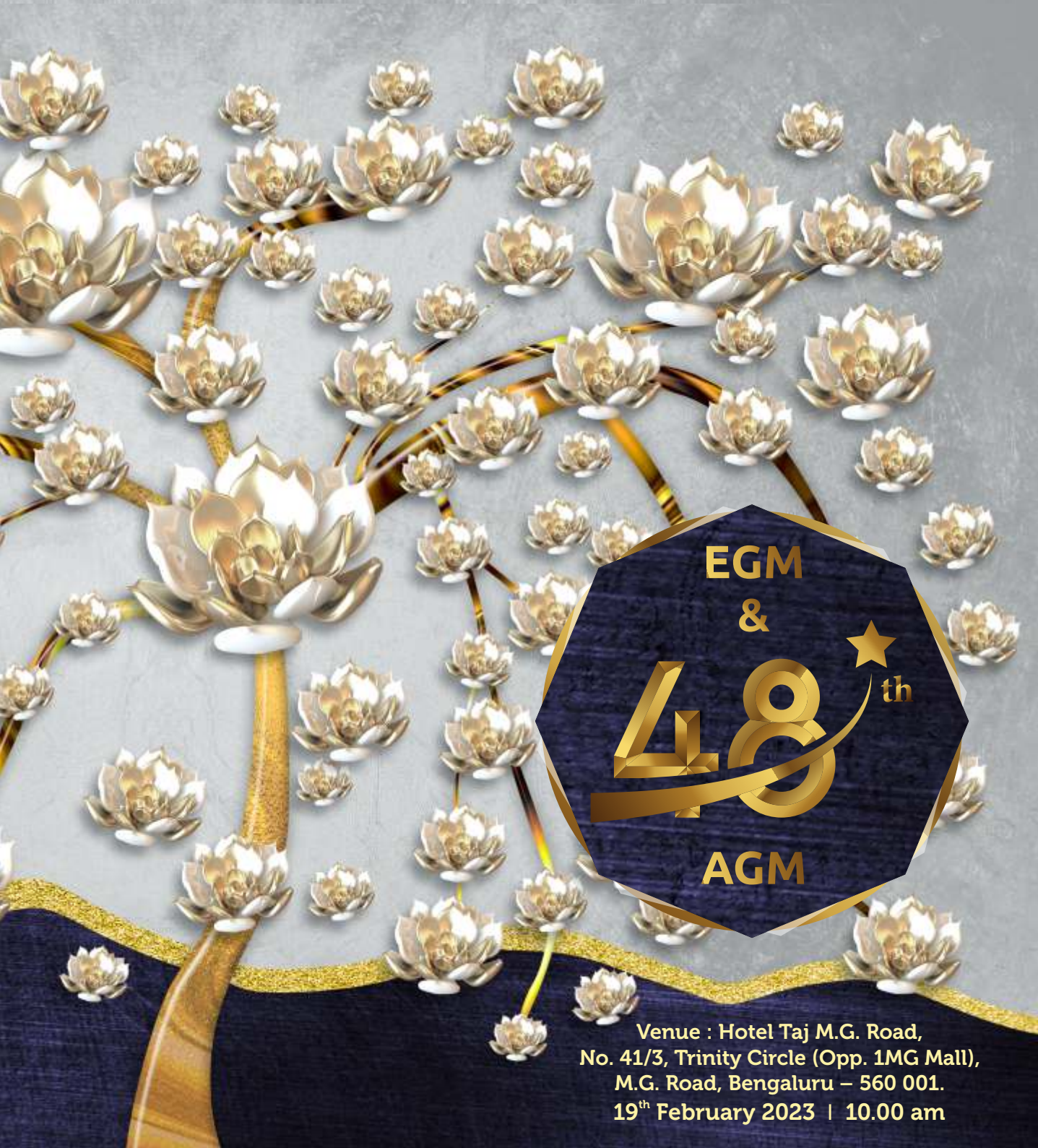




The Jewellers' Association

Report of the Managing Committee
for the year 2022-2023

Audited Accounts for 01-04-2021 to 31-03-2022



Venue : Hotel Taj M.G. Road,
No. 41/3, Trinity Circle (Opp. 1MG Mall),
M.G. Road, Bengaluru – 560 001.
19th February 2023 | 10.00 am



MANAGING COMMITTEE MEMBERS



Sri. Prashanth J Mehta
President



Dr. Chetan Kumar Mehta
Vice-President



Sri Ketan S Dhruv
Hon. Secretary



Sri. D.V. Ramesh
Hon. Treasurer



Sri. Suresh Kumar Ganna
Joint Secretary



Sri. N. Vidya Sagar
Director



Sri R. Srinivas
Director



Sri. Niranjan S Pamadi
Director



Sri. M.N. Prasad
Director



Sri. Goutham M Kothari
Director (Retired)



Sri. R V Tushar
Director



Sri. Bipin Mehta
Director



Hardik C Mathuria
Director - Nominated



Kishore M
Director - Co-opted



Urish Chhajed
Director - Co-opted



Abhay Ranka
Director - Co-opted

I N D E X

| | |
|---|---------|
| From the President's Desk | 1 |
| The following points are brought to the notice of the members | 3 |
| EGM & AGM Notice | 4 |
| Extraordinary General Body Meeting - Agenda | 5 |
| Propose to EGM | 6-14 |
| Annual General Body Meeting Programme | 15-16 |
| Attendance of the Managing Committee | 17 |
| Report of the Managing Committee | 18 |
| List of Exporter's | 19 |
| | |
| The Year that was 2022-2023 | 20 |
| Minutes of the 47th Annual General Body Meeting: | |
| Proceedings of the 47th Annual General Body Meeting | 22-29 |
| Members List: | 30-42 |
| Statement of Accounts: | 43 |
| Balance Sheet | 44 & 45 |
| Income and Expenditure Account | 46 & 47 |
| Receipts and Payments Account | 48 & 49 |
| Depreciation Schedule | 50 |
| Schedule to Balance Sheet | 51 |
| Glimpses Of 47th AGM | 53 |
| Glimpses Of Silver Show Of India | 54 |
| Kodagu - JAB Monsoon Shelter | 55 |
| Glimpses Of South Jewellery Show | 56 |
| Glimpses Of Jewellers Badminton League | 57 |
| Glimpses Of New JAB Office | 58 |
| Glimpses Of Event Photos | 59 |
| Glimpses Of Women's Wing | 60 |
| Glimpses of Bengaluru Gold Festival | 61-62 |

from the
President's Desk...



Sri. Prashanth Mehta



Dear Esteemed Members,

At the outset I thank you all for giving me an opportunity to serve as The President of one of the oldest Jewellers' Associations of the country. I am humbled by occupying this august chair and as an outgoing president I would like to thank our founding members and subsequent board members of the last 81 years who have laid a strong foundation that made us one of the front ranking Jewellers' Associations of our country. These principles, and the foundation laid by my predecessor's inspired me to join the board and carry forward the goodwill of the association further to national and international level. I was also blessed with one of the best teams on the managing committee who worked tirelessly with me throughout the year.

Our industry had suffered a lot due to pandemic and business was just reviewing and as a trade body it was our prime duty to boost the trade further to the best of our efforts and I am proud to say that our association came out with many ideas for jewellery trade in general & specifically for retail and wholesale trade which was appreciated at the national level, the details of which I will speak out in following paragraphs.

- Since a very long time JAB was persuading with Government of Karnataka for announcement of a mega jewelery park & was successful in getting a government order no CA118 SPV 2022, Dated 05.05.2022 issued for setting up a mega jewellery park by department of industry and commerce, Government of Karnataka, under the PPP model. But unfortunately until today the identified land near the airport is not allotted for the purpose of setting up the jewellery park and in the meeting held on 2/2/2023 with Hon: Industry minister Sri Muregesh Niraniji, he has offered to allot the land near airport at a cost through KIADB under single window clearance system. We are expecting positive results in times to come.
- As our old association office was bit small and furnished long back and without lift & washroom facility, a new bigger office premises with better facility was leased out from Sri Goutham Mehta who also happens to be our member, and it was furnished in corporate style suitable to our industry standards & inaugurated on auspicious day of makarasankranti and was appreciated by all the members who visited & since then all our board meetings & other activities are conducted there.
- A new & modern website of the association with all past history & the objective of the association, latest updates about the industry, information about the latest gold & silver rates, upcoming events, latest activities & programs, and many new features was launched which can be reached at jablr.org
- Many new social media handles of the association were launched by a professional company and we have a good number of followers.
- A representation to the new police commissioner Sri C H Pratap Reddy was given regarding various problems faced by the jewellery traders in the city area and a positive response was received from the department.
- Silver Show of India (SJS) the only silver specific B to B tradeshow was launched for the first time in the history of India. With more than 100 participants & 10,000 trade visitors from all over the country, it was highly appreciated by one and all. And many associations are now adopting it.



- KODAGU - JAB Monsoon Shelter project was successfully completed and will be inaugurated very shortly.
- Several Gyaan Jyoti seminar programs were conducted regarding in depth understanding of GST Act, rules & regulations on jewellery industry along with in depth analysis of hallmarking act by Sri Bhavin Mehta CA, Opportunities in Lab Grown diamond for jewellery industry by Dr Prasad Kapre, Current issues and developments in gold jewellery industry by Sri Surendra Mehta, Retail Exports through E commerce by Sri Nitin Khandelwal, GST series by Sri Bhavin Mehta, Creativity & designs in jewellery by Smt Hetal Vakil, Insurance on jewellery by Sri Aatur Thakkar, Implication of weights & measures act by Sri Madhu N Rao and many more seminars were conducted and appreciated by all who attended them.
- JAB Badminton league edition-1 was successfully conducted at KBA courts with six teams and 108 jeweller players, which was conducted like a state level tournament and highly appreciated by all the players.
- Bengaluru Gold Festival a first of its kind mega bumper draw for the retail jewellers and consumers was conducted, with more than 120 participants and up to 3.5 kgs of gold and 40 kgs of silver as prizes, and lakhs of gift coupons were distributed to actual jewellery buyers at the participating stores. Wide Print, TV, Radio & Social media campaign was run to attract consumers especially young consumers towards jewellery stores. It was highly successful & even emulated by several associations later on.
- SJS edition-4 gold jewellery B to B show was inaugurated by Hon. Minister of medium & large industry Sri Murugesh Niraniji, & attended by Hon, Chief Minister Sri Basavraj Bommai, later. The Show was attended by 5000+ trade visitors and 100+ participants from all over the country, it was highly successful show & it will grow even bigger in times to come.
- JAB Women's Wing was initiated for women jewellery entrepreneurs and amazingly there was a massive response for the same, more than 120 women entrepreneurs joined the wing & are doing a commendable job. This is for the first time that woman in such large numbers have joined any jewellery association across the country.
- Your president on behalf of the association was conferred with 'PILLARS OF IIJS' award, by Gem & Jewellery Export Promotion Council an arm of ministry of Commerce, Government of India.
- Vidya Jyothi scholarship program for deserving jewellery workers' childrens' school education, was launched as a social responsibility program, and there was a tremendous response for the same and 150+ applications have been received until now.

Saying these few words I would once again thank all the Board Members, esteemed Association members, sponsors and staff of the Association, and wish everyone all the best.

Yours Truly

(Prashanth Mehta)

President



THE FOLLOWING POINTS ARE BROUGHT TO THE NOTICE OF THE MEMBERS

1. One members from a Registered Firm or a Company or a Shop who have already registered with the Association is eligible to attend the Meeting. Only one registered Member (**Mahaposhak, Poshak and Life Member**) is allowed to Vote in the General Body Meeting.
2. The Members are requested to bring this Report Book along with their Identification card (**JAB ID Card**) for the meeting. Please note that the Report Books will not be supplied at the Meeting. Members are requested to attend the meeting on time.
3. Any change in the representation of Membership must be intimated before 7-30 p.m. on 16-02-2023.
4. Guests, children and un-registered representatives are not allowed under any circumstances.
5. Any Member who wants to send any subject for discussion at the Annual General Body Meeting should send the same in writing to the Manager before 16-02-2023 under acknowledgment 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 Mahaposhaks, Poshaks or Life Members of our Association. **The Nomination form should reach the Manager of the Association before 7.30p.m., on 30-01-2023. The last date for withdrawal of nomination paper is before 7.30p.m., on 03-02-2023.** Associate Life Members are not allowed to contest the Election. The proposer or seconder cannot propose more than one candidate.
7. Retiring Members of the Managing Committee are eligible to contest the Election.
8. Tea and Lunch will be arranged by the Association.

Members are requested to bring their **JAB ID CARDS** without fail for speedy electoral process
Associate Mahaposhak and Associate Life Members do NOT have
voting rights and also can not contest the Election



The Jewellers' Association (R)

(Regd. SI. No. 368/41-42 dt. 09-12-1941)

No. 126, 3rd Floor, Laxmi Golden Mall (Behind Kaalamma Temple),
Nagarthpet, Bengaluru - 560002.

EGM & AGM NOTICE

The Extraordinary General Body Meeting (EGM) and 48th Annual General Body Meeting (AGM) of the Jewellers' Association will be held on Sunday, the 19th of February, 2023 at 10.00am, at Taj M.G. Road, No. 41/3, Trinity Circle (Opp. 1MG Mall), M.G. Road, Bengaluru - 560 001.

EGM - 10.00 am to 12.00 am

AGM - 12.00 Noon Onwards



Extraordinary General Body Meeting (EGM) - Agenda

An EGM is called on February 19, 2023 at Hotel Taj M.G. Road, No. 41/3, Trinity Circle (Opp. 1MG Mall), M.G. Road, Bengaluru – 560 001., at 10.00 am, to discuss the proposed amendments to the bye laws.

Rules for Discussion on the amendments.

1. The amendments will be sequentially taken for discussion in the order specified.
2. Before each amendment a member of MC will give a brief explanation and reason for the change and its logic, if required by means of a ppt.
3. Members that have feedback about an amendment will have to send it in writing with the details. First chance will be given to the member who has asked permission to discuss in writing. After this it will be opened to past directors and the EGM. However no person will be given more than two minutes.
4. Also if the amendment is not acceptable to a member , it will be incumbent on the member to provide a detail logical explanation for the same.
5. The MC will take a few minutes to give clarification or opinion about the feedback received.
6. The amendment will be put for a voice vote and may be passed or dropped. Where there is no clarity in the voice vote it would be referred to a standing committee for there final opinion.

**Amendments to Existing Bye Laws
Proposed in EGM on February 19,2023**

| Rule | Existing | Proposed | Explanation |
|---------------|---|--|---|
| B) Objectives | 17. To establish - 1. Refinery 2. Chit fund 3. Bank 4. Gold testing Centre's for the benefit of the members of the association. | 17. To establish or collaborate or aid in development of 1. Refinery 2. Chit fund 3. Bank 4. Gold testing Centre's 5. Jewellery Parks, 6. Education Institutions 7. Gemological labs for the benefit of the members of the association. | Gem and Jewellery is declared thrust area and many government agencies Private players are getting into the development of Jewellery Parks, labs, training institutes for the trade. Such collaboration will be helpful for the members and trade. |
| C)Regulation | 5)Office means the registered office at No.814/815, Chickpet, Bengaluru. 2(A)Nil | 5) NO. 126, 3 rd Floor, Laxmi Golden Mall, Dharmaraya Swamy Temple Road, (Dehind Kamma Temple), Nagarthpet, Bengaluru -560002. 2(A) Allied Industry : are specialised service providers and suppliers for our trade such as secure logistics, jewellery designers, publishers, gem and jewellery exhibition organisers, bullion banks, labs, jewellery tools and machinery dealers and manufacturers, or any such specialised service providers and suppliers whose focus on providing specialised services to our trade. | |

| | | | |
|--|--|--|---|
| <p>D) Structure of Membership</p> | <p>The Association will have members in 4 categories: a) Mahaposhak b) Life Member c) Associate Mahaposhak d) Associate Life Member.</p> <p>2. The members who subscribe for Rs.15000/- (Rupees Fifteen Thousand Only) are considered as Associate Life Members.</p> | <p>The Association will have members in 4 categories: a) Mahaposhak b) Life Member c) Associate Mahaposhak d) Associate Life Member. e) Allied Members</p> <p>Allied Members : Are members from the allied Industry referred to in C2(A). Such members can enjoy all benefits of the association. They can attend the AGM however they cannot contest elections or vote. The membership is similar to the associate Life member.</p> <p>2. The members who subscribe for Rs.15000/- (Rupees Fifteen Thousand Only) are considered as Associate Life Members or Allied Members depending on their category of business.</p> | <p>To increase the member base of JAB and also work with allied Industry for the betterment of the trade.</p> |
| <p>E) Membership</p> | <p>8) The documents to be enclosed with membership application - (a) Copy of VAT registration (b) Copy of Schedule of VAT(c) Copy of PAN number of the firm.</p> | <p>8) The documents to be enclosed with membership application - (a) Copy of GST Registration With Schedule (b) Copy of PAN number of the firm.</p> | <p>Bringing it in line with new laws.</p> |

| | | | |
|---|--|--|---|
| | <p>11) The Associate Mahaposhak or Associate Life Member will be awarded Mahaposhak or Life Membership respectively after the completion of 3 years as Mahaposhak or Life Member in the Association. Then those members will have the right to vote and contest the board elections.</p> | <p>11) The Associate Mahaposhak or Associate Life Member will be awarded Mahaposhak or Life Membership respectively after the completion of 2 year as Maha Poshak or Life Member in the Association. Then those members will have the right to vote and contest the board elections.</p> | <p>To encourage more jewellers to enrol and allow them to be part of the decision making process.</p> |
| <p>F) Disqualification of membership</p> | <p>d) A firm shall not cease to be a member by reason of only a change in its constitution, occasion by admission, retirement or death of the a partner, provided the business of the firms is continued in the same name in spite of such change.</p> | <p>d) A firm shall not cease to be a member by reason of only a change in its constitution, occasion by admission, retirement or death of a partner, provided the business of the firm is continued in the same name in spite of such change. In a special case if a proprietorship firm ceases due to a change to a partnership resulting in a new tax registration, the MC will have the power to transfer the membership in such cases or similar cases provided the representatives of the previous and new firm are similar and the previous firm ceases its operation.</p> <p>e) If his Business registration has been cancelled for more than a year.</p> | <p>When a business constitution is changed and the representatives are the same or similar we would like to ensure they don't lose their membership due to such technicalities. The test is that the controlling members of the new constitution are the same as the previous constitution and the previous constitution will cease to exist or operate.</p> <p>Many members have closed the jewellery business and are part of the GM deciding on the future of the trade,</p> |

| | | | |
|---|---|---|--|
| | | | which is not acceptable. |
| L) Powers and responsibility of the Sub Committee | | <p>7) The sub committee needs to meet at least once a quarter with a quorum of $\frac{2}{3}$. Failing which the board can take corrective actions.</p> <p>8) All committee meetings and trade meetings of the committee will be chaired by the committee Chairperson or vice chairperson of the committee. In their absence they can be chaired by the President or secretary or any board member.</p> <p>9) Each committee chairperson or vice chairperson has to submit a report of the activities to the AGM.</p> | <p>To ensure that the chairperson and its members are not a ceremonial post but an accountable post with performance. This makes the board a monitoring body ensuring that the committee is functioning, giving greater bandwidth for work to be done.</p> <p>With Introduction of the standing committee which will be headed by prominent members of the association, it is necessary to specify the protocol sequence.</p> <p>To bring greater transparency on the activities of the committee.</p> |
| M) THE POWERS AND RESPONSIBILITIES OF THE PRESIDENT | 3.) To deposit all the funds under the name of Association in any nationalised bank registered under R.B.I. | 3) To deposit all the funds under the name of Association in any nationalised bank or schedule bank registered under R.B.I. This does not include cooperative banks | The concept of nationalised banks is no longer effective and better services are provided by many private sector banks. |

| | | | |
|-----|--------------|---|--|
| L1) | New Proposal | <p>L1) Standing Committee: 1) M.C. can form a standing committee , for a long term activity/ project. It will be till such time the project is completed or such is required to monitor certain activities.</p> <p>2) The chairperson of such a committee should be a previous / current member of the board. This has to be</p> | <p>Certain projects are of longer duration than the tenure of the elected members. To ensure smooth completion of the project it's important that the core team see it through. Hence it's important that the chairperson and key members are not changed.</p> <p>The idea can be used for Formation of the Karnataka Jewellers and Diamond Merchant Board, Jewellery Park, or building a new premise,.. Etc.</p> <p>Also a need is felt that there are certain committees which should be perpetual, with the right set of people. Ex: "Ease of business committee" where knowledgeable members work to reduce the compliance burden on the trade and interact with the law enforcement agencies. Another example is monitoring of silver 990, assay, melting,.. etc.</p> <p>We have many qualified members who have experience and proven track record. This will help</p> |
|-----|--------------|---|--|

| | | | |
|---------|--|--|---|
| | | <p>ratified by the next AGM including it's chairperson.</p> <p>3)The chairperson will give the details of the work to the board and the AGM.</p> <p>4)The committee stands dissolved on completion of the work, or if the AGM plans to dissolve the standing committee on recommendation of the MC.</p> <p>5) Other than the formation and ratification all the rules specified in the committee as in (L) are applicable to the Standing committee.</p> | <p>to divide work among more members, helping us achieve more and also make better utilize these resources for the good of the trade.</p> |
| H(2)AGM | <p>The A.G.M. should be conducted every year during the month of July to present the annual reports and hold elections. If the A.G.M. could not be conducted in the month of July for any unforeseen reasons, it must be conducted by August End.</p> <p>4(d) To elect the new 4 Directors for the post of retiring directors from the Managing Committee of their respective years.</p> | <p>2) The AGM should be conducted within 9 months of the end of the financial year.</p> <p>4(d) To elect the new 3 Directors for the post of retiring directors from the Managing Committee of their respective years.and</p> | <p>To bring in line with the ROS (Registrar of Society) and there will be no conflict.</p> <p>The idea is that AGM elects the Vice President who will be President next year. This gives the power to the AGM to directly</p> |



| | | | |
|--|--|--|---|
| | | <p>one post of the Vice President.</p> | <p>select the President. Also during such elections there would be a clear manifesto / agenda which provides a clear direction to the board against which the board's performance can be measured.</p> <p>The vice President elect will be the President next year and an IPP (independent Past President) the next year. This will ensure that no one person is a permanent President and there is automatically a cooling period giving others a chance, hence developing more leaders in the association.</p> |
| | | <p>4(d)(i) The nominee for vice President should have been a member of MC for at least 2 years.</p> | <p>This is to ensure that the person is aware of the working of the board and association.</p> |
| | | <p>4(d)(ii) In case a sitting MC member wishes to stand for election of VP, he needs to resign his post from the board. The position left vacant by such resignation can be filled by the MC. The MC may also reinstate such a director.</p> | <p>This would allow a sitting MC to contest for the post of VP and also provide the manner in which such post have to be filled.</p> |

| | | | |
|---------------------------------------|--|---|--|
| <p>1) management committee</p> | <p>(2) The M.C. can elect the President, Vice-President, Hon. Secretary, Joint-Secretary, and Hon. Treasurer as the Office bearers among themselves.</p> | <p>(2) Vice president elect from the previous AGM will be promoted as President. The M.C. can elect Hon. Secretary, Joint-Secretary, and Hon. Treasurer as the Office bearers among themselves. In case for some reason the Vice President elect is not available for the year or has resigned, the MC can elect the President.</p> <p>The first MC meeting should be called within 21 days of the conclusion of the election / AGM. If the meeting is not called within the required time frame $\frac{2}{3}$ of the board can meet and select the new office bearers.</p> <p>M.C. Can appoint area heads for various districts of Karnataka. They can conduct meetings where one or more members of MC may be present. The minutes of the said meeting will be placed in MC for further action. Also they can be allocated funds upto Rs. 1 lac a year for this purpose. The entire account has to be audited.</p> | <p>To give AGM the power to elect the post of the President.</p> <p>To ensure the new board is formed at the earliest and work starts as per the new board.</p> <p>This is to implement the objective (16) to form a Karnataka Jewellers and Diamond Merchant Association.</p> |
|---------------------------------------|--|---|--|

**PROGRAMME**

1. Invocation
2. Silent prayer as a mark of respect to the departed souls.
3. Welcome speech by the Hon. Secretary.
4. President's Address
5. Confirmation of the **proceedings of the 47th Annual General Body Meeting** held at White Petals on Sunday, the 24th April 2022
6. Approval of Accounts and Audited Balance Sheets, Receipts and Payments Accounts and Income & Expenditure Accounts as per statements relating to the year from 01-04-2021 to 31-03-2022 prepared by the Chartered Accountants and approved by the Managing Committee.
7. Selection of One Auditor and Two Local Auditors for the ensuing year.
- 8. Approval of the Budget for the year 2023-24**

| Sl. No | Particulars | Budgeted 2021-22 | Actual Expenses 2021-22 | Estimated Budget 2022-23 | Estimated Budget 2023-24 |
|--------|---------------------------------|------------------|-------------------------|--------------------------|--------------------------|
| 1 | Staff Salary | 1,365,000 | 1,292,650 | 1,565,000 | 1,950,000 |
| 2 | Rent | 360,000 | 301,795 | 360,000 | 960,000 |
| 3 | Printing & Stationery | 150,000 | 173,575 | 150,000 | 120,000 |
| 4 | Audit Fees | 40,000 | 35,000 | 40,000 | 50,000 |
| 5 | Water & Electricity Charges | 60,000 | 58,474 | 60,000 | 120,000 |
| 6 | Telephones / Mobiles | 66,000 | 47,658 | 66,000 | 70,000 |
| 7 | Subscription for Newspaper | 4,800 | 2,460 | 4,800 | 4,800 |
| 8 | Repairs & Maintenance | 120,000 | 167,857 | 120,000 | 96,000 |
| 9 | Miscellaneous & Sundry Expenses | 78,000 | 120,851 | 78,000 | 78,000 |
| 10 | Office Interior / Upgradation | | | 1,000,000 | 2,500,000 |
| 11 | New Equipments | | | 300,000 | 300,000 |
| 12 | Updation of Website & S/W | | | 500,000 | 300,000 |
| 13 | Legal Expenses | | | 300,000 | 300,000 |
| | Total | 2,243,800 | 2,200,320 | 4,543,800 | 6,848,800 |



9. The Year that was
10. Honoring Top Exporters for the year 2021-22
11. Introduction of Candidates for Managing Committee
12. Memento to Sponsors
13. Memento to Staff
14. Discussion over the subjects received in writing
15. Any other subject with the permission of the Chair.
16. Election of Members of Managing Committee / Lunch Break
17. Election Results
18. Vote of Thanks
19. National Anthem

**Sd/-
Hon. Secretary**



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 the Annual Report.

PHYSICAL ATTENDANCE OF THE MANAGING COMMITTEE (25.04.2022 – 22.01.2023)

| | |
|--|--------------|
| 1. Sri. Prashant J Mehta, President..... | 12out of 12 |
| 2. Sri. Chetan Kumar Mehta, Vice-President..... | 12out of 12 |
| 3. Sri. Ketan S Dhruv, Hon. Secretary..... | 12 out of 12 |
| 4. Sri. D.V. Ramesh, Hon. Treasurer..... | 08 out of 12 |
| 5. Sri. Suresh Kumar Ganna, Joint Secretary..... | 11 out of 12 |
| 6. Sri. N. Vidya Sagar, M.C.Member..... | 09 out of 12 |
| 7. Sri. R. Srinivas, M.C. Member..... | 11 out of 12 |
| 8. Sri. Niranjan S Pamadi, M.C. Member..... | 08 out of 12 |
| 9. Sri. M.N. Prasad, M.C. Member..... | 11 out of 12 |
| 10. Sri. Goutham M Kothari, M.C. Member..... | 03 out of 06 |
| 11. Sri. R.V. Tushar, M.C. Member..... | 11 out of 12 |
| 12. Sri. Bipin Mehta, M.C. Member..... | 11out of 12 |
| 13. Sri. Hardik C Mathuria, M.C. Member..... | 09 out of 10 |
| 14. Sri. Kishore M, M.C. Member..... | 09 Out of 10 |
| 15. Sri. Urish Chhajjed, M.C. Member..... | 03 Out of 04 |
| 16. Sri. Abhay Ranka, M.C. Member..... | 03 Out of 04 |

Note:

Managing Committee meetings were called virtually and all the Committee members attended.

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 elected and three nominated.

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

| | |
|--------------------------|-------------|
| 1. Sri Ketan S Dhruv | : Elected |
| 2. Sri M.N. Prasad | : -do- |
| 3. Sri R.V. Tushar | : -do- |
| 4. Sri Hardik C Mathuria | : Nominated |
| 5. Sri. Kishore M | : Co-opted |
| 6. Sri. Urish Chhajjed | : Co-opted |
| 7. Sri. Abhay Ranka | : 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.



REPORT OF THE MANAGING COMMITTEE FOR THE YEAR

1. The Managing Committee of this Association is glad to place before you the Audited balance Sheet, Receipts & Payments Accounts, and Income & Expenditure Account for the period 01-04-2021 to 31-03-2022.
2. Details of members as on 31-01-2023:-

| | | |
|------------------------|---|------|
| Maha Poshak Members | : | 59 |
| Poshak Members | : | 29 |
| Life Members | : | 1321 |
| Associate Life Members | : | 90 |
| Associate Mahaposhak | : | 11 |
| Total | : | 1510 |
3. The Sub-Committees were constituted on 27-04-2022 for conducting various activities till date are as follows:-
 - a) **Bullion & Wholesale:-**
 1. Sri. N. Vidya Sagar : Chairman
 2. Sri. Niranjan S Pamadi : Member
 - b) **Diamond:-**
 1. Sri. Chetan Kumar Mehta : Chairman
 2. Sri. M.N. Prasad : Member
 - c) **Export & Appraisals:-**
 1. Sri.D.V. Ramesh : Chairman
 2. Sri. Hardik C Mathuria : Member
 3. Sri. Bipin Mehta : Member
 4. Sri. Ajay P R
 - d) **Information & Technology:-**
 1. Sri.Goutham M Kothari : Chairman
 2. Sri. Hardik C Mathuria : Member
 - e) **Kodagu Flood Shelter:-**
 1. Sri. R. Srinivas : Chairman
 2. Sri. M.N. Prasad : Member
 - f) **Legal & Taxation:-**
 1. Sri. D.V. Ramesh : Chairman
 2. Sri. Sri. Srinivas R : Member
 - g) **Membership:-**
 1. Sri. N. Vidya Sagar : Chairman
 2. Sri. Suresh Kumar Ganna : Member
 3. Sri. Chetan Kumar Mehta : Member
 4. Sri. Kishore M : Member
 - h) **Police Matters: -**
 1. Sri. N. Vidya Sagar : Chairman
 2. Sri. Suresh Kumar Ganna : Member
 - i) **Property Matters & Maintenance:-**
 1. Sri. N. Vidya Sagar : Chairman
 2. Sri. M.N. Prasad : Member
 3. Sri. Niranjan S Pamadi : Member
 - j) **PR with Media & Liasioning with Trade Bodies:-**
 1. Sri. D.V. Ramesh : Chairman
 2. Sri. Chetan Kumar Mehta : Member
 - k) **Retail Promotion:-**
 1. Sri. Niranjan S Pamadi : Chairman
 2. Sri. D.V. Ramesh : Member
 3. Sri. M.N. Prasad : Member
 - l) **Sports & Fellowship:-**
 1. Sri. R.V. Tushar : Chairman
 2. Sri. Hardik C Mathuria : Member
 - m) **Silver:-**
 1. Sri. Srinivas R : Chairman
 2. Sri. R.V. Tushar : Member
 3. Sri. Bipin Mehta : Member
 4. Sri. Kishore M : Member
 5. Sri. Y.S. Nagaraj : Member
 6. Sri. A.P. Praveen : Member
 7. Sri. Srinivas K V : Member
 - n) **Trade Promotion – B2B & B2C:-**
 1. Sri. Chetan Kumar Mehta : Chairman
 2. Sri. Suresh Kumar Ganna : Member
 3. Sri. Kishore M : Member
 - o) **Wholesale & Manufacturing:-**
 1. Sri. Suresh Kumar Ganna : Chairman
 2. Sri. R. Srinivas : Member
 - p) **Seminars:-**
 1. Sri. D.V. Ramesh : Chairman
 2. Sri. R.V. Tushar : Member



LIST OF EXPORTER'S

1. 9 Jewels
2. Alankrutha Jewel Creator
3. Amber Jewels LLP
4. Ananya Jewels
5. Anjanadri Jewellers
6. Anmol Jewellers
6. AnmolSwarn (I) Pvt Ltd
8. Arnav & Co
9. Ascher Jewels Pvt Ltd
10. Astro Journey
11. August Jewellery Pvt Ltd
12. Bafna Jewel Arts
13. Bcos Its Silver
14. Brindavan Silver Craft
15. C KrishnaiahChetty& Sons Pvt Ltd
16. Chemmanur Jewellers
17. Emerald Jewel Industry India Ltd
18. Emfore Jeweltech Pvt Ltd
19. F Jewel Works
20. GanjamNagappa& Son Pvt Ltd
21. Hind Multi Cards
22. Indiejewel Fashion Pvt Ltd
23. J N Concept
24. JKS Jewels Pvt Ltd
25. Laxmi Chains
26. Laxmi Diamonds
27. Mahima Jewellery
28. Malabar Glod Pvt Ltd
29. Mangalore Jewels
30. Manisha Silver Palace
31. Marijo Designs
32. MatushreeGlod LLP
33. Mehta Gold & Diamonds
34. Mehta Gold Pvt Ltd
35. Moments 925 Silver India LLP
36. Nahar Diamond
37. NavrangDeeptech (OPC) Pvt Ltd
38. Navrathan Jewellers Pvt Ltd
39. Pavithra Jewels
40. Pinanki's
41. Prathibha Jewellery House
42. R K Diamonds
43. Rajathadri Jewellers Pvt Ltd
44. RazzaMahal Diamonds & Gems
45. Safari Designs
46. Samarth Gold Chains Pvt Ltd
47. Siri Jewellers
48. SitaraJeweles
49. Soni Gemand Jewels
50. Sri Krupa Jewels
51. Titan Company Limited
52. Varakrupa Jewellers
53. Vijay Gems & Jewellery
54. Vijaya Lakshmi Jewellers



The Year that was2022-23

1. **New office Premises:** It was felt that the office needed to be refurbished. Also with the growth of the Association there was need for more space. The receipt of eviction notice for the old office necessitated the need for a new office. Based on the permission from the AGM, the Board decided to move to larger office space in Laxmi Golden Mall. The new space also has a larger board room for the meeting. Also the new building has a lift which makes it easier for members. We moved into the new office in November 2022. The last few board meetings have taken place there saving the cost on such meetings.
2. **Jewellery Park:** The board followed up with the Government of Karnataka for the jewellery park. We were able to get a Government order (GO), that it will be done in a PPP (Private Public Partnership) Model. However when the file was sent to the Finance department it was learnt that it would not be possible to give the KIADB land for the park at discounted prices, however an SPV could purchase the land at the government prices. This point was reiterated by the Hon. Minister for Industry Dr. Murgesh Nirani when he was the chief guest at SJS.
3. **Uniform daily gold rates across South India:** There was a proposal for having at least uniform gold rate across the southern states. JAB agreed to it. The uniform rate across South India worked for some time. However with this exercise we have found that the divergence in rates in South India is now lower. This has to be pursued to bring the rates nearly to the same level.
4. **Legal Issue:**
 - a. A memorandum to the commissioner of Police was submitted to streamline the parking in the city area. There was also a meeting with the commissioner on the issue. He has asked us to talk to the local station. The local station are willing to implement a plan to reduce the haphazard parking in the area. However, other Associations in the city area also should commit to any such plan with the police.
 - b. **BIS Hallmarking:**
 - i. JAB had filed a writ against the mandatory hallmarking order in 2021. The government has still not filed a reply against the writ.
 - ii. In many cases BIS is taking the samples for testing. To get these samples back is very tedious process. We have written to the BIS to streamline it. We request the next board to follow up on this.
 - c. **Evacuation of Chickpet property Tenant:**
 - i. Our evidence is completed, but the tenant is using frivolous reason for delaying the case. He has submitted the letter to transfer the case from Mayo Hall to city Civil Court. Later he filed a contempt of court petition against the lawyer and the Secretary of the Association, which has been dismissed. We are following up with the case.
 - d. **GST:**
 - i. We have submitted a memorandum to the commissioner regarding the issue of interception of jewellery parcels by the department. At present the entire vehicle with all the parcels is held up if few parcels are found lacking some documents. We have requested the department to allow parcels without any issues to proceed. For parcel with issue they can issue a probationary order to the carrier to keep in their vault for further investigation. We have received a warm reception for these suggestions.
 - ii. Also we like to inform that the GST council has allowed the states to introduce the E-way bills for movement of jewellery. We have represented to the Government of Karnataka that such a system is not necessary in Karnataka.



e. Income Tax cases of JAB:

i. There has been no development on the issue.

5. GyanJyothi Seminars: We have conducted various seminars under our knowledge series GyanJyothi.

The topics include GST, Powers of Gemstones, Automating your business, Design, Exports through E-commerce, Lab grown diamonds. These are put on our new website for your reference.

6. Women wing:

It has been noticed that the participation of the women in our trade was increasing. However the same was not visible in the various platforms like exhibitions, seminars Etc., Hence it was necessary to encourage women in the trade to involve in the activities of Association. A meet and greet was organised in which we were able to form “JAB Women’s Wings” with 126 registrations. This wing is a part of JAB. A Women’s wing sub committee was formed with a set of adhoc office bearers. We are happy to note that the women wing has assisted in few of the program of the Association. Also this has helped us to understand how to make the Association friendlier for women.

7. Whole Sale and Mfg committee: The committee met various stakeholders. The biggest issue was the quality of the refined gold that was coming into the market. It was suggested that

- a. All unmarked gold pure or impure should be taken with BIS report not XRF
- b. Also refined gold should have a mark, so if there is a dispute in the purity it can be traced to the refinery.
- c. There was a need for common melting centres where there is no chance of adulteration of gold or cheating by the melter.
- d. Based on it we have signed up a few BIS authorized centres for testing impure gold and refined gold at a discounted rates for JAB members.

8. New website: A new website has been designed with more information on a new domain jablr.orgIt has more details for the members and many useful resources to help in the business.

9. Jewellers Badminton League (JBL): The first edition of Jewellers Badminton league was organised at Karnataka badminton association (KBA) on September 4,2022. There were 108 player and Six teams that took part. The tournament was won by the team owned by Abhimanyu Refinery LLP.

10. Bengaluru Gold Festival (BGF): The first edition of the Bengaluru Gold Festival (BGF) was held from September 26 to November 1. There were 128 Retail outlets that took part. Coupons were issued by the participating retailers to the customers. More than 2.5kgs of Gold and 40 kgs of Silver were distributed as the prizes / gifts in 4 weekly draws and one Bumper draw. Before launching the project there was a meeting with the prospective participants and their feedback was taken to fine tune the festival. More than 1crore was spent on promotion in newspapers, TV, radio and on social media.

11. Exhibition: The following exhibitions were organised by JAB

- a. 4th Edition South Jewellery show was organised from September 16 to 18, 2022
- b. Silver show of India, 1st edition was organised from June 17 to 19, 2022.
- c. Silver Show of India, 2nd edition was organised from December 16 to 18, 2022.

12. Kodagu - JAB Monsoon Shelter Project:- This project is nearly complete and will be handed over to Vanachallu village of Kodagu at the earliest.

13. Silver Committee:- Regular monitoring of the local refined silver was carried out throughout the year by random testing and interaction with the refiners. New seals were also issued for the new year.



The Proceedings of the 47th Annual General Body Meeting of The Jewellers' Association held at The White Petals, Palace Road, Bengaluru on 24th April 2022.

An invocation dance was performed to invoke the blessings of Lord Ganesha. Followed by which the lighting of the lamp was performed by the dignitaries:

1. Sri Y S Ravi Kumar, President
2. Sri M S Venkatesh, Vice President
3. Sri Ketan S Dhruv, Hon. Secretary
4. Sri M N Prasad, Hon. Treasurer
5. Sri Suresh Kumar Ghana, Joint Secretary
6. Sri N Vidya Sagar, Director
7. Sri R Srinivas, Director
8. Sri Prashanth J Mehta, Director
9. Sri Niranjana S Pamadi, Director
10. Sri Gautham S Kothari, Director
11. Sri R V Tushar, Director
12. Dr Chetan Kumar Mehta, Director and
13. Sri D V Ramesh, Co-opt Director

Respects were paid to the departed souls as well as actor Puneeth Rajkumar by Sri R.V Tushar, Director, JAB

Welcome address was rendered by Sri N Vidya Sagar, Past President, JAB. He welcomed everyone and conveyed a heartfelt gratitude for everyone's presence.

Presidential Speech was delivered by Sri Y S Ravi Kumar, President, JAB

He commenced his speech by wishing the august gathering a Golden Morning. He proudly shared that he has been associated with the prestigious organization for 17 years and has served in various capacities. He brought to light, the tremendous transformation JAB has gone through over the years by remembering that the members have increased from around 250 to 1450 and still counting. From AGM's being conducted in Community Halls to Five Star Hotels as on this day; From using Paper ballots to today's digital ballots; From Physical Meetings to Virtual Meetings. He expressed that the Covid pandemic has taught us to accept the new normalcy in life and live with the change. To JAB's credit, he added that the board has:

- Successfully conducted various vaccination drives, B2B shows and B2C shows,
- Made representations to the Government of India and Government of Karnataka regarding various issues related to the industry.
- Sought Land approval in Vanachal Village, Kodagu District for the construction of JAB Monsoon Shelter which was possible thanks to the generous donations of the esteemed members. The construction of 1500 Sqft area is in progress.



- Convened in ensuring that The Govt. of Karnataka came forward to allocate land to JAB for the development of Jewellery Park for the manufacturing sector of this trade. A piece of land is already earmarked near Devanahalli of 10 to 15 acres for this project.

Dedicating this day to his father Late Sri Suryanarayan Shetty, he ended his heartfelt emotional words. He expressed immense gratitude to all associated with JAB for trusting his integrity and giving him this opportunity to serve as the President of JAB.

The gracious presence of the dignitaries was requested on stage.

Sri Ketan S Dhruv, Secretary, JAB, presented the report on the events of the previous year:

- In order to reopen the market, PR exercises were undertaken in print media such as how the Covid protocols were followed in the stores and it was safe to come to the store. Steps were taken to educate and bring awareness of the regarding safety in COVID.
- Many ministers were approached and through discussion were convinced that stores must be allowed to function as the required protocols were being followed. This ensured that the stores were allowed to be open.
- Vaccination drives were conducted for the Karigars. More than 5000 doses were provided in just two months. This helped in inoculating the market at such a sensitive time.
- BIS was made mandatory during the lockdown and steps were taken to educate the members about the same. Discussions were held with national bodies regarding the issues in the new regime. One of the pressing issues was the HUID, limited karatages, harass punishments to name a few. The Coimbatore Association got a favorable decision from the Supreme Court for Covid interest when the government did not listen. Hence it was decided that JAB to file a writ the Karnataka High Court which could help in removing the unfair provision in the Hallmarking.
- A one day token strike was organized with the national bodies regarding the HUID.
- A major change was brought out in the TDS rule which affected the Bullion business. JAB was the first association in India to address this and arranged the first virtual seminar on this topic which was attended by more than 250 members across India.
- A meeting was held for all the associations of Karnataka by M/s Laxmi Diamonds. The important agenda being BIS and necessity for all the associations to work in unison.
- No sooner than the lockdown was called off, the second edition of SJS was opened which was inaugurated by the Chief Minister Basavaraj Bommai. The Hon Chief Minister announced the Jewellery Park project at the show. About 4000 to 5000 people visited.
- IJ's premier was held at BICE supported by GJEPC. JAB help to promote the event.
- Carrying the momentum of the Jewellery Park, efforts were made to convince the Government of Karnataka regarding its impact in taxes and the ability to generate jobs. VTPC appointed KPMG as a consultant to study the proposal in more depth. An announcement was made in the Budget 2022-23 that a Mega Jewellery Park will be established in Bengaluru under Public Private Partnership model which would facilitate new jobs to the Goldsmiths, Karigars and small enterprises close to 10,000 people.
- 3rd edition of SJS was hosted, inaugurated by Sri Sri Ravishankar. IBJA and GJS were involved.
- JAB convened a Road Show in the GJS show. There was talk on Lab grow Diamond. It was learnt that we have not explored much into that market and venturing into it will not just help us in expansion of the market as it will make buying certain types of jewellery more affordable.
- The first B2C show was held in April 2022 inaugurated by Ms Reethi Rajshiv, President of FKCCI-FLO along with a couple of stars from the Kannada Film industry.



- An event called Run for Gold was germinated but didn't see light. The idea behind it was to contribute the funds to Para Olympics or Olympics.
- Land was gotten allocated for the Kodagu Monsoon Shelter project. The Bhumi Puja was done and the construction was kick started.
- Regarding the Fake Bars issue, the CCB/Police identified a Fake Bar production unit in Bengaluru and arrested the culprits. The police department was honored and thanked by JAB for the work. It was learnt that 1% foreign material was being mixed in the bar which means a cheating of INR 50,000/- was being made for 1Kg. A circular was sent across to create awareness among members.
- Legal issues were handled by the legal department including apprising, income tax issues, notice from the Muzarai dept. for the current office, etc.
- Issues with rental properties were dealt with and it has been ensured that rents are reinstated.
- Software was redeveloped with a different vendor and the new software is in use. It will be made more comprehensive for a modern association of 21st Century.
- The AV from the GIA, The Gemological Institute of America was presented.
- President, Y S Ravikumar called to meeting to order and commenced the 47th AGM:
- Approval of the 46th AGM minutes – Proposed by MrB. R Ajith Kumar, Geetha Jewells and seconded by MrB.H. Srinivasa Murthy, RajatJewellers.
- Presentation of Accounts and approval – The accounts was the same which was proposed as the unaudited accounts in the zoom meeting the previous year which is audited and submitted for approval – Proposed by Mr Suresh I Dhruv, Bangalore Refinery and seconded by Mr. Nitin S Sheth, GEMCO
- Selection of the Auditors – MrR. Srinivas, the erstwhile Treasurer opined “The accounts have been audited by M/s Ramaraju and Co. We recommend the same auditors to continue for the ensuing year.” It was accepted by all and proposed by MrD.A. Sreeramulu, GurukrupaJewellers and seconded by Mr Venu, Jayalakshmi& Co.
- Selection of local auditors: Volunteered by Mr Raghu, Raghu Jewellers and Badrinath, GajalakshmiJewellers.
- Approval of Budget – Budget was proposed for the financial year 2022-23. Below are the highlights:
 - I. Staff Salary at INR 15,65,000/-
 - II. Rent of the JAB premises at INR 3,60,000/-
 - III. Printing and Stationery at INR 1,50,000/-
 - IV. Audit Fees at INR 40,000/-
 - V. Water and Electricity Charges at INR 60,000/-
 - VI. Mobile Phone and Telephone Charges at INR 66,000/-
 - VII. Subscription for Newspaper at INR 4,800/-
 - VIII. Repairs and Maintenance at INR 1,20,000/-
 - IX. Miscellaneous and Sundry Expenses at INR 78,000/-
 - X. Proposed Budget for Office interiors and upgrading at INR 10,00,000/-
 - XI. New equipment for office at INR 3,00,000/-
 - XII. Update of Website and Software at INR 5,00,000/- and
 - XIII. Legal Expenses at INR 3,00,000/-



Query about Legal Expenses: Justification requested for INR 3,00,000/-

Answered: Anticipated ancillary expenses towards required legal opinions about writ petitions, for any developments, for the case of Muzarai dept., Chickpet premises, Income Tax issues etc.,

Query about the delay in Chickpet property issue: Justification requested for the delay in the court proceedings.

Answered: As the litigant is postponing dates and has appealed for the ownership of the property, there is a delay. The legal action for eviction of the tenant was initiated 4 years ago. 2 years were lost in Covid pandemic. There was a minor error in the rental agreement draft like the premises number. However, original documents were produced as proof of ownership and it was accepted. There was a change in the court as requested by the litigant.

Query, request for inclusion of CVD machines as part of upgrade: The suggestion was honored and was assured that this will be discussed in the Board Meeting and the suitable solution will be taken up as CVD machines are quite exorbitant. Provision will also be made for setting up a Mini Lab in collaboration with GJEPC.

Budget was proposed by Mr Venu, Jayalakshmi & Co and seconded by Mr Y.S. Nagaraj, Sunrise Jewellers.

Sri. R. Srinivas, Ex. Treasurer, JAB, shared highlights on the Kodagu Project. To begin with he started by thanking everyone for how charitably and generously all the members had contributed for this project. However, due to the acute negligence or procrastination of the government, the project didn't take the anticipated shape at the required time. Adding to that, he said much couldn't be proceeded with in the last two years thanks to the pandemic. Nonetheless, due to the constant and sincere efforts from the past one year, the government has approved 4500 Sqft land for the construction of the JAB Monsoon Shelter in Vanachallu Village about 20 kms away from Madekeri. This locality lacks basic facilities like electricity, mobile network, water supply, etc. and it is a hilly region. During monsoons, this place is unfit for residence. Hence, the JAB has initiated, "The JAB Monsoon Shelter" in this place for the local dwellers. It's a 1500 Sqft construction. The Bhumi Pooja has been performed. The association plans to complete the construction soonest possible and inaugurate the same, positively within the next AGM meeting.

A birds eye view on B2B and B2C shows were presented by Mr Chetan, Director, JAB. Glimpses of the 3rd edition of the SJS show were showcased. He stated that Bengaluru has become a huge hub for exhibitions now which paved the way for the huge success of the 3rd edition of SJS. He recollected that it was a super hit show and it was more grand due to the participation of more than a hundred wholesalers and manufacturers. He said what's commendable is that due to this show, JAB has got a surplus revenue of about INR 17,00,000/- this time. He took the opportunity to thank the board of JAB for the support and mentioned that the first B2C show will follow. An exclusive and premier B2B show for the Silverware is in the pipeline, he mentioned.

Mr. Prashanth Mehta, Director, JAB, shared insights on The Jewellery Park. He said that Bengaluru has become the center for the hub of Silver jewelry, articles, utensils, etc., That said, he also proudly said that Bengaluru is the number one manufacturer for close setting diamonds and that we have a very good Nakashi and Temple Jewellery manufacturing hub in Bengaluru. He said that about 15,000 workers are involved in the same. Among all the other related challenges and constant upgradings, he expressed concern about the younger generation not aspiring much to enter the manufacturing sector. Hence, he proposed the idea of offering a diploma course for the artisans to learn the tricks of the trade. The government identified JSS, Mysore Rd and sanctioned Rupees Ten Crores for including this as a part of the program of study. The government has also sanctioned Rupees Three Crores for upgrade of technology related to this industry which was also used at JSS for up-skilling. He recollected that the Chief Minister Sri Basavarj Bommai was shown the presentation on the Jewellery Park and he instantaneously called for a Press Meet and announced the sanction of the Jewellery Park in the SJS show. Apparently, KPMG has shouldered the responsibility of validating the same, they presented a project report after deep study. 15 acres of land was allotted for this purpose with no cost levied to associations. It will be made in the PPP model.



Query 1: “What are the benefits and disadvantages of the park to the local goldsmiths and vendors?”

Answered: The government has allocated additional 5 acres for the residential purposes which will be used purely for residential purposes unlike the 15 acre land which is meant for the industrial activities. The main reason for the Jewellery Park is to provide better facilities and living conditions for the jewellery workers, who are the backbone of our Industry and also to get more people into the skill. The study also says that current activities are highly polluting and are not supposed to be conducted in residential areas like being done in present conditions. This may call for an eviction notice sooner or later. The benefits also being that the products coming out of the park will benefit export market and produce newer patterns for the retailers in turn increasing the revenue too.

Query 2: “What is the role of JAB? Will there be a Common Facilities Center? Is there a committee already formed?”

Answered: There is no commercial involvement as of now, it will only be technical involvement. Common Facility Centre is compulsory. Once the GO (Government order) comes from the government, the plan will be put forward in front of all the members. It is a non-profitable organization. The focus is to give job opportunities and betterment of the industry.

Query 3: “What are the parameters to enter as participants in the park?”

Answered: Small units of multiples of 300Sqft has been proposed. Small time manufacturers will also have the opportunity to manufacture there.

Query 4: “Will the allotment be exclusively for JAB members or is it open for outsiders as well?”

Answered: It is open for all. JAB members will definitely be given preference and priority.

Query 5: “What is SPV?”

Answered: SPV stands for “Special Purpose Vehicle” which work towards the implementation of a project.

The President and the board launched the Handbook on Hallmark by Mr. Bhavin Mehta.

Open House:

Mr Sriram Setty, Sri Vasavamba Jewellery Mart: What went wrong with the Chickpet issue is that i) A letter was received on who should this place be let out to. I had a sole tender for this. When I issued a cheque, it was rejected saying only a DD is acceptable. B) I had requested to avail this place on rental basis. I received a letter from the association stating that this is on hold currently, and that I will be kept posted about further notice. It was let out to someone later without my notice. C) The first preference must always be given to the members of JAB.

Mr Venu, Jayalakshmi& Co purported that until some arrangement is done for the JAB office or at least for five years he can provide a space for the office at free of cost which is located at the Bengali market which is about 800 Sqft.

The anonymous letter sent to the association was brought to the notice about an impending threat to the association. However, the dignitaries ruled out the action to be taken as the letter didn't have the required evidence to prove the allegations made in the letter. Also, this attracts legal opinion. The letter was discarded as it was anonymous. However the sender said that since a person was talking about a crime or a criminal it's likely that the person would not give his details as this would be harmful to him and insisted on answer.

The secretary asked them to look at the last point of the letter which stated that if a particular person becomes an office bearer of JAB, then JAB would go to dogs. He questioned whether it was even possible to take action on an event which did not happen and which may happen. He emphasized illogical arguments within the letter, by asking the same person to predict the sensex for the next five days.



- The member then raised the issue of the recordings of the meeting to be made public. The secretary said that he was of the opinion that such recordings were the privilege of the board and we need to take a legal opinion before sharing it outside the board. However the member did have rights to check the minutes of the meeting.
- Few members wanted to know about the general work environment in the board.
- The secretary mentioned that in the board they do have lively discussions and there are arguments. To an outsider it may look like a fight. He took the immediate instance of the last few minutes where he and his good friend Mr. Ajit Kumar B R, Geetha Jewells had some lively arguments. However he emphasized that the argument was to a point and not personal. Further he emphasized that the disrespect can only happen if it's personal and the letter was making many defamatory remarks against a person who had been honored by the association. Also he mentioned that in his knowledge even in court truth is not a weapon against defamation, since the right to respect is the fundamental right of a person under the constitution. Further we don't even know if the contents of the letter are true or not and if the AGM goes into it, it can become a party to defamation. Hence in the larger legal interest of the association it doesn't make sense to go into.
- The secretary mentioned a few more points from the letter to substantiate why it should not be taken up. The example he took was that "he has taken the tenant to court". The secretary emphasized that as per the bye law only the President or secretary with the permission of the board can sign any legal document. Hence it clearly shows that the person doesn't understand the working of the board. Further, why has the letter only raised the issue of the chickpet property, not of the 8 years of the TDS/ Income tax case or four years of the Kodaguproject. If the member was really worried about the delay, he would raise all these issues. This clearly shows that there is a malicious intent of the author.
- The Past Presidents of the board, Mr. G.V. Sreedhar, Sree Rama Jewells and Mr. S. Venkatesh Babu, Chetana Jewellers also emphasized that there have been issue based arguments in the board, the secretary confirmed that the same continues and it's not personal. He requested that such issues not be discussed as it brings bad name to the association Hence the matter was put to rest and the letter was assigned to the dustbin.

Mr. Ajit Kumar of M/s. Geetha Jewells requested the President Y.S. Ravikumar to share what has happened in the Board so far? President Y.S. Ravikumar replied that, there are differences of opinion in the Board & some unpleasant arguments have happened, but was kept inside the Board so far and now it has come in the open because of this letter. And Further asked for the general body if the president has power in the Board or Not?

Mr. Ajit Kumar replied that, the president surely has decision power and the Board will have to accept such decisions. Y.S. Ravikumar continued that, in the present Board the situation is such that its seems the consensus of the Board is above the President. Personally I did not like this. Though there were many arguments in the past Boards, never has the Board suggested that President is below the Board. Mr. Ajit Kumar said all directors so far have accepted the Presidents decision ultimately.

President Y.S. Ravikumar said " I have been elected by this AGM from past 17 years and now informing the AGM that I am quitting the Board with a heavy heart because I have been humiliated by ruling that President has no rights. If that is so, why do we need office bearers at all, we can as well work only as team of directors. President is there only to sign the cheques, is just a Rubber stamp."

Mr. Nanda Kumar of M/s. Gajalaxmi Jewellery Mart asked him "Mr. President, why did you tolerate all this so far? You might personally tolerate this. But, humiliating the President like this is equal humiliating the general body itself, so, not at all acceptable."

Mr. Ajit Kumar "If anyone humiliates or disrespects the chair, it is not acceptable and the person is liable to be removed from the primary membership of the Association".

Y.S. Ravikumar "I am raising this point here because I am humiliated and quitting and also that the future presidents should not face similar situations."



S. Venkatesh Babu of M/s. Chetana Jewellers “I observe here that our Association is well defined with bye-laws and no Board can pass resolutions against bye-laws and say President has no power. They have to come before AGM to seek such changes.”

Mr. Suresh I Dhruv of M/s. Bangalore Refinery (P) Ltd clarified that in any Association

- The President is the mouthpiece of the board and represents the board. He is not on the board. Even the prime minister has to go to the cabinet to ratify some decisions.
- The President has to implement the majority decision taken by the board and does not have any overriding power.
- Only in case of some emergencies when there cannot be any meeting or time constraint there can be some special powers.
- The above was appreciated by previous board members and the AGM.
- The secretary mentioned that our structure is not a Presidential but more close to the parliamentary form. The President is elected like the prime minister by the elected members as per our bye laws. Further drawing parallels, the secretary mentioned that even if the prime minister wants to enact a law he needs the permission of the cabinet. This clearly shows the supremacy of the cabinet (or board) in our case over the President.

Y.S. Ravikumar “does that mean even if the Board says 6+3 = 10 the president should agree? Even when I requested that because of father’s ceremony, do not have the Board meeting on particular day. Either prepone or postpone it. But, the Board still goes ahead with same day meeting. But, unfortunately another Board member lost his father the same day and for that reason meeting was postponed, but not when I requested. Even when we had written permission from ROS to have AGM for two years in the month of June 2022, the Board still wanted in early AGM. A letter went to the Chief Secretary without the knowledge or permission of the president or the Board seeking an early AGM. What was the necessity to do so? I have also worked in the Board, for 17 long years in various capacities, but never have I seen such things happened in the Board. I don’t know why this is happening this year?”.

Few members spoke at length and accepted what Y.S. Ravikumar said, and advised the future Boards & presidents to take note of all these things and also take care not to repeat such situations in the days to come.

Other Suggestions for the General Body:

- There is Need to celebrate Jewellers Day. Either the Founder’s Day or the day of the formation of the association should be considered to celebrate the same. The board was asked to take the call.
- Training exclusively for Export business
- There are existing platforms for alumni engagement. This can be banked upon. It will be an easy subscription.

Valedictory Session for exemplary contribution.

Honor for the JAB Staff:

1. Mr R. Venugopal
2. Mr B Venkatesh
3. Mr Naresh
4. Mr Kiran Kumar K R
5. Mr Shiva Prasad



Honor for the Expo Appraisal:

1. Mr Ashoknath Rathod
2. Mr Arun Kumar M
3. Mr Nagarjun N
4. Mr Mahendra Kumar
5. Mr DheerajKumar

The 47th Annual General Body Meeting was ended with the update on elections by Mr Chetan Kumar Mehta, Director, JAB. Nominations were as follows:

1. Mr D.V. Ramesh, Davanam Jewellers Pvt Ltd
2. Mr Suresh Ghanna, S.K. Jewels
3. Mr Bipin Mehta, Brindavana Silver Craft
4. Mr N. Vidya Sagar, Namboor Jewellers
5. Mr Kishore (withdrawn) and

The above four nominated members were selected and elected as committee members. The four Directors who will be retiring are:

1. Mr Y S Ravikumar, President, JAB
2. Mr M.S. Venkatesh, Vice President
3. Mr Suresh Kumar Ganna, Joint Secretary and
4. Mr N. Vidya Sagar, Past President

Vote of thanks was delivered by Suresh Kumar Ganna.

National Anthem!!!

**ASSOCIATE LIFE MEMBER**

| | | | |
|----|-------------------------------------|----|---|
| 1 | 9 Jewels | 46 | Padmavathi Impex |
| 2 | Aakar Creations | 47 | Razzamahal Diamonds & Gems |
| 3 | Achal Jewels Pvt. Ltd | 48 | RHR Abharana |
| 4 | Alankrutha Jewel Creators | 49 | Rishab Jewellers |
| 5 | Arihant Jewel Craft | 50 | Rishabh Bullion |
| 6 | Arjunaa Jewellers | 51 | S V Shree Nimishamba Hallmarking Centre |
| 7 | Ascher Jewels Private Limited | 52 | S.K. Diamond And Jewels |
| 8 | Ashtalaxmi Gems & Jewels | 53 | S.K. Jewelry |
| 9 | August Jewellery Pvt. Ltd | 54 | S.M. Jewels |
| 10 | Bcos Its Silver | 55 | Sabhyudhya Jewels |
| 11 | Brindavanam Jewellers | 56 | Sagar Assay And Hallmarking Center |
| 12 | C H Silver | 57 | Sai Vikas Jewellers |
| 13 | C. Krishniah Chetty & Co. Pvt. Ltd | 58 | Sanjeevini Creations |
| 14 | Chirag Refining And Silver Articles | 59 | Saptosi Jewellers |
| 15 | DRN Jewels | 60 | Shine The Jewels |
| 16 | Durga Corporation | 61 | Shree Gold |
| 17 | Ekta Refinery LLP | 62 | Silvern The Jeweller |
| 18 | Emfore Jeweltech Pvt. Ltd. | 63 | Simha Jewellers Pvt. Ltd |
| 19 | F Jewel Works | 64 | Siri Jewellers |
| 20 | Ganpathi Jewels | 65 | Sree Ramacharan Jewellers |
| 21 | Goutham Gold | 66 | Sri Balaji Jewellers |
| 22 | Guru Hasti Jewellers | 67 | Sri Ganesh Assay & Hallmarking Centre |
| 23 | Haasthashilpi Jewel House | 68 | Sri Gowri Jewellery Mart |
| 24 | Hind Ornaments | 69 | Sri Krupa Jewellery Works |
| 25 | Indiejewel Fashions Private Limited | 70 | Sri Lakshmi Jewellers |
| 26 | Kailash Jewellers | 71 | Sri Mahalakshmi Jewellery Works |
| 27 | Kesariya Jewels | 72 | Sri Najnjudeshwara Jewellers |
| 28 | Kesariya Jewels | 73 | Sri Padmavathi Gold |
| 29 | Kumar Jewellers | 74 | Srinath Jewellers |
| 30 | Kundan Jewels | 75 | Sunil Bankers & Jewellers |
| 31 | Madhurya | 76 | Sunsize Diamonds |
| 32 | Mahalakshmi Jewellers | 77 | Swarna Ratna (R) |
| 33 | Mahaveer Silver House | 78 | Swarnaabharan Jewellers Pvt. Ltd |
| 34 | Matushree Gold LLP | 79 | Swarnakara Jewellers |
| 35 | Meena Jewellery | 80 | T S Jewellers |
| 36 | MJR Silver Pvt. Ltd. | 81 | Thondamanti Jewellers |
| 37 | MPS Jewellers | 82 | Trilokesh Exports |
| 38 | Multi Star Jewels | 83 | Trinetra Diamonds |
| 39 | N. Laxminarayan Shet Jewellers | 84 | V M Jewellers |
| 40 | Nakoda Gold | 85 | V Nataraj Mudhaliar & Sons Jewellers |
| 41 | Naval Gold Pvt. Ltd | 86 | Vaibhav Jewellers |
| 42 | Navkar Bullion | 87 | Vernika |
| 43 | New Pawan Jewellers | 88 | Vijay Jewellers |
| 44 | Nirmal Jewellers | 89 | Vijayalakshmi Jewellers |
| 45 | Om Silver Jewellery | 90 | Vishwam Crafts |

**ASSOCIATE MAHAPOSHAK**

- | | | | |
|---|---|----|--|
| 1 | Ananya Jewels | 7 | Navrang Deeptech (opc) Private Limited |
| 2 | Balaji Enterprises | 8 | Solitair Gems |
| 3 | Bharat Gems | 9 | Soni Gem And Jewel |
| 4 | Davasam Jewels | 10 | Titan Company Ltd |
| 5 | Jewel Of Antegra Pvt. Ltd. | 11 | Vasuki |
| 6 | Kharaa Sona Assaying & Hallmarking Centre | | |

MAHAPOSHAK MEMBERS

- | | | | |
|----|--|----|-------------------------------------|
| 1 | Ashoka Jewellery Works | 31 | Padmavati Jewellers Pvt. Ltd. |
| 2 | A*star Jewellery | 32 | Paresh Exports Pvt. Ltd. |
| 3 | Ajwa Gems | 33 | Parshwa Padmavati Jewels |
| 4 | Anand Jewels | 34 | Pathi Jewellers |
| 5 | Ashoka Jewellery | 35 | Prathibha Jewellery House |
| 6 | Bhima Gold | 36 | Prestige Gems & Jewels |
| 7 | Bhima Jewellers | 37 | R R Gold Palace Pvt Ltd., |
| 8 | Bhuwarka Jewellers | 38 | Rajatha Mahal |
| 9 | C Krishnaiah Chetty & Sons (p) Ltd., | 39 | Rakshika Jewels Llp |
| 10 | C Krishniah Chetty Jewellers Pvt. Ltd. | 40 | Riddi Siddhi Bullions Ltd |
| 11 | Fusion Jewels Of South | 41 | Roseate Jewels Private Limited |
| 12 | Goutham Jewellers | 42 | S Ramachandra Setty & Sons |
| 13 | India Export & Imports | 43 | Shreem Gold India Pvt Ltd |
| 14 | Jaysons & Co. | 44 | Siddhi Gold |
| 15 | Javar Jewellers | 45 | Silver Gallery |
| 16 | Joy Alukkas India Pvt. Ltd. | 46 | Sovan Jewellers |
| 17 | Jwalamala Jewellers | 47 | Sri Vijaya Jewellery Hall |
| 18 | K C R Jewellers | 48 | Sri Vinayaka Jewellers |
| 19 | Kataria Gems | 49 | T A Padmanabhaiah Setty & Co. |
| 20 | Kirthilal Kalidas & Co. | 50 | T V Chandrashekara Setty & Son |
| 21 | Lalithaa Jewellery Mart (p) Ltd | 51 | T Vasudeva Setty & Sons |
| 22 | M R K Gold LLP | 52 | The 1869 Guild |
| 23 | Macedon Bullion India (p) Ltd | 53 | Tukaram Pawaskar Exportes Pvt. Ltd. |
| 24 | Mangilal Jewellers | 54 | V N M Gold Foundation |
| 25 | Mani Bhadra Gold Palace | 55 | Valanda |
| 26 | Mbm Diamond (p)ltd. | 56 | Varada Diamonds Pvt. Ltd |
| 27 | Mmtc Pamp India Pvt Ltd | 57 | Vummidi Bangaru Jewellers |
| 28 | Moments925 Silver India LLP | 58 | Winsome Diamonds & Jewellery Ltd |
| 29 | N.S. Jewellery Works | 59 | Zain Jewellers Pvt. Ltd. |
| 30 | Olety Ashwathanarayanaiah & Son | | |

POSHAK MEMBERS

- | | | | |
|----|---------------------------------|----|--------------------------------|
| 1 | Adani Exports Pvt Ltd | 16 | Peacock Jewellery Limited |
| 2 | Alankritha (A Unit Art Exports) | 17 | Rajesh Exports Limited |
| 3 | Ashok Dalpatlal & Sons | 18 | Savithri Jewellers Pvt. Ltd. |
| 4 | D D Vernekar & Bros | 19 | Sayam Jewels (india) Pvt. Ltd. |
| 5 | Davanam Exports Pvt. Ltd. | 20 | Sree Santery Jewellers |
| 6 | Green Diamond Exports | 21 | Sun Treasures |
| 7 | Indo Star | 22 | Suraj Jewellery India Ltd. |
| 8 | J B Industries | 23 | Swagath Jewellers |
| 9 | Karupakula Jewellers | 24 | Titan Industries Ltd. |
| 10 | Manpasand Jewellers | 25 | Titan Industries Ltd. |
| 11 | Mitali Exports | 26 | Umashankar Jewellers |
| 12 | Mitali Jewels | 27 | V S V Exports |
| 13 | N S Jewells Paradise | 28 | Vitrag Jewels |
| 14 | Parshwa Links | 29 | Zaveri Bros Jewellers |
| 15 | Patel Company | | |

**LIFE MEMBER**

| | | | |
|----|---------------------------------------|-----|------------------------------------|
| 1 | 7 Color Gems | 59 | Anmol Jewellers |
| 2 | A B Gold Pvt. Ltd. | 60 | Anmol Jewellers |
| 3 | A K Narayan & Son | 61 | Anmol Swarn (I) Pvt. Ltd. |
| 4 | A N Subramanya Setty | 62 | Annapurna Jewellery Mart |
| 5 | A One Exports | 63 | Annapurna Krishna Jewellers |
| 6 | A P Jewellers | 64 | Aparna Jewellers |
| 7 | A S R Jewellers | 65 | Apranje Jewellers Pvt. Ltd. |
| 8 | A Shankara Chetty & Sons | 66 | Apsara Jewellery Mart |
| 9 | A Sona Jewellers | 67 | Araham Bullion |
| 10 | Aabushan | 68 | Arham Jewels |
| 11 | Aakruthi Jewellery | 69 | Arham Jewels |
| 12 | Abaran Timeless Jewellery (p) Ltd | 70 | Arihant Bullions |
| 13 | Abhimani Jewellers | 71 | Arihant Diamond Destination |
| 14 | Abhinandan Jewells | 72 | Arihant Jewellers |
| 15 | Abira Jewellers Limited | 73 | Arihant Jewellers |
| 16 | Abni Jewel Craft | 74 | Arihant Jewellers |
| 17 | Adarsh Jewellers | 75 | Arihant Jewellers |
| 18 | Adinarayana Jewellers | 76 | Arjun Jewellers |
| 19 | Adyar Jewellers | 77 | Arnav & Co |
| 20 | Aishwarya Jewellers | 78 | Art India Jewels |
| 21 | Ajantha Jewellers | 79 | Arvind Jewellers |
| 22 | Akshay Jewels | 80 | Aryan Gems & Diamonds |
| 23 | Akshaya Jewells | 81 | Asha Chains And Jewels |
| 24 | Alankar Jewellers | 82 | Ashaanjale Jewellers |
| 25 | Alankar Jewellers | 83 | Ashapura Refinery Pvt. Ltd. |
| 26 | Alankruti | 84 | Ashok Diamonds |
| 27 | Alpha Exports | 85 | Ashok Gems |
| 28 | Amazing Jewels | 86 | Ashok Jewellers |
| 29 | Amber Jewels LLP | 87 | Ashok Jewellers |
| 30 | Ambica Jewellers | 88 | Ashok Jewellers |
| 31 | Ambica Jewellers | 89 | Ashok Jewellers |
| 32 | Ambica Jewellers | 90 | Ashoka Jewellers |
| 33 | Ambica Jewels | 91 | Ashoka Jewellery Mart |
| 34 | Ambica Sales Corpn | 92 | Ashtalaxmi |
| 35 | Ambika Jewellers | 93 | Ashwini Jewellers |
| 36 | Ambika Jewellers | 94 | Astro Journey |
| 37 | Ambika Jewellery | 95 | Aswath Jewellery |
| 38 | Amrapali Industries Limited | 96 | Aswatha Lakshmi Jewellers |
| 39 | Amrutha Jewellers | 97 | Aswathnarayana Jewellery Hall |
| 40 | Amsha Mahal | 98 | Aum Jewels |
| 41 | Amulya Jewellers | 99 | Aura Jewels |
| 42 | Anagha Jewels | 100 | Aurum Jewels |
| 43 | Anand Jewellers | 101 | Avanishk Jewels |
| 44 | Anand Jewellers | 102 | AVR Swarnamahala Jewelry Pvt. Ltd. |
| 45 | Anand Jewellers | 103 | Ayodyarama Setty & Co., |
| 46 | Anand Jewellers | 104 | B B Jewellers & Finance Pvt Ltd., |
| 47 | Anand Jewels & Diamonds | 105 | B C Jewel Palace |
| 48 | Anantha Krishna Silver Works | 106 | B Gulab Jewellers |
| 49 | Angira Diamonds & Jewellery Pvt. Ltd. | 107 | B Heera Jewellers |
| 50 | Anil Jewel Paradise | 108 | B M Jewellers |
| 51 | Anitha Jewellers | 109 | B N G Jewels Paradise |
| 52 | Anitha Jewellery Mart | 110 | B N Krishnaiah Setty & Sons |
| 53 | Anjanadri Jewellers | 111 | B N Krishnaiah Setty Son |
| 54 | Anjanadri Jewellers | 112 | B N Venkatachalapathy Setty & Son |
| 55 | Anjanadri Jewellers | 113 | B Pannalal Challani & Sons |
| 56 | Anmol | 114 | B R N Jewellers |
| 57 | Anmol Chains & Jewellers | 115 | B S Puttaiya & Sons |
| 58 | Anmol Jewellers | | |



| | | | |
|-----|--|-----|----------------------------------|
| 116 | B. Rama Rao & Sons Jewellers Pvt. Ltd. | 177 | Caps Gold Pvt Ltd., |
| 117 | B.A. Radhakrishna Setty And Son | 178 | Chaman Jewellers |
| 118 | B. H Jewellers | 179 | Chamundi Jewellery House |
| 119 | B.H. Gems | 180 | Chanda Jewellers |
| 120 | B.K. Bankers & Jewellers | 181 | Chandan Zaver |
| 121 | B. Mangal Jewellers | 182 | Chandana Jewellers |
| 122 | B.P. Jewells | 183 | Chandrika Jewellery Mart |
| 123 | B. S. jewellers | 184 | Chemmanur Jewellers |
| 124 | Babu Jewellers | 185 | Chetana Jewellers |
| 125 | Baby Prakash Diamonds | 186 | Chettupuzha Alice Jewellery |
| 126 | Badraiah N Suresh Jewellers | 187 | Chitalia Bros |
| 127 | Bafna Jewel Arts | 188 | Chitlur Jewellers |
| 128 | Bafna Jewellers | 189 | Chopda Jewellers |
| 129 | Balaji Exports | 190 | Chowlur Jewellers |
| 130 | Balaji Jewellers | 191 | Cobra Culture Diamonds |
| 131 | Balaji Jewellers | 192 | Copparam Jewellers |
| 132 | Bangalore Refinery (p) Ltd. | 193 | Creations Jewellery |
| 133 | Bansi Jewellers | 194 | D A Narasimha Murthy |
| 134 | Bargavi Jewellers | 195 | D Anjaneya Setty & Sons |
| 135 | Barton Son & Co Pvt. Ltd. | 196 | D Changanlal Jain(wurf Mamaji) |
| 136 | Basavasri Jewellers | 197 | D Nanjundaiah Setty & Sons |
| 137 | BBJ | 198 | D P Ornament"s |
| 138 | Beech Impex Pvt Ltd., | 199 | DR Jewellers |
| 139 | Benaka Jewellery Works | 200 | D S Inc |
| 140 | Bhaagya Laxmi Jewellers | 201 | D.N. Jewellers |
| 141 | Bhadraiah Abhrana Bhandar | 202 | D.S.K Jewellers |
| 142 | Bhagavathi Jewellers | 203 | D.S. Padam Jewellers & Bankers |
| 143 | Bhagawathi Jeeves | 204 | Daga Gems & Jewellery Pvt Ltd |
| 144 | Bhagwati Jewellers | 205 | Daims |
| 145 | Bhagya Lakshmi Jewellers | 206 | Daksh Gold |
| 146 | Bharath Jewellers | 207 | Darshan Gold |
| 147 | Bharathi Jewellery Mart | 208 | Darshi Jewellers |
| 148 | Bhaskara Pearls | 209 | Daulath Krishna Jewellers |
| 149 | Bhavya Jewels | 210 | Davanam Jewellers Pvt. Ltd. |
| 150 | Bherav Jewellers | 211 | Davasam Jewellers |
| 151 | Bhikshu Jewellers | 212 | Deepa Jewellers |
| 152 | Bhikshu Jewels | 213 | Deepak Jewellery |
| 153 | Bhima Brothers | 214 | Desna Jewellers |
| 154 | Bhima Jewellery | 215 | Devda Jewellers |
| 155 | Bhima Jewels | 216 | DH Gold Pvt Ltd |
| 156 | Bhuramal Rajmal Surana (Johuree) | 217 | Dhanalakshmi Jewellers |
| 157 | Bhushan Jewel Craft | 218 | Dhanalakshmi Jewellers |
| 158 | Bhuvanewari Jewellers | 219 | Dhanalakshmi Jewellers |
| 159 | Bid And Hammer Auctioneers (P) Ltd | 220 | Dhanalakshmi Jewellers |
| 160 | Bijoy Gold Jewellers Pvt Ltd., | 221 | Dhanalakshmi Jewellers |
| 161 | Biswakarma Jewellery Works | 222 | Dhanalakshmi Jewellery Hall |
| 162 | BNB INC | 223 | Dhariwal Jewellers |
| 163 | Bohra Jewellers | 224 | Dharmanandan Diamonds Pvt. Ltd., |
| 164 | Bonitas Jewels Pvt. Ltd. | 225 | Dharmesh Jewellers Pvt. Ltd. |
| 165 | Brindavan Silver Crafts | 226 | Dhruthi INC |
| 166 | Byrappa Jewellers | 227 | Dhyaan Jewels LLP |
| 167 | C Baboothermal Jain & Sons | 228 | Diamond Facets |
| 168 | C J Pandurangaiah Chetty | 229 | Diamond Mantra |
| 169 | C J Ramaswamy Setty & Sons | 230 | Divne Gems |
| 170 | C K Ramakrishna Rao | 231 | Divvy Enterprises |
| 171 | C Kishanlal Jain Sons | 232 | Divya Jewellers |
| 172 | C Narayanaswamy Setty Son | 233 | Diwakar & Co |
| 173 | C R Sanathkumar Setty | 234 | DSM Jewels |
| 174 | C V Mangaiah Setty & Sons | 235 | Durga Gold |
| 175 | C V S Gupta Jewellers | 236 | Ekadhantha Jewellers |
| 176 | Canara Jewellers | | |



| | | | |
|-----|---------------------------------------|-----|-----------------------------------|
| 237 | Ekadantha Jewellers | 298 | Himalaya Jewellers |
| 238 | Ellore Jewellery Mart | 299 | Hind Jewellers |
| 239 | Ellore Jewels & Silver Palace | 300 | Hind Multi Cards |
| 240 | Ethnic Jewels | 301 | Hindustan Abhushan Bhandar |
| 241 | Ethnic Jewels | 302 | HJR Jewels & Diamonds |
| 242 | Facet Diamond Processing Pvt Ltd | 303 | Hyderabad Pearls |
| 243 | Food Express Stores | 304 | I Monetary Advisory |
| 244 | Foresight Bullion India Pvt Ltd | 305 | Iffa Exports |
| 245 | G K Jewellers Pvt. Ltd. | 306 | Indelust |
| 246 | G L Acharya Jewellers | 307 | Inder Jewellery |
| 247 | G R Gulff Gold | 308 | Indian Jewellery Collection |
| 248 | G R Thangamaligai Jewellers Pvt. Ltd. | 309 | Infinity Jewellery And Bullion |
| 249 | G.K.B Silvers | 310 | Iska Diamonds |
| 250 | G. Ratna Jewellers | 311 | Iyengar Jewellers |
| 251 | Gajanana Jewellers | 312 | J K Silver & Co |
| 252 | Gajendra Jewellers | 313 | J.C. Jewellers |
| 253 | Ganapathi Jewellers | 314 | J.J. Jewellers |
| 254 | Ganesh Diamonds | 315 | J.J.J Jewellers Pvt Ltd |
| 255 | Ganesh Jewelers | 316 | J.N. Concept |
| 256 | Ganjam Nagappa And Son Pvt. Ltd. | 317 | J.P Corporation |
| 257 | Garla Narayana Setty & Sons | 318 | J.S. Jewellers |
| 258 | Gayathri Jewellers | 319 | Jagadeesh Jewellers |
| 259 | Geetha Creation | 320 | Jai Bhavani Jeweller's |
| 260 | Geetha Jewellers | 321 | Jai Durga Refinery |
| 261 | Geetha Jewells | 322 | Jai Ganesh Silver |
| 262 | Gemco | 323 | Jai Gurudev Jewellery |
| 263 | Gewar Chand Jesraj & Sons | 324 | Jai Lakshmi Jewellers |
| 264 | GJ Gold | 325 | Jai Maruthi Jewellers |
| 265 | Glitiani | 326 | Jai Vasavi Silver |
| 266 | Global Engineering Services | 327 | Jain Jewellers |
| 267 | Gmr Jewellers | 328 | Jaipur Gems |
| 268 | Gold Mine Jewellers | 329 | Jananamma Jewels |
| 269 | Gold Mine Jewellery | 330 | Jasmin Exports |
| 270 | Gold Palace | 331 | Jayalaxmi & Co |
| 271 | Gold Point | 332 | Jayalaxmi Jewellers |
| 272 | Golden Galaxy | 333 | Jewel Craft |
| 273 | Golden Jewellers | 334 | Jewel House |
| 274 | Gopi Krishna Jewellery Mart | 335 | Jewel Mandir |
| 275 | Gopi Silver Palace | 336 | Jewells Passion |
| 276 | Goutham Jewellers | 337 | Jewels De Paragon |
| 277 | Goutham Jewellers | 338 | Jewels Garden |
| 278 | Goutham Jewels | 339 | Jewels Parade |
| 279 | Gowrishankar Jewellers | 340 | Jewles Panaroma |
| 280 | Goyam Gold | 341 | Jhankar Jewellers |
| 281 | GR Pancharathan Jewellers | 342 | Jindal Dyechem Industries Pvt Ltd |
| 282 | Gupta Jewellers | 343 | JKS Jewels Pvt.Ltd. |
| 283 | Gurukrupa Exports | 344 | JNR Jewellery |
| 284 | Guruprasad Jewellers & Diamonds | 345 | Joshi Jewellers |
| 285 | Gurushankar Jewellers | 346 | Jwala Jyothi Refinery |
| 286 | H V S Jewellers | 347 | K L Jewellers |
| 287 | H.A. Gundannachar & Sons | 348 | K Narayana Setty & Sons |
| 288 | Hari Jewellers | 349 | K P S Jewellers |
| 289 | Harish Jewellers | 350 | K S S Jewellers |
| 290 | Harnahalli K Manjappa & Sons | 351 | K V Krishnaiah Setty & Sons |
| 291 | Harsharathna Inc Jewellers | 352 | K.B. Jewellers |
| 292 | Heera Jewellers | 353 | K.P. Venkatarathnam |
| 293 | Heera Jewellers | 354 | K.S.mani Gems |
| 294 | Heera Jewellers | 355 | K.V.M Jewellers |
| 295 | Hemadri Jewels | 356 | K. Venkatachalapathy Guptha |
| 296 | Hemang Silver | 357 | Kalpana Ornaments |
| 297 | Heritage Jewely | 358 | Kalyan Karnataka Jewellers |



| | | | |
|-----|---|-----|----------------------------------|
| 359 | Kamakshi Jewellers | 420 | Lakshmi Narayana Jewellery Works |
| 360 | Kamal Jewellers | 421 | Lalitha Jewellers |
| 361 | Kamal Jewels | 422 | Lalitha Jewellery Mart |
| 362 | Kamalesh Diamond & Co | 423 | Laskhmi Jewellers |
| 363 | Kamlesh Jewellers | 424 | Laxmi Chains |
| 364 | Kanak Jewellers | 425 | Laxmi Diamonds |
| 365 | Kanak Parshwa Gold Pvt Ltd | 426 | Laxmi Gold |
| 366 | Kanchan Jewellers | 427 | Laxmi Silver Palace |
| 367 | Kanchan Jewellers | 428 | Laxmi's Jewellers |
| 368 | Kanchi Jewellery Mart | 429 | Leela Gold Palace |
| 369 | Kanchi Venkatachalapathi Setty | 430 | Lotus Gems |
| 370 | Kandalaa House Of Jewellery | 431 | M A Jewellers |
| 371 | Kanishq Jewels | 432 | M B Jewellers |
| 372 | Kankariya Gold Palace | 433 | M B Jewellers |
| 373 | Kankariya Jewellers | 434 | M B Jewels |
| 374 | Kanteshwaras Swaran Mahal | 435 | M C Venkatesh |
| 375 | Kanthi Jewellers | 436 | M D Jewellers |
| 376 | Kanthilal Raju | 437 | M D S Jewels |
| 377 | Kanyaka Jewellers | 438 | M G Jewellers |
| 378 | Kanyaka Jewellery House | 439 | M K Jewellers |
| 379 | Karnataka Jewellers | 440 | M K Jewels |
| 380 | Karthik Jewellers | 441 | M M Corporation |
| 381 | Kasals Balaji Jewellers | 442 | M M Jewellers |
| 382 | Kasturi Diamonds | 443 | M M Jewellers |
| 383 | Katta Jewellers | 444 | M M Jewellery |
| 384 | Kaustubh Jewellers | 445 | M P Jewellers |
| 385 | Kavitha Jewellers | 446 | M P Jewellers |
| 386 | Kerala Fashion Jewellers | 447 | M P Jewells |
| 387 | Kesari Jewellery Marketing | 448 | M P Swarna Mahal |
| 388 | KGK Entice (india) Pvt. Ltd. | 449 | M R Jewel's |
| 389 | Khodays International Limited | 450 | M R K Jewellers |
| 390 | Kiran Jewellers | 451 | M R K Jewellers |
| 391 | Ko Jewellery Shop | 452 | M Ramesh Jewellers |
| 392 | Kohinoor Jewellery Mart | 453 | M S Jewellers |
| 393 | Kopparam Jewels | 454 | M U Mottiwala Gems & Jewellery |
| 394 | Kothari Diamonds & Jewels | 455 | M V S Jewellers |
| 395 | Kothari Jewellers | 456 | M.A.S Gems & Jewellery |
| 396 | Koushik Jewellers | 457 | M.G. Jewellers |
| 397 | Krishna & Co | 458 | M.R. Bullions |
| 398 | Krishna Jewellers | 459 | M.R.K Silver |
| 399 | Krishna Jewellers | 460 | M.R.S. Jewellers |
| 400 | Krishna Jewellers | 461 | MAA Creations |
| 401 | Krishna Jewellers | 462 | Maanyata Jewels |
| 402 | Krishna Jewellery Mart | 463 | Madeshwara Diamonds |
| 403 | Krizz (Unit Of Kanishk Gold Pvt Ltd.,) | 464 | Madhava Jewellery Mart |
| 404 | Kudur Jewellers | 465 | Madhu Diamonds |
| 405 | Kumar Jewellers | 466 | Madhu Jewellers |
| 406 | Kumar Silvers | 467 | Madhu Jewellers |
| 407 | Kumudu | 468 | Madhuban Jewells |
| 408 | Kundan Jewellers | 469 | Madhur Jewellers |
| 409 | L Jagadish Kumar & Son | 470 | Magnum Jewels |
| 410 | L K & Sons | 471 | Mahadev Gems |
| 411 | L M Ramachandraiah Setty & Sons | 472 | Mahalakshmi Jewellers |
| 412 | L P Jewellers | 473 | Mahalakshmi Jewellers |
| 413 | Lakkur Jewellers | 474 | Mahalakshmi Jewels |
| 414 | Lakshmi Gold House | 475 | Mahalasa Silver Shoppy Pvt. Ltd. |
| 415 | Lakshmi Jewellers | 476 | Mahalaxmi Bankers & Jewellers |
| 416 | Lakshmi Jewellers | 477 | Mahalaxmi Jewellers |
| 417 | Lakshmi Jewellery | 478 | Mahalaxmi Jewellers |
| 418 | Lakshmi Jewellery Mart | 479 | Mahalaxmi Jewellers |
| 419 | Lakshmi Jewellery Works | 480 | Mahalaxmi Jewellers |



481 Mahalaxmi Jewellers Pvt Ltd
482 Mahalaxmi Jewels
483 Mahalaxmi Silver
484 Maharana Jewellers
485 Mahaveer Bullion
486 Mahaveer Jewellers
487 Mahaveer Jewellers
488 Mahaveer Jewellers
489 Mahaveer Jewellers
490 Mahaveer Jewellers
491 Mahaveer Jewellers
492 Mahaveer The Silver Shop
493 Mahaveera Jewels Palace
494 Mahendra Diamonds & Jewellers
495 Mahendra Jewellers
496 Mahendra Jewellers
497 Mahesh & Bros.
498 Maheshwari Bandhu & Sons
499 Mahima Jewellers
500 Mahima Jewellery
501 Makana Jewellers
502 Malabar Jewels & Gems Pvt. Ltd.
503 Mamtha Jewellers
504 Manack Jewellers
505 Manak Jewels
506 Manav Jewels
507 Mandoth Jewels
508 Mangal Deep
509 Mangal Deep Jewellers
510 Mangal Jewellers
511 Mangal Jewellers
512 Mangal Jewels
513 Mangaldeep Bangles
514 Mangaldeep Jewellers
515 Mangalore Jewellery Works
516 Mangalore Jewels
517 Manglik Jewellers
518 Manibhadhra Jewellers
519 Manidhari
520 Manidhari International
521 Manik Chand Jewels India Pvt. Ltd.
522 Manikantha Sarathy Jewellers
523 Manisha Jewellers
524 Manju Jewellers
525 Manjunatha Jewellers
526 Manjunatha Jewellery Mart
527 Manmohan Jewels
528 Mannu Jewellers
529 Manohar Jewellers
530 Manoj Jewellers
531 Manoj Jewellers
532 Manoj Jewels
533 Manoj Kumar & Co
534 Manpasand Jewellers
535 Manyata Jewellers
536 Marijo Designs
537 Marlecha Mahal
538 Marudhar Jewellers
539 Marudhar Jewels
540 Marudhar Jewels

541 Maruthi Jewellers
542 Maruthi Jewellers
543 Maruthi Silver Palace
544 Master Chain Pvt. Ltd
545 Mathaji Jewellers
546 Mathaji Jewellery
547 Mathaji Jewels
548 Mathashri Bullion
549 Matushree Gold
550 Mayan Diamonds
551 Mayraj Gems N Jewellery
552 Mayur Jewel Paradise
553 Mayur Jewellers
554 Mayur Jewellers
555 Mayur Jewels
556 Meena Jewellers
557 Meena Jewells
558 Meenakshi Silvers
559 Megha Jewellers
560 Mehta Diamond & Gold
561 Mehta Gold & Diamonds
562 Mehta Jewellers
563 Mehta Jewellers
564 Mehta Jewels Emporium
565 Mehta's
566 Menaka Jewellers
567 Mengraj & Bros Jewellers
568 Merlecha Diamonds
569 Meva Jewellers
570 Micro International
571 Micro Jewels & Diamonds Pvt. Ltd.
572 Micro Milli Point
573 Milan Gold
574 Milan Jewellers
575 Milestone Inc
576 Mivaan Fine Jewels
577 Modern Jewellers
578 Mohan Diamonds
579 Mohan Jewellers
580 Mohan Jewellers
581 Mohanlal Jewellers Pvt. Ltd.
582 Mohini Jewel Palace
583 Monisha Jewel Industry
584 Moore
585 Moti Jewel Palace
586 Moti Jewellers
587 Moti's
588 Moti's
589 Mukesh Jewellers
590 Mukesh Jewellers
591 Munoths
592 Murthy Gold Crafts
593 My Diamond Jewels
594 Mysore Jewellery House
595 Mystique Creations
596 N R N & Sons
597 N R Satyanarayana Setty & Sons
598 N S Abharana
599 N S Jewellers
600 N S Jewells



| | | | |
|-----|--|-----|---------------------------------|
| 601 | N T R Exports | 661 | Padmavathi Jewel Paradise |
| 602 | N.S.R. Jewellers | 662 | Padmavathi Jewellery Mart |
| 603 | N. Sanjiva Shet Jewellers | 663 | Padmavati Jewels |
| 604 | Nabha Abharan Jewellers | 664 | Padmawati Gems |
| 605 | Nagashree Jewellers | 665 | Pallavi Foley Boutique Jewels |
| 606 | Nageshwar Jewel Paradise | 666 | Pallavi Jewellers |
| 607 | Nahar Diamond | 667 | Pallavi Jewellers |
| 608 | Nahar Jewellers | 668 | Palur Gold Palace |
| 609 | Nakoda India Refinery Pvt. Ltd. | 669 | Pamadi Jewellers |
| 610 | Nakoda Jewellers | 670 | Pamadi Ramachandra Setty & Sons |
| 611 | Nakoda Jewels | 671 | Panch Rathan Jewellers |
| 612 | Nakoda Jewels | 672 | Pancharatna Jewellers |
| 613 | Nama Srinivas Jewellers | 673 | Panchkesari Badera Jewellers |
| 614 | Namboor Jewellers | 674 | Panduranga Rao Kadam |
| 615 | Nandaki Gems | 675 | Panna Jewellers |
| 616 | Nandipaati Nagamanikyam Adinarayana & Co | 676 | Paras Jewellers |
| 617 | Nanjundeshwara Jewellers | 677 | Parshavanatha Jewels |
| 618 | Narayan Jewellers | 678 | Parshvanath Jewellers |
| 619 | Navaratana Jewellers | 679 | Parshwa Padmavati Jewellers |
| 620 | Navarathna Jewellers & Bankers | 680 | Pathi Gold Jewellers |
| 621 | Navaratna Jewellery Works | 681 | Patil's Creations |
| 622 | Navdeep Jewellers | 682 | Pavan Jewellers |
| 623 | Naveen Enterprises | 683 | Pavithra Gems & Jewellers |
| 624 | Naveen Jewellers | 684 | Pavithra Jewellers |
| 625 | Naveen Jewellers | 685 | Pavithra Jewels |
| 626 | Navkar Jewellers | 686 | Pavithra Jewels |
| 627 | Navkar Sterling Silver | 687 | Pavithra Jewels |
| 628 | Navrang Silver Works | 688 | Pawan Jewellers |
| 629 | Navrathan Jewellers Pvt. Ltd. | 689 | Pawan Jewels |
| 630 | Neela Jewellers | 690 | Pawan Jewels |
| 631 | Neelakanth Jewells | 691 | Payal Jewellers |
| 632 | Neelkamal Jewellers | 692 | Payal Jewels |
| 633 | Neelkanth Gold And Diamonds Pvt Ltd | 693 | Pinanki's |
| 634 | Neminath & Co | 694 | Pipada Jewellers |
| 635 | New Bombay Jewellery Mart | 695 | PNP Jewellers |
| 636 | New Parshwa Jewellery Exports.pvt. Ltd. | 696 | Pobbathi Abharan |
| 637 | New Prem Jewellers | 697 | Pobbathi Jewellers |
| 638 | Nikhaar Jewels | 698 | Pobbathi Ramachandraiah & Sons |
| 639 | Nikhaar Jewels Private Limited | 699 | Pola Jewels |
| 640 | Nine Gems | 700 | Pooja Jewellers |
| 641 | Nishka Jewel Designers | 701 | Pooja Jewellers |
| 642 | Nsp Jewellery Works | 702 | Pooja Jewels |
| 643 | Numame Exim Private Limited | 703 | Prabhat Jewellers |
| 644 | Nutan Jewellers | 704 | Prabhat Jewellery Mart |
| 645 | Om Diamonds | 705 | Prabhu Diamonds |
| 646 | Om Namu Jewellers | 706 | Prabhu Sumati Jewellers |
| 647 | Om Shree Poojaya Jewellers Pvt. Ltd. | 707 | Pragathi Chains |
| 648 | Omsree Jewellers | 708 | Prakash & Co |
| 649 | P C M Jewellers | 709 | Prakash Jewellers |
| 650 | P M Jewels | 710 | Prakash Jewellers |
| 651 | P Mangatram Jewellers Pvt. Ltd. | 711 | Prakash Jewellers |
| 652 | P.C. Jewels | 712 | Prakash Jewels |
| 653 | P.C. Chandra & Sons (I) Pvt Ltd., | 713 | Prakash Jewels & Diamonds |
| 654 | P.P. Jewellers | 714 | Prasanna Jewellers |
| 655 | Paanchajanya Silver Photos | 715 | Pratham Jewellers |
| 656 | Padma Shri Jewellers | 716 | Pratham Jewels |
| 657 | Padma Sree Jewells | 717 | Pratima Jewellers |
| 658 | Padmashree Jewellers | 718 | Praveen Jewellers |
| 659 | Padmashri Jewellers | 719 | Praveen Jewellers & Diamonds |
| 660 | Padmavathi Diamonds & Jewels | 720 | Praveen Jewels |
| | | 721 | Pravin J Mehta And Son |



| | | | |
|-----|-----------------------------------|-----|--------------------------------------|
| 722 | Prem Jewellers | 782 | Ramanatha Jewellery Works |
| 723 | Premraj Himmath Ramji Sharma & Co | 783 | Ramaswamy Setty & Sons |
| 724 | Prince Jewels | 784 | Ramdeep Jewellers |
| 725 | Priya Jewellers | 785 | Ramdev Jewele |
| 726 | Priya Vishwas Jewels | 786 | Ramdev Jewellers |
| 727 | Puran Jewellers | 787 | Ramdev Silver Chains |
| 728 | Pure Silver | 788 | Ramreddy And Co |
| 729 | Purple | 789 | Ranganatha Jewellers |
| 730 | Puttu Jewellers | 790 | Ranganatha Jewellery Works |
| 731 | R Govindaraj & Son | 791 | Ranka Jewellers |
| 732 | R H Radhakrishna Guptha | 792 | Ranka Jewellers |
| 733 | R J Exports | 793 | Ratan Gold |
| 734 | R J Jewellers | 794 | Ratan Jewellers |
| 735 | R K Diamonds | 795 | Ratanchand Jewellers Ltd. |
| 736 | R M Jewellers | 796 | Rathna Mahal |
| 737 | R S Jewellers | 797 | Rathnam Bullion |
| 738 | R Sethurajan & Sons | 798 | Ravi Jewellers |
| 739 | R.B. Anvekar Jewellers | 799 | Ravi Jewellers |
| 740 | R.K 925 Silvers | 800 | Ravi Jewellers |
| 741 | R.K Gold Bullion & Jewellery | 801 | Ravi Jewels |
| 742 | R.S Bullions | 802 | Rayalseema Jewellery Hall |
| 743 | R.S. Jewels (REGD) | 803 | Revaz |
| 744 | R.S. Srinivasan Jewellers | 804 | Riddhi Jewellery Works |
| 745 | R.S. Jewellers | 805 | Riddhi Siddhi Exports Pvt. Ltd. |
| 746 | R.T. Shah Jewellers | 806 | Rishab Jewellers |
| 747 | R.V. Jewellers | 807 | Rishab Jewels |
| 748 | Raghu Jewellers | 808 | Rishab Jewels |
| 749 | Raikars | 809 | Rishab Silver |
| 750 | Raj Gold | 810 | Rishabh Gold Jewels(india) Pvt. Ltd. |
| 751 | Raj Jewellers | 811 | Rishabh Jewellers |
| 752 | Raj Shree Jewellers | 812 | Rishabh Silver Palace |
| 753 | Raja Rathnam | 813 | Riva Jewels |
| 754 | Rajalakshmi Jewels | 814 | Roddam Jewels |
| 755 | Rajalaxmi Jewellers | 815 | Rohini Diamond |
| 756 | Rajani Jewellers | 816 | Rohith Hallmarking Center |
| 757 | Rajarathnam Krishna Jewellers | 817 | Roop Rajat Jewels |
| 758 | Rajarathnam"s Jewels | 818 | Roshan Trading Corporation |
| 759 | Rajarathnam"s Lakshmee Jewellers | 819 | Royal Jewels |
| 760 | Rajashree Jewellers | 820 | Royal Krest |
| 761 | Rajat Jewellers | 821 | Rukmini Hall |
| 762 | Rajath Jewellers | 822 | Rushabh Jewels |
| 763 | Rajatha Abharana Jewellers | 823 | S A Gold |
| 764 | Rajatha Jewellers | 824 | S And W Jewellery Private Limited |
| 765 | Rajatha Jewels | 825 | S B Jewellers |
| 766 | Rajathadri Jewellers | 826 | S B Silver |
| 767 | Rajdulari Jewels | 827 | S K Ayodhyarama Setty & Sons |
| 768 | Rajesh Associates | 828 | S K Ayodhyaramasetty Jewellers |
| 769 | Rajesh Chain | 829 | S K District Swarna Vyaparisa |
| 770 | Rajesh Jewellers | 830 | S K Jewellers |
| 771 | Rajesh Jewellers | 831 | S K Jewels |
| 772 | Rajesh Jewels | 832 | S K S Jewellers |
| 773 | Rajesh Jewels Craft | 833 | S L N Jewellers |
| 774 | Rajeswari Jewellers | 834 | S M Jewellers |
| 775 | Rajinder Jewellers | 835 | S M R Jewellers |
| 776 | Rajkamal Jewellers | 836 | S M S Metal Crafts |
| 777 | Rajshree Jewellers | 837 | S N Jewellers |
| 778 | Rajshree Jewellers | 838 | S N S Chains |
| 779 | Rajshri Jewellers | 839 | S N S Jewellers |
| 780 | Raju Bros | 840 | S Narayanappa & Sons |
| 781 | Ram Jewellers | 841 | S P Gold |
| | | 842 | S P Oswal & Co |



- | | | | |
|-----|---------------------------------------|-----|----------------------------------|
| 843 | S Padamshree Jewellers | 904 | Sejal Chains |
| 844 | S R Jewellers | 905 | Senco Gold Ltd |
| 845 | S R Jewellers | 906 | Sha S.mishrimal & Sons |
| 846 | S R Ramaiah Setty & Sons | 907 | Shabari Jewellers |
| 847 | S R S Jewellers | 908 | Shagun Jewels |
| 848 | S S Jewels | 909 | Shah Diamonds |
| 849 | S S Jewels | 910 | Shakthi Jewellers & Bankers |
| 850 | S S R Jewellers | 911 | Shankaranarayan Jewellers |
| 851 | S V Jewellers | 912 | Shankeshwar Jewels |
| 852 | S V Jewels | 913 | Shantala Jewellers |
| 853 | S V Refinery | 914 | Shanthy Jewel"s |
| 854 | S V S Jewellers | 915 | Shanthy Jewellers |
| 855 | S V S Jewellery Works | 916 | Shanthy Jewellers |
| 856 | S.B. Jewellers | 917 | Shanthy Jewellers |
| 857 | S.L. Shet Jewellers & Diamond House | 918 | Shanti Jewellers |
| 858 | S.M. Jewels | 919 | Shanti Jewellers |
| 859 | S.P. Jewellers | 920 | Shapphire Jewels Craft |
| 860 | S.V. Jewellers | 921 | Sharada Jewellers |
| 861 | S.V. Jewellers | 922 | Sharada Jewellers |
| 862 | Sadguru Gold | 923 | Sharada Silver Chain Factory |
| 863 | Sadhana Jewellers | 924 | Sheetal Jeweller"s |
| 864 | Safari Designs | 925 | Sheetal Jewellers |
| 865 | Sagar Jewellers | 926 | Sheth Brothers |
| 866 | Sagar Jewellers | 927 | Shilpa Jewellers |
| 867 | Sagar Jewels | 928 | Shilpa Jewellers |
| 868 | Sagar Silver Palace | 929 | Shilpi Jewellers |
| 869 | Sai Apoorv | 930 | Shimoga Jewellers & Pawn Brokers |
| 870 | Sai Gold & Studded Jewellery | 931 | Shiva Gowri Jewellers |
| 871 | Sai Jeweller Tools | 932 | Shiva Jewellers |
| 872 | Sai Jewellers | 933 | Shivaay Diamonds |
| 873 | Sai Kamala Abharan"s | 934 | Shivam Jewellers |
| 874 | Sai Lalitha Jewellery | 935 | Shivam Jewellers |
| 875 | Sai Shagun Jewels | 936 | Shoba Jewellers |
| 876 | Sai Srujana Jewellers | 937 | Shree Bhagyalakshmi Bullion |
| 877 | Sakala Jewellery House | 938 | Shree Bhagyalaxmi Jewellers |
| 878 | Saklecha Diamonds & Jewellery Pvt Ltd | 939 | Shree Ganesh Gold Khajana |
| 879 | Saklecha Gems | 940 | Shree Gurukrupa Jewellers |
| 880 | Sam & Jaf Fine Metals Pvt. Ltd. | 941 | Shree Guruprasad Jewellers |
| 881 | Samanta Jewellers | 942 | Shree Jewel Mart |
| 882 | Samarth Gold Chains Pvt. Ltd. | 943 | Shree Jewellers |
| 883 | Sambav Diamonds | 944 | Shree Maradi Abharana |
| 884 | Sampath Jewellers | 945 | Shree Modhakam Jewells |
| 885 | Sancheti Jewels | 946 | Shree Momai Ornaments |
| 886 | Sanctity | 947 | Shree Rama Jewels |
| 887 | Sangam Jewellers | 948 | Shree Revoor Jewellers |
| 888 | Sanghvi International | 949 | Shree Sadguru Jewellers |
| 889 | Sanjay Jewellers | 950 | Shree Sai Gold Palace |
| 890 | Sanjay Silver | 951 | Shree Sai Jewels Palace |
| 891 | Sanjeev Mahendra Mehta | 952 | Shree Samarth Jewellers |
| 892 | Sankalp Jewels | 953 | Shree Sankeshwar Jewellers |
| 893 | Sankeshwara Jewels | 954 | Shree Vasavi Gold |
| 894 | Sanskruiti Studded Jewellery | 955 | Shree Venkatadri Jewellers |
| 895 | Santhosh Jewellers | 956 | Shreya Jewellers |
| 896 | Sapthagiri Jewellers | 957 | Shri Deepak Jewellers |
| 897 | Saraff Association (R) | 958 | Shri Kalki Jewels Avenue |
| 898 | Saraswathi Jewellers | 959 | Shri Krishna Jewellers |
| 899 | Sathya Narayana Jewellers | 960 | Shri Mahalaxmi Enterprises |
| 900 | Sathyam Jewellery Works | 961 | Shri Murali Silver Refinary |
| 901 | Sathanarayana Jewellery Mart | 962 | Shri Parshva Fin Corp |
| 902 | Sea Blues | 963 | Shri S.m Jewellers |
| 903 | Seetha Silver Palace | | |



- | | | | |
|------|--------------------------------------|------|---|
| 964 | Shringar Jewellers | 1024 | Sri Abhirama Jewellers |
| 965 | Shrungar Jewel Palace | 1025 | Sri Akshaya Jewellery Works |
| 966 | Shuba Lakshmi Jewellery | 1026 | Sri Akshaya Jewells |
| 967 | Shubh Laxmi Jewellers | 1027 | Sri Ambati Jewellers |
| 968 | Shubha Jewellers | 1028 | Sri Ambica Jewellers |
| 969 | Shubham Jewels | 1029 | Sri Amma Bhagawan Jewellers |
| 970 | Shyama Jewels (puttur) Pvt. Ltd. | 1030 | Sri Anantha Jewellers |
| 971 | Siddanath Jewel Palace | 1031 | Sri Balaji & Co Jewellery Works |
| 972 | Siddarth Silver Palace | 1032 | Sri Balaji Jewellers |
| 973 | Siddarth Silver Palace | 1033 | Sri Balaji Jewellers |
| 974 | Siddeshwara Jewellery Works | 1034 | Sri Balaji Jewellers |
| 975 | Siddhanath Jewellers | 1035 | Sri Balakrishna Jewellery Mart |
| 976 | Siddhi Vinayaka Jewellers | 1036 | Sri Balu Silver Refinery |
| 977 | Siltex Exports | 1037 | Sri Banashankaramma Jewellery Works |
| 978 | Silver Kraft | 1038 | Sri Banashankari Gold & Silver |
| 979 | Silver Emporium Artifacts LLP | 1039 | Sri Basaveshwara Jewellers |
| 980 | Silver Palace | 1040 | Sri Basaveshwara Jewellery Mart |
| 981 | Silver Palace | 1041 | Sri Chamundeswari Jewellers |
| 982 | Silver Paradise | 1042 | Sri Chamundi Jewellers |
| 983 | Siri Jewels | 1043 | Sri Chamundi Jewels Pvt Ltd |
| 984 | Skandashree Jewel Creations | 1044 | Sri Dhanalakshmi Diamonds |
| 985 | Smaran Shines | 1045 | Sri Dhanalakshmi Jewellers |
| 986 | Sneha Silver Crafts | 1046 | Sri Dhanlaksmi Jewellers |
| 987 | Sneham Jewels | 1047 | Sri Durga Jewellers |
| 988 | Sohans Jewellers | 1048 | Sri Gajanand Jewellers |
| 989 | Someshwara Jewel House | 1049 | Sri Ganapathi Jewellers |
| 990 | Sonal Jewels | 1050 | Sri Ganesh Assay And Hallmarking Center |
| 991 | Soni Bansilal Dalachandji Jewellers | 1051 | Sri Ganesh Dimaonds & Jewellery |
| 992 | Sooraj Jewellers | 1052 | Sri Ganesh Dimonds & Jewellery |
| 993 | Soumyadeep Gold Mfg. Works Llp | 1053 | Sri Ganesh Jewellers |
| 994 | Spm Jeweller | 1054 | Sri Ganesh Jewellers |
| 995 | SRA Gold | 1055 | Sri Ganesh Jewellers |
| 996 | Sree Amoda Jewellers | 1056 | Sri Ganesh Refinery |
| 997 | Sree Balaji Jewellers | 1057 | Sri Ganpathi Jewellers |
| 998 | Sree Balaji Jewels Paradise | 1058 | Sri Goutham Jewellers |
| 999 | Sree Champakadhama Jewellery House | 1059 | Sri Gurukrupa Jewellers |
| 1000 | Sree Gajalakshmi Jewellery Hall | 1060 | Sri Gurukrupa Jewellers |
| 1001 | Sree Lakshmi Balaji Silver Paradise | 1061 | Sri Guruprasad Jewellers & Gems |
| 1002 | Sree Lakshmi Jewels | 1062 | Sri Hanuman Jewellers |
| 1003 | Sree Lakshmi Venkateshwara Jewellers | 1063 | Sri Hari Om Jewellers |
| 1004 | Sree Lakshmi Venkateshwara Jewellers | 1064 | Sri Jayalakshmi Jewellers |
| 1005 | Sree Murali Jewellery Hall | 1065 | Sri Jayalakshmi Jewellery Mart |
| 1006 | Sree Padmavathi House Of Silver | 1066 | Sri Jayalakshmi Jewellery Works |
| 1007 | Sree Raghavendra Jewellery Hall | 1067 | Sri Kakubal Jewellery |
| 1008 | Sree Rama Jewellery Mart | 1068 | Sri Kamachi Jewellery Works |
| 1009 | Sree Rama Jewells | 1069 | Sri Kamakshi Jewellers |
| 1010 | Sree Ramachandra Jewellery Hall | 1070 | Sri Kamal Refinery |
| 1011 | Sree S.M. Jewellers | 1071 | Sri Kamala Jewellery House |
| 1012 | Sree Sai Jewellers | 1072 | Sri Kanaka Jewellers |
| 1013 | Sree Srinivasa Jewellers | 1073 | Sri Kanteshwara Jewellery Mart |
| 1014 | Sree Srinivasa Jewellery Works | 1074 | Sri Keshava Jewellers |
| 1015 | Sree Subramanyeswara Jewellers | 1075 | Sri Kothari Jewellers |
| 1016 | Sree Subramanyeswra Jewellery Mart | 1076 | Sri Krishana Diamond"s |
| 1017 | Sree Vaari Jewellers | 1077 | Sri Krishna Diamonds & Jewellery |
| 1018 | Sree Vaishnavi Jewels | 1078 | Sri Krishna Jewellers |
| 1019 | Sree Varalakshmi Jewellery Mart | 1079 | Sri Krishna Jewellers |
| 1020 | Sree Vari Jewellers | 1080 | Sri Krupa Jewels |
| 1021 | Sree Venkataramana Jewellers (r) | 1081 | Sri L.I Jewellers |
| 1022 | Sree Vijaya Laksmi Jewels | 1082 | Sri Lakshmi Adinarayana Jewellers |
| 1023 | Sreenivas & Co | 1083 | Sri Lakshmi Jeweller |
| | | 1084 | Sri Lakshmi Jewellers |



- | | | | |
|------|--------------------------------------|------|--|
| 1085 | Sri Lakshmi Jewellery Mart | 1146 | Sri Vaishnavi Silver Point |
| 1086 | Sri Lakshmi Jewels | 1147 | Sri Varalakshmi Jewellers |
| 1087 | Sri Lakshmi Narayana Jewellery | 1148 | Sri Varalakshmi Jewels |
| 1088 | Sri Lakshmi Venkateshwara Jewellers | 1149 | Sri Varamahalakshmi Jewellers |
| 1089 | Sri Lakshmi Venkateswara Jewellers | 1150 | Sri Vasavamba Jewellers |
| 1090 | Sri Lakshmi Venkateswara Photo Works | 1151 | Sri Vasavamba Jewellers |
| 1091 | Sri Laxmi Jewellers | 1152 | Sri Vasavamba Jewellery Mart |
| 1092 | Sri Madheshwara Jewellers | 1153 | Sri Vasavi Jewellers |
| 1093 | Sri Mahalakshmi Jewellers | 1154 | Sri Vencatachalapathi Jewellers |
| 1094 | Sri Mahalaxmi Jewellery Works | 1155 | Sri Venkateshwara Diamonds |
| 1095 | Sri Manjunatha Jewellers | 1156 | Sri Venkateshwara Silver Works |
| 1096 | Sri Manjunatha Jewellers | 1157 | Sri Venkateswara Jewellers |
| 1097 | Sri Manjunatha Jewellery Works | 1158 | Sri Venkateswara Jewellers |
| 1098 | Sri Manohar Jewellers | 1159 | Sri Vijaya Jewellers |
| 1099 | Sri Marulasiddeshwara Jewellers | 1160 | Sri Vinayaka Jewellery And Silk Sarees |
| 1100 | Sri Maruthi Jewellers | 1161 | Sri Vishwas |
| 1101 | Sri Maruthi Jewellers | 1162 | Sri Vishwas Jewellers |
| 1102 | Sri Maruthi Jewellery Mart | 1163 | Srikara Jewellers |
| 1103 | Sri Maruti Jewels | 1164 | Srinivasa Jewellers |
| 1104 | Sri MJR 92 | 1165 | Srishti |
| 1105 | Sri Mondal Jewels | 1166 | Sruthi Gems |
| 1106 | Sri Mookambika Gold Silver Diamonds | 1167 | Standard Jewellery Works |
| 1107 | Sri Munoth Jewellers | 1168 | Sterling Gems |
| 1108 | Sri Nakoda Jewellers | 1169 | Subhashree |
| 1109 | Sri Navratan Diamonds & Jewellery | 1170 | Subramanyeshwara Jewellery Works |
| 1110 | Sri Nidhi Gold | 1171 | Sudarshan Jewellers |
| 1111 | Sri Nidhi Jewellers | 1172 | Sudarshan Jewellery Mart |
| 1112 | Sri Nidhi Jewellers | 1173 | Suman |
| 1113 | Sri Nivarthi Raoji Devkar & Sons | 1174 | Suman Jewellers |
| 1114 | Sri Padma Jewellery | 1175 | Suman Jewellery |
| 1115 | Sri Panduranga Jewellery Mart | 1176 | Sumangali Jewels Paragan |
| 1116 | Sri Pranav Jewellers | 1177 | Sumathi Jewellers |
| 1117 | Sri Raghavendra Jewellers | 1178 | Sumer & Sons |
| 1118 | Sri Raghavendra Jewellery Works | 1179 | Sumer Jewellers |
| 1119 | Sri Rajalakshmi Gold Palace | 1180 | Sumthi Jewellers |
| 1120 | Sri Rajalakshmi Jewellers | 1181 | Sundeeep Jewellers |
| 1121 | Sri Rajathaabharana Jewellers | 1182 | Sundeeep Jewellers |
| 1122 | Sri Rajeshwari Jewellery Works | 1183 | Sunil Jewel Palace |
| 1123 | Sri Rajeswari Jewellery House | 1184 | Sunrise Abharan |
| 1124 | Sri Rama Swarnamahala | 1185 | Sunrise Gold Palace |
| 1125 | Sri Ramakrishna Jewellers | 1186 | Sunrise Jewellers |
| 1126 | Sri Ramcharan Jewellers | 1187 | Sunrise Jewells |
| 1127 | Sri Ranga Jewellers | 1188 | Sunrise Silver Craft |
| 1128 | Sri S K Jewellers | 1189 | Sura Diamond & Jewellery |
| 1129 | Sri Sadhguru Jewellers | 1190 | Surabhi Jewellers |
| 1130 | Sri Sai Balaji Jewellers | 1191 | Surabhi Jewellers |
| 1131 | Sri Sapthagiri Jewellers | 1192 | Surabhi Jewellers |
| 1132 | Sri Satya Priya Jewellers | 1193 | Suraj Diamonds And Jewellery Ltd. |
| 1133 | Sri Shankeshwar Gold | 1194 | Suresh Jewellers |
| 1134 | Sri Shivam Jewellery Palace | 1195 | Suresh Jewellers |
| 1135 | Sri Shubam Jewellers | 1196 | Suresh Jewellers |
| 1136 | Sri Simandhar Jewellers | 1197 | Surya Jewellers |
| 1137 | Sri Srinivasa Silver Wares | 1198 | Suryanarayan Art Jewellers |
| 1138 | Sri Subramaneshwara Silvers | 1199 | Suvarna Mahal |
| 1139 | Sri Subramanya Jewellers | 1200 | Swagath Jewellers |
| 1140 | Sri Sumangali Jewellers | 1201 | Swara Gold & Diamonds |
| 1141 | Sri Thirumala Jewellers | 1202 | Swarna Abharan |
| 1142 | Sri Thirumalesha Jewellery Work | 1203 | Swarna Abhushan |
| 1143 | Sri Vaibhava Jewellery | 1204 | Swarna Jewellers |
| 1144 | Sri Vaikuntam Jewellers | 1205 | Swarna Mahal |
| 1145 | Sri Vaishnavi Jewellers | 1206 | Swarnambha Jewellers |



- 1207 Swarnmandir Jewel Designer
- 1208 Swarnshilp Chains & Jewellers Pvt Ltd
- 1209 Swastik Jewellers
- 1210 Swathi Jewellers
- 1211 Swathi Jewellers
- 1212 T A Padmanabhaiah Setty & Sons
- 1213 T D Pawaskar & Sons
- 1214 T G Rajamanar Setty & Sons
- 1215 T K Gems
- 1216 T Subbaiah Setty Sons
- 1217 T V Jewellers
- 1218 Talera Jewellers
- 1219 Tallam Jewels
- 1220 Tayi Jewellers
- 1221 Tayi Jewellery House
- 1222 Tha Tha Jewellers
- 1223 Thakorlal Babu Bhai Patel
- 1224 Thatha Padmanabhaiah Setty Jewellers
- 1225 The Hind Multi Commodities
- 1226 The Hutti Gold Mines Co Ltd
- 1227 The Jewellery Emporium
- 1228 The Mauve Unitx
- 1229 The Sparkle Jewellery
- 1230 The White Dazzle
- 1231 Thirumala's
- 1232 Tholasi Jewels
- 1233 Thriveni Bankers & Jewellers
- 1234 Thunga Silks Intenrnational
- 1235 Tiara Jewels
- 1236 Tirumala Diamonds
- 1237 Trichy P Narayana Setty & Sons
- 1238 Trishla Jewellers
- 1239 Tulsi Diamonds
- 1240 Tulsi Gold Palace
- 1241 Tulsi Jewellers
- 1242 U K Jewellers
- 1243 U.v. Bhat Jewellers
- 1244 Umashankar Jewellery Mart
- 1245 Uniq Jewels
- 1246 Unique Assaying And Hallmarking
- 1247 Unique Commodeal Pvt. Ltd
- 1248 Unique Jewelz
- 1249 URS Jewels Pvt. Ltd.
- 1250 Utiam Jeweller
- 1251 Utsav Jewellers
- 1252 Uttam Jewel Palace
- 1253 Uttam Jewellers
- 1254 Uttam Jewellers
- 1255 V Ananthapadmanabhaiah & Son
- 1256 V Gangadhara & Son"s Jewellery Works
- 1257 V Gurunatha & Sons
- 1258 V N S Jewellers
- 1259 V P Abhushan
- 1260 V R Abharana Jewellers
- 1261 V Ramaiah Chetty & Sons
- 1262 V S Ramakrishnaiah Setty & Sons
- 1263 V S V & Sons
- 1264 V.C. Jewellers
- 1265 Vaibhav Jewellers
- 1266 Vaishnavi Jewellers
- 1267 Vaishnavi Jewellers
- 1268 Vaishnavi Jewells Palace
- 1269 Vajra Mahal Jewellers
- 1270 Varakrupa Jewellers
- 1271 Varalakshmi Jewellers
- 1272 Vardaman Jewellers
- 1273 Vardhaman Jewellers
- 1274 Vardhaman Jewellers
- 1275 Vardhaman Jewels
- 1276 Vardhman Jewellers
- 1277 Varenyam Jewels
- 1278 Vasavi Chains
- 1279 Vasavi Datta Impex Pvt Ltd
- 1280 Vasavi Jewellers
- 1281 Vasavi Jewellers
- 1282 Vasavi Jewellers
- 1283 Vasavi Jewellery Works
- 1284 Vaya Jewels
- 1285 Veas Star Diamonds & Jewellery
- 1286 Venkatadri Jewel Paradise
- 1287 Venkatadri Jewellers
- 1288 Venugopal Gold Palace
- 1289 Vignesh Jewel Empire
- 1290 Vijay Deepam Diamonds & Jewellery
- 1291 Vijay Diamonds & Jewels
- 1292 Vijay Gems & Jewellery
- 1293 Vijay Jewellers
- 1294 Vijay Jewellery House
- 1295 Vijaya Abharana
- 1296 Vijaya Jewellers
- 1297 Vijaya Jewellery Company
- 1298 Vijaya Lakshmi Jewellers
- 1299 Vijaya Parvathi Jewellers
- 1300 Vijaya Shree Jewelles
- 1301 Vijayalakshmi Gems & Jewels
- 1302 Vijayalakshmi Gold Palace
- 1303 Vikas Jewellers
- 1304 Vikram Jewels
- 1305 Vimal Jewels
- 1306 Vinod Jewellers
- 1307 Vinod Jewellery Mart
- 1308 Vipin Kumar B Jogani
- 1309 Viranchaa Creations
- 1310 Vishal Diamonds
- 1311 Vishal Jewellers
- 1312 Vishal Sagar Bullion
- 1313 Viswam Jewellery
- 1314 Viswas Jewells Pvt. Ltd.
- 1315 Vivek Jewellers
- 1316 Wicked Yogi
- 1317 Yash Dimon
- 1318 Yasin Gold Jewellery Works
- 1319 Yeldur Jewellery Mart
- 1320 Yepiyas Jewellers
- 1321 Zoiaa Dezincraft



AUDITED
Statement of Accounts
for the year ending 31-3-2022



The Jewellers' Association (R)

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

Balance Sheet As At 31st March 2022

| Previous Year Rs. | Liabilities | Current Year Rs. Ps. |
|-------------------------|---------------------------------|----------------------------|
| | <u>Capital Fund</u> | |
| 46,275,837.73 | Opening Balance | 46,574,092.99 |
| | Add: | |
| 7,000.00 | Admission fees | 11,500.00 |
| 210,000.00 | Life Membership fees | 385,000.00 |
| - | Silver Ref Seal A/c | 25,000.00 |
| | Net result i.e., | |
| <u>81,255.26</u> | Income/ (Loss) | <u>1,407,206.28</u> |
| 46,574,092.99 | | 48,402,799 |
| | <u>Sundry Creditors:</u> | |
| 2,071,860.00 | Rent Advance | 2,476,860.00 |
| 2,059,140.00 | Outstanding Liabilities | 1,903,815.72 |
| 50,705,092.99 | Total | 52,783,474.99 |



The Jewellers' Association (R)

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

Balance Sheet As At 31st March 2022

| Previous Year Rs. | Assets | Current Year | |
|-------------------------|--|----------------------|---------------|
| | | Rs. | Ps. |
| | <u>A. Fixed Assets:</u> | | |
| 122,371.00 | Chickpet Property | | 122,371.00 |
| 42,264,425.00 | Jayanagar Property | | 42,264,425.00 |
| 496,876.32 | Furniture | | 447,188.69 |
| 565,535.01 | Plant & Machinery | | 499,910.53 |
| 24,886.64 | Computers & Pheriphirals | | 14,931.98 |
| | <u>B. Investments:</u> | | |
| 15,960.00 | Fixed Deposit | | 422,548.00 |
| | <u>C. Current Assets:</u> | | |
| 793,937.00 | Advance & Deposit | | 1,293,937.00 |
| 3,961,377.80 | Sundry Receivables / Debtors | | 5,066,689.61 |
| 21,160.00 | Closing Stock | | 69,660.00 |
| 2,398,819.22 | Cash and Bank Balance | | 2,542,068.17 |
| | <u>D. Miscellaneous Assets:</u> | | |
| 39,745.00 | Goodwill | | 39,745.00 |
| 50,705,092.99 | Total | 52,783,474.99 | |



The Jewellers' Association (R)

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

Income & Expenditure Account for the year ended 31st March, 2022

| Previous Year Rs. | Expenditure | Current Year | |
|-------------------------|---|---------------------|-----|
| | | Rs. | Ps. |
| 20,000.00 | To Opening Stock-Books GS 11 | 21,160.00 | |
| 25,000.00 | " Audit Fees | 35,000.00 | |
| - | " Annual Maintenance Contract | 11,280.00 | |
| 519.49 | " Bank Charges | 927.22 | |
| 42,000.00 | " Consultancy Charges | 215,000.00 | |
| 494,738.00 | " Conveyance charges | 726,790.00 | |
| 170,813.25 | " Depreciation on assets | 146,029.41 | |
| 35,725.00 | " Electricity & Water Charges | 58,474.00 | |
| 20,900.00 | " Export Work Exps | 35,360.00 | |
| 9,520.00 | " General Body Meeting Expenses | 320,445.00 | |
| 455,581.00 | " Honorarium Paid | 1,486,433.00 | |
| - | " Interest on loan | - | |
| 338,747.44 | " JCL Premium League | - | |
| 20,952.00 | " Lunch Break O.T. to Staff | 79,638.00 | |
| - | " Silver Seal Making Charges | 33,400.00 | |
| 40,982.00 | " Managing Committee Meeting Exp | 93,419.88 | |
| 60,192.70 | " Printing & Stationery | 173,574.46 | |
| 9,805.50 | " Postage & Telegrams | 17,064.00 | |
| 114,030.00 | " Property tax / Corporation tax | 108,192.00 | |
| 250,018.00 | " Rent | 301,795.00 | |
| 2,340.00 | " Reading Room Exps | 2,460.00 | |
| 56,715.00 | " Rates & Taxes | 74,535.00 | |
| 182,719.00 | " Repairs & Maintenance | 167,857.50 | |
| 1,397,500.00 | " Salaries, Bonus and Gratuity | 1,292,650.00 | |
| 160,062.00 | " Staff Welfare | 346,129.71 | |
| 89,599.36 | " Sundry Expenses | 120,851.66 | |
| 212,060.00 | " Software exp (SMS charges) | | |
| 681,836.00 | " Covid expenses | 130,347.14 | |
| 51,691.00 | " Telephone Expenses | 47,658.00 | |
| - | " Registration Charges | 14,400.00 | |
| - | " Run for Gold Expenses | 137,121.64 | |
| - | " Brokerage Charges | 67,500.00 | |
| - | " Donation Paid | 300,000.00 | |
| 144,114.00 | " Bad Debt | - | |
| 81,255.26 | " Excess of Income / Expendi- - ture transferred to Capital Fund | 1,407,206.28 | |
| 5,169,416.00 | Total | 7,972,698.90 | |



The Jewellers' Association (R)

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

Income & Expenditure Account for the year ended 31st March, 2022

| Previous Year Rs. | Income | Current Year | |
|-------------------------|--------------------------------------|---------------------|-----|
| | | Rs. | Ps. |
| 1,912,500.00 | By Appraising Charges Received | 4,952,564.00 | |
| | " Assaying Charges Received | | |
| 10,108.00 | Gold | 26,614.00 | |
| 1,866.00 | Silver | 2,886.00 | |
| | " Sale of Registers,Forms | | |
| 6,200.00 | G.S. 11 | 3,650.00 | |
| 12,550.00 | G.S. 12 | 6,650.00 | |
| 2,018,322.00 | " Rent Received | 2,066,740.00 | |
| 70,374.00 | " Interest Received | 111,067.00 | |
| 29,000.00 | " Employee ID Card charges | 46,000.00 | |
| 12,000.00 | " JCL Registration fees | - | |
| 50,000.00 | " Sponsorship Charges Received | 30,000.00 | |
| - | " Miscellaneous receipts | 1,340.34 | |
| 2,000.00 | " Membership list | 6,000.00 | |
| 500,000.00 | " Donation Received | 495,000.00 | |
| 24,000.00 | " SMS Charges received | - | |
| 447,000.00 | " Covid Relieif Fund | 63,000.00 | |
| - | " GST Input of Previous Year Expense | 9,919.56 | |
| | " Weighing Charges | | |
| 27,223.00 | Gold | 52,344.00 | |
| 8,638.00 | Silver | 9,347.00 | |
| 16,475.00 | Diamond | 19,917.00 | |
| | " By Closing Stock of Books | | |
| 21,160.00 | G.S. 11 | 69,660.00 | |
| 5,169,416.00 | Total | 7,972,698.90 | |



The Jewellers' Association (R)

No. 814/815, Chickpet,

Receipts And Payments Account for the year ended 31st March 2022

| Previous Year Rs. | Receipts | Current Year Rs. Ps. |
|-------------------------|---|----------------------------|
| | To Opening Balance | |
| 106,260 | Cash on hand | 24,934 |
| 2,548,412 | The Ing Vysya Bank Ltd | 2,032,688 |
| 40,568 | Lakshmi Vilas Bank | 341,198 |
| | To Assaying Charges received | |
| 10,108 | Gold | 26,614 |
| 1,866 | Silver | 2,886 |
| 7,000 | To Admission Fees received | 11,500 |
| 1,912,500 | To Appraising Charges Recd | 4,952,564 |
| 115,841 | To Appraising Charges of previous years | - |
| 70,374 | To Interest received | 111,067 |
| 210,000 | To Life Membership fees received | 385,000 |
| - | To Silver Ref Seal A/c | 25,000 |
| - | To Miscellaneous Receipts | 1,340 |
| 29,000 | To Employees ID card | 46,000 |
| 1,602 | To CGST on rent receivable | - |
| 1,602 | To SGST on rent receivable | - |
| 24,100 | To IGST Payable | - |
| 2,018,322 | To Rental Income | 2,066,740 |
| 12,000 | To JCL registration fees | |
| 500,000 | To Donation received | 495,000 |
| - | To GST Input of Previous Year Expense | 9,920 |
| 24,000 | To SMS Charges received | - |
| 50,000 | To Sponsorship charges received | 30,000 |
| 70,800 | To JCL Activity advance | - |
| 1,000 | To B K Manjunath | - |
| | To sale of Registers/forms | |
| 6,200 | G S 11 | 3,650 |
| 12,550 | G S 12 | 6,650 |
| | To Weighing Charges Received | |
| 27,223 | Gold | 52,344 |
| 8,638 | Silver | 9,347 |
| 16,475 | Diamonds | 19,917 |
| 2,000 | To Sale of Members list | 6,000 |
| 3,176 | To TMTE Metal Tech Pvt Ltd | 945 |
| 447,000 | To Covid Relief Fund | 63,000 |
| | To Rent Advance | 405,000 |
| | To TDS Payable | 75,111 |
| | To MRK Innoapps Private Limited | 68,600 |
| | To Electric Charges Receivable | 67,899 |
| | To Deposits - Silver Refinery Seal A/c | 25,000 |
| 8,278,616 | Total Rs. | 11,365,913 |



The Jewellers' Association (R)

No. 814/815, Chickpet,

Receipts And Payments Account for the year ended 31st March 2022

| Previous Year Rs. | Payments | Current Year | |
|-------------------------|---------------------------------------|-------------------|-----|
| | | Rs. | Ps. |
| 9,520 | By General Body meeting expenses | 320,445 | |
| 25,000 | By Audit Fee | 35,000 | |
| - | By Annual Maintenance Contract | 11,280 | |
| 960 | By Fixed Deposits | 406,588 | |
| 519 | By Bank Charges | 927 | |
| 494,738 | By Conveyance | 726,790 | |
| 42,000 | By Consultancy Charges | 215,000 | |
| 35,725 | By Electricity & Water Charges | 58,474 | |
| 20,900 | By Export work expenses | 35,360 | |
| 344,221 | By Honorarium paid | 1,656,540 | |
| 40,200 | By Fixed Assets - Addition | 20,763 | |
| - | By Brokerage Charges | 67,500 | |
| 338,747 | By JCL Premier League expenses | - | |
| 240,795 | By Income tax - TDS | 544,782 | |
| 114,030 | By Locker Rent / Property tax | 108,192 | |
| 20,952 | By Lunch Break, OT to staff | 79,638 | |
| 40,982 | By Managing Committee Meeting expense | 93,420 | |
| 60,193 | By Printing & Stationery | 173,574 | |
| 9,806 | By Postage & Telegrams | 17,064 | |
| - | By Silver Seal Making Charges | 33,400 | |
| 294,268 | By Rent paid | 301,795 | |
| 2,340 | By Reading room expenses | 2,460 | |
| 56,715 | By Rates & Taxes | 74,535 | |
| 182,719 | By Repairs & Maintenance | 167,858 | |
| 1,397,500 | By Salaries & Bonus | 1,292,650 | |
| 70,800 | By Tushar Director | - | |
| 89,599 | By Sundry Expenses | 120,852 | |
| 51,691 | By Telephone Expenses | 47,658 | |
| 212,060 | By Software exp (SMS charges) | - | |
| 160,062 | By Staff Welfare | 346,130 | |
| - | By Advances and Deposits | 500,000 | |
| - | By Kodagu Flood Relief Fund | 100,000 | |
| - | By IGST Payable | 24,100 | |
| 38,218 | By N S Arun Kumar | - | |
| - | By Registration Charges | 14,400 | |
| 488,140 | By Rental Advance repaid | - | |
| 50,446 | By Rent Receivable | 142,735 | |
| 120,000 | By Salary Advances Paid | 88,000 | |
| 681,836 | By Covid expenses | 130,347 | |
| 144,114 | By Bad debt | - | |
| | By CGST Payable | 15,387 | |
| | By SGST Payable | 15,387 | |
| | By Service Tax/ GST paid | 76,314 | |
| | By Run for Gold Expenses | 137,122 | |
| | By Appraisal Charges | 321,380 | |
| | By Donation paid | 300,000 | |
| | By Closing Balances: | | |
| 24,934 | Cash on hand | 55,939 | |
| 2,032,688 | The Ing Vysya Bank Ltd | 2,294,698 | |
| 341,198 | Lakshmi Vilas Bank | 191,431 | |
| 8,278,616 | Total Rs. | 11,365,913 | |



The Jewellers' Association (R)

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

DEPRECIATION SCHEDULE TO BALANCE SHEET AS AT 31ST MARCH 2022

| Particulars | W.D.V. Rs. | Additions Rs. | Depreciation Rs. | Closing Balance Rs. |
|---------------------------|-------------------|------------------|---------------------|------------------------|
| A 0% Rate | | | | |
| 1. Chickpet Building | 122,371 | - | - | 122,371 |
| 2. Jayanagar Property | 42,264,425 | - | - | 42,264,425 |
| B 10% Rate | | | | |
| 1 Furniture | 496,876 | - | 49,688 | 447,189 |
| C 15% Rate | | | | |
| 1. Air-Conditioner | 7,360 | - | 1,104 | 6,256 |
| 2. Canon Printer | 11,902 | - | 1,785 | 10,117 |
| 3. CC TV Camera | 18,996 | - | 2,849 | 16,146 |
| 4. Electrical Fitting | 1,600 | - | 240 | 1,360 |
| 5. Electronic balance | 806 | - | 121 | 685 |
| 6. EPABX Instrument | 10,166 | - | 1,525 | 8,641 |
| 7. IVRS Automated Machine | 11,089 | - | 1,663 | 9,426 |
| 8. Microtek UPS | 23,764 | - | 3,565 | 20,199 |
| 9. Weighing scale | 4,630 | - | 695 | 3,936 |
| 10. Punching machine | 1,771 | - | 266 | 1,505 |
| 11. Drilling Machine | 1,012 | - | 152 | 860 |
| 12. Gold Testing Machine | 452,581 | - | 67,887 | 384,694 |
| 13. Mobile Phone | 15,353 | 20,763 | 3,860 | 32,256 |
| 14. Sony Voice Recorder | 4,505 | - | 676 | 3,829 |
| D 40% Rate | | | | |
| 1. Computer | 18,407 | - | 7,363 | 11,044 |
| 2. Tally ERP 9 | 6,480 | - | 2,592 | 3,888 |
| Grand Total | 43,474,094 | 20,763 | 146,030 | 43,348,827 |



The Jewellers' Association (R)

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

SCHEDULE TO BALANCE SHEET AS AT 31ST MARCH 2021

| ADVANCE AND DEPOSIT: | PREVIOUS YEAR | | CURRENT YEAR | |
|-------------------------------------|---------------|---------------------|--------------|---------------------|
| | Rs. | Ps. | Rs. | Ps. |
| Telephone Deposits | | 3,470.00 | | 3,470.00 |
| Rent Advance | 135,561.00 | | 135,561.00 | |
| Addl. Sec Dep - BESCO - Plaza | 8,760.00 | | - | |
| Electricity Deposits | 5,935.00 | | 14,695.00 | |
| Income tax - Payment under protest | 405,000.00 | | 405,000.00 | |
| Softwards Development - Advance | 185,211.00 | | 485,211.00 | |
| K.T Anand Advocate - Advance | 50,000.00 | | 50,000.00 | |
| White Petals - Advance | - | | 200,000.00 | |
| Total | | 793,937.00 | | 1,293,937.00 |
| RECEIVABLE AND DEBTORS | | | | |
| Salary Advance | 135,000.00 | | 223,000.00 | |
| Appraisal charges receivable | 152,266.00 | | 473,646.00 | |
| Electric Charges Receivable | 78,125.00 | | 10,226.00 | |
| Rent & Charges receivable | 467,722.80 | | 610,457.80 | |
| GST Paid | - | | 76,313.92 | |
| Income Tax (T.D.S.) | 3,128,264.00 | | 3,673,045.89 | |
| Total | | 3,961,377.80 | | 5,066,689.61 |
| CASH AND BANK BALANCE: | | | | |
| Cash | 24,933.89 | | 55,939.06 | |
| Kotak Mahindra Bank | 2,032,687.63 | | 2,294,698.41 | |
| Lakshmi Vilas Bank | 341,197.70 | | 191,430.70 | |
| Total | | 2,398,819.22 | | 2,542,068.17 |
| OUTSTANDING LIABILITIES: | | | | |
| Honorarium payable | 172,070.00 | | 1,963.38 | |
| IGST Payable | 24,100.00 | | - | |
| CGST payable | 32,645.50 | | 17,258.67 | |
| SGST payable | 32,645.50 | | 17,258.67 | |
| Kodagu Flood Relief Fund | 1,549,383.00 | | 1,449,383.00 | |
| Deposits - Silver Refinery Seal A/c | 225,000.00 | | 250,000.00 | |
| TDS Payable | 19,120.00 | | 94,231.00 | |
| M.K Manjunath | 1,000.00 | | 1,000.00 | |
| MRK Innoapps Private Limited | - | | 68,600.00 | |
| TMTE Metal Tech Pvt Ltd | 3,176.00 | | 4,121.00 | |
| Total | | 2,059,140.00 | | 1,903,815.72 |



GLIMPSES OF EVENTS

GLIMPSES OF 47TH AGM MEETING



GLIMPSES OF SILVER SHOW OF INDIA



KODAGU - JAB MONSOON SHELTER

Project is almost completed and very soon will be handed over to the village of Vanachalu.



52 families of the village can have safe shelter here during monsoons. Also can be used as village Community Hall.

GLIMPSES OF SOUTH JEWELLERY SHOW



GLIMPSES OF JEWELLERS BADMINTON LEAGUE



GLIMPSES OF NEW JAB OFFICE





Silver Sub Committee Meeting



Trade Promotion Sub Committee Meeting



Meeting with Assayers and Refiners



Meeting with members of authorized BIS Hallmark Centres



Retailer Sub Committee Meeting



Wholesale Sub Committee Meeting



Bullion Sub Committee Meeting



JAB has enrolled as member in National Gems and Jewellery Council of India



WOMEN'S WING SUB COMMITTEE MEETING



GLIMPSES OF GST SEMINAR



GLIMPSES OF WOMEN'S WING



GLIMPSES OF BENGALURU GOLD FESTIVAL



GLIMPSES OF BENGALURU GOLD FESTIVAL





presents

India's Biggest Silver Specific Trade Show

SSI SILVER SHOW OF INDIA

8th - 11th JUNE 2023

JIO WORLD CONVENTION CENTRE
BANDRA KURLA COMPLEX - MUMBAI



HIGHLIGHTS OF THE SHOW

- 300+ Exhibitors from across India
- 1.2 Lakh Sq.ft+ Exhibition area
- 600+ Stalls
- 1.5 Lakh+ Designs
- ENTRY FOR TRADE VISITORS ONLY

PRODUCT CATEGORY

Entire range of
Silver Articles & Jewellery.

We believe
Silver is the new GOLD

SUPPORTED BY:



CONCEPTUALIZED &
ORGANISED BY:

ges india inc
global exhibitions & services
BENGALURU



FOR STALL BOOKING & ENQUIRIES CONTACT

+91 98440 00517 / +91 98440 00539
+91 98440 00541 / +91 98440 00543

[indiaage](#) [geindia](#) [ges.india.en](#) [info@gesindiaesh.com](#)

sequelglobal.com

ಸೀಕ್ವೆಲ್
ಲಾಜಿಸ್ಟಿಕ್ಸ್.


ನಿಮ್ಮ ಅತ್ಯಮೂಲ್ಯ
ಸಾಗಣೆಗಳಿಗೆ ಅತ್ಯಂತ
ಸ್ಪಷ್ಟವಾದ ಆಯ್ಕೆ



 **Sequel**
Global precious logistics

 secure@sequel.co.in

 [linkedin.com/SequelLogistics](https://www.linkedin.com/SequelLogistics)

 +91 901 902 4444



**SAGAR ASSAY & HALLMARKING
CENTRE**



BIS RECOGNISED

NO. 40/7, 3rd Floor, Pillappa Lane, Nagarathpet Cross
Bangalore- 560002

SURAJ KATKAR

 sagarhallmarking916@gmail.com  080-49721919
 7406099955  CENTREX: 1919

With Best Compliments From:

Sri Ram Refinery

No. 1, C. R. Temple Street, Nagarathpet Cross, Bangalore - 560002

Ph: 22211791 / 41513604

JAB STAFF MEMBERS



R. Venugopal
Manager



B. Venkatesh
Staff



D. Naresha
Staff



Kiran Kumar K. R
Staff

SB

SREE LAKSHMI BALAJI

SILVER PARADISE

9999 PURE SILVER PHOTO FRAMES

Keeping The Traditions Alive...



Pan India Delivery Available

Ashitosh.P ☎ 91640 67179 ✉ slbsilverphotos@gmail.com

#26, S.S. Complex, Ground Floor, C.T. Street, Opp. Union Bank, Bengaluru-02