



The Jewellers' Association

REPORT OF THE MANAGING COMMITTEE
FOR THE YEAR 2024-2025

AUDITED ACCOUNTS FOR 01-04-2023 TO 31-03-2024

50TH

AGM

2023-24



ANNUAL GENERAL BODY MEETING

SUNDAY, 17TH NOVEMBER 2024
AT 11 AM

@ FOUR SEASONS BENGALURU AT EMBASSY ONE
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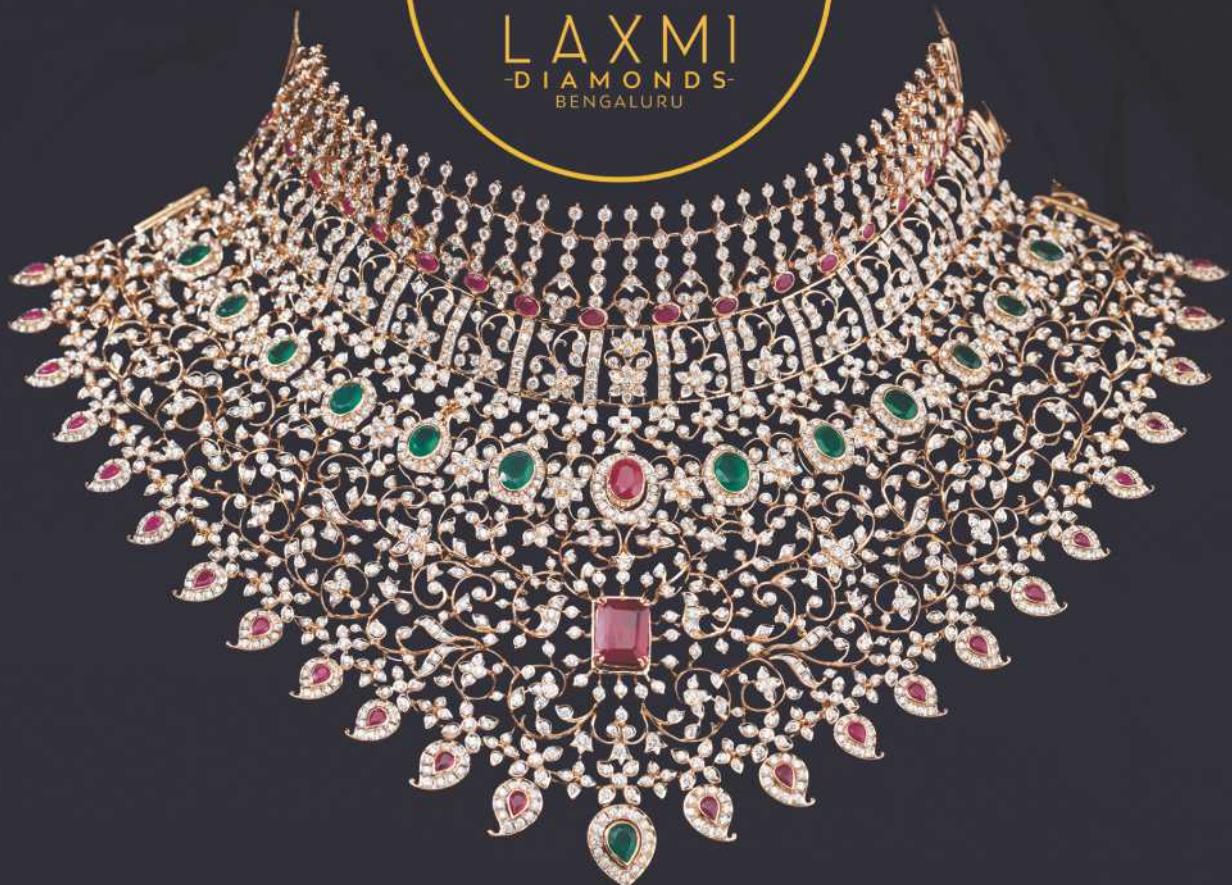
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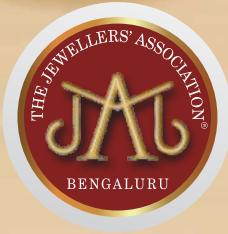
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◆ MANAGING COMMITTEE MEMBERS ◆



Dr. Chetan Kumar Mehta
President



Sri Suresh Kumar Ganna
Vice-President



Sri Ashok Rathod
Hon. Secretary



Sri R V Tushar
Hon. Treasurer



Smt Megha D
Joint Secretary



Sri. G.V. Sreedhar
Mentor



Sri N. Vidya Sagar
M.C. Member



Sri Ketan S Dhruv
M.C. Member



Sri D.V. Ramesh
M.C. Member (Resigned)



Sri Praveen K Oswal
Director



Sri Bipin Mehta
Director



Sri. Goutham M Kothari
Director



Sri Kishore M
Director



Sri. Sanjay M
Director



Sri. Hardik C Mathuria
Co-opted Member



Sri. Abhay Ranka
Co-opted Member



Sri. Urish Chhajed
Co-opted Member

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from the President's Desk...



Dear Honorable Members,

Dr. Chetan Kumar Mehta

As I look back on this past year, I want to express my heartfelt gratitude to the Board of Directors, our Core Committee, and members of the JAB for giving me the opportunity to serve as your Youngest President.

My time as President has been an incredible journey filled with learning and shared achievements. I have tried my best to enhance and make JAB shine. Your passion and dedication inspire me, JAB members, and I'm proud of our collective successes in overcoming challenges. As we adapt to changing markets, I'm confident we'll continue embracing new opportunities. This experience has truly highlighted the strength of our values and teamwork!

A Year of Progress: My Journey as JAB's Youngest President

1. At the age of 37, I had the honour of serving as JAB's Youngest President, working to raise our visibility and impact.
2. Under my leadership, I met with the national organisations, establishing JAB's presence across the country and gaining national recognition. We were invited to numerous programs by these organisations.
3. Launched initiatives to ensure gold and silver purity, increasing the Silver Seal refiners from 6 to 13 and running awareness campaigns to build consumer trust.
4. Led by Mr. Suresh Kumar Ganna, addressed duplicate gold bars in the market, setting new standards for wholesale quality and authenticity.
5. Met with the GST Commissioner and Election Officer to clarify E-way Bill procedures and protect member operations during elections.
6. Through 'Gnana Jyothi' and other seminars, covered key topics like PMLA compliance and CAD design, including an e-commerce seminar with GJEPC for online business insights.
7. Used funds from the Bengaluru Gold Festival (BGF) to grant scholarships to 220 children of karigars and jeweler staff, supporting education in our community.
8. Hosted the Silver Show of India and the 6th South Jewellery Show, achieving record participation and fostering national industry connections.
9. BGF returned with 86 participants, awarding 3.5 kg of gold and 100 kg of silver, with actress Ms. Rachita Ram as the brand ambassador, boosting public interest.
10. Featured on CNBC TV18's Akshaya Tritiya Special, hosted by Mrs. Manisha Gupta, to highlight JAB's efforts in industry contributions.
11. Organised a seminar with Karur Vysya Bank on Gold Metal Loans, providing members with essential funding resources.
12. Held a TDS/TCS seminar to guide members in compliance, ensuring they stay updated on regulatory standards.
13. Continued discussions with the government to highlight the economic benefits of the Jewellery Park, aiming for a favourable project outcome.
14. Addressed legal issues, including the Chickpet property eviction case and ROS issue, to safeguard member interests and Association resources.

Warm regards,

Dr. Chetan Kumar Mehta
President
Jewellers Association Bengaluru (JAB)



THE FOLLOWING POINTS ARE BROUGHT TO THE NOTICE OF THE MEMBERS

1. 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.
2. Any change in the representation of Membership must be intimated before **7-30 p.m. on 14-11-2024**.
3. Guests, children and un-registered representatives are not allowed under any circumstances.
4. 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 **14-11-2024** under acknowledgement and are not permitted under any circumstances beyond this date.
5. Only Members' Representatives who are already registered in the records of the Association are eligible to Contest, Propose or Second. Only Mahaposhak, Poshak & Life Members are eligible to Contest for Election of the Managing Committee.

The eligible members can either propose or second only ONE candidate. If they propose or second more than ONE candidate, then only First such nomination will be considered as VALID.

Associate Mahaposhak & Associate Life Members are NOT eligible to contest the Election, propose or second for any contestant.

This Nomination Form should be submitted on or before 7.30 pm on **4th November 2024** at JAB Office.

This Nomination Form can be withdrawn on or before 7.30 pm on **7th November 2024**.

The final list of eligible candidates will be published on the Notice Board at the JAB Office by 8.30 pm on 7th November 2024.

6. Retiring Members of the Managing Committee are eligible to contest the Election.
7. 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

Secretary's Report

December 2023-October 2024

Ashok Rathod



- ◆ 1. **Wholesale Meeting:** Conducted by Suresh Kumar Ganna, Chairman and N. Vidya Sagar regarding the duplicate gold bars issue in the bazaar. There was a long discussion on this issue and initiative to standardize.
- 2. **Silver Committee Meetings:** Kishore M, Chairman of Silver subcommittee called for a meeting to sort out the issue of purity in silver bars. We had few meetings to resolve the issues. Earlier there were 6 refiners who had taken the Silver Seal. After this initiative total 13 refiners have taken the Silver Seal. Posters were printed and awareness campaign was conducted in the bazaar. We got very good support from the refiners, retailers, wholesalers and manufacturers.
- 3. **Team JAB Met GST Commissioner and Asst. Commissioner** and held a discussion on E-way Bill
Team JAB Met Election Officer Sri. Manoj Kumar Meena and discussed procedure and SOP to be followed during Elections code of conduct. All the members were informed to strictly follow SOP's of GST for smooth functioning of the business.
- 4. **Gnana Jyothi:** A seminar on PMLA was conducted on 7th February 2024 at FKCCI auditorium.
- 5. **Seminar on CAD in jewellery Designing:** The seminar was conducted on 12th March 2024 at JW Marriot. It was a very successful seminar well attended by retailers and Manufacturers.
- 6. **GJEPC organized E-Commerce Business seminar for JAB members and IIJS Tritiya Road show on 16th march 2024 at JW Marriot.**
- 7. **GJS Show:** GJS exhibition was held at Mumbai from 2nd April to 5th April supported by JAB.
IIJS Tritiya at BIEC 5TH April to 8th April 2024: JAB extended its support to the show, there was a special additional discount given to all the visiting JAB members
- 8. **Mrs. Manish Gupta – Group Commodity Editor CNBC TV18 – Network 18** visited JAB Office on 10th May 2024 and covered Akshaya Tritiya Special.
- 9. **Gold Metal Loan Seminar:** The seminar was Conducted on 29th May 2024 at Hotel Holiday Inn, Anand Rao Circle, Bengaluru. This seminar focussed on how all jewellers / manufacturers could avail Gold Metal Loan for their business. It was organized by Karun Vysya Bank. During this seminar JAB launched the silver 990 seal along with all the refiners.
- 10. **India Gold Conference:** JAB supported invited our members to attend a special seminar held on 23rd August 2024 at Hilton, Manyata Tech Park, Bengaluru.

10.B2B Shows:

Silver Show of India (SSI) @ Bengaluru from 15th to 17th December 2023: 4th Edition was held at Tripura Vasini Palace grounds. There were 250 plus stall and participants across India.

Silver Show of India (SSI) @ Mumbai from 7th to 10th June 2024: 2nd Edition

This was the second edition of SSI at JIO WORLD CONVENTION CENTRE, Mumbai. It was organized under the auspices of IBJA and JAB. There were 800 plus stalls and Three lacs plus designs.



Silver Show of India (SSI) @ Delhi from 12th to 15th September 2024: 1st Edition was held at YASHOBHOOMI, IICC, Sector 25, Dwaraka, New Delhi. There were 400 plus exhibitors across India.

South jewellery Show (SJS) 6th edition was held at Tripura Vasini Palace grounds from 30th September 2024 to 2nd October 2024. There were 300plus stalls and 150exhibitors across India.

11. Bengaluru Gold Festival 3 (BGF3):

Following the resounding success of its first two editions, the Bengaluru Gold Festival, organized by the Jewellers' Association® Bengaluru (JAB), was back with even more grandeur with BGF 3.0.

Set against the backdrop of the "Garden City" and "Health City" the festival aimed to elevate Bengaluru to the status of the "Golden City" The entire festival was seamlessly managed through digital platforms, From the issuance of coupons to the execution of weekly and bumper draws, the organizers prioritized transparency. This event served as a culmination of a triumphant festival series that artfully showcased Bengaluru's legacy in gold craftsmanship and manufacturing.

In BGF 3.0 The prizes increased from 3 kg gold to 3.50 kgs of gold and silver from 43 to 100 kgs when compared with last year.

A diverse array of 86 participants, including corporate entities, chain stores, and standalone boutiques, participated wholeheartedly, underscoring their confidence in The Jewellers Association, Bengaluru's initiative to promote retail trade and reignite consumer preferences in the sector.

BGF 3.0 had increased visibility and very aggressive marketing campaigns throughout the festival. We roped in Ms. Rachita Ram, famous Kannada actress as the brand ambassador for this festival. This festival started from October 3rd and concludes on 16th November 2024 with the bumper draw happening on 17th November 2024. The lucky winner of the bumper draw takes away 1.00 kg gold as the prize. This festival not only focussed Bengaluru but also other districts from Karnataka.

With a total of 3.5 kgs of gold awarded to 330 customers and an impressive 100 kgs of silver bestowed upon 1970 customers. The cumulative value of these prizes amounted to an impressive Rs 3 crores. As the curtains fall on this successful edition, it sets the stage for an eagerly anticipated 4th edition in 2025, promising to be grander and more captivating and further solidifying Bengaluru's status.

Seminar on Awareness on TDS / TCS Return filing was conducted at Tripura Vasini at SJS Show on 30th September 2024.

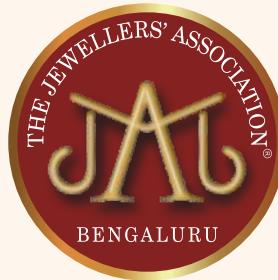
12. Jewellery Park: The state administration changed and new administration have different priorities. However the committee members meet the ministers of the new administration and updated them regarding the advantages of the project and requested them to reconsider the same.

13. Legal Issue

1. There is no progress on the Chickpet property eviction case since the last AGM.
2. ROS Issues: One of the sitting director had complained to ROS to which JAB had replied back to ROS against the complaint letter . The matter is in high court now and currently we have taken a stay on it.

with regards,

Ashok Rathod
Hon. Secretary



The Jewellers' Association (R)

(Regd. Sl. No. 368/41-42 dt. 09-12-1941)
No. 126, 3rd Floor, Laxmi Golden Mall (Behind Kaalamma Temple),
Nagarthpet, Bengaluru - 560002.

AGM NOTICE

50th Annual General Body Meeting (AGM)

of the Jeweller's Association will be held on Sunday,

the **17th November 2024** at 11.00 am
at **Four Seasons Bengaluru**, Embassy ONE , No. 8,
Bellary Road, Ganga Nagar, Bengaluru - 560 063.

AGM - 11.00 am



PROGRAMME

1. Invocation
2. Silent prayer as a mark of respect to the departed souls.
3. President's Address
4. Confirmation of the proceedings of the 49th Annual General Body Meeting held at Taj M.G. Road, No. 41/3, Mahatma Gandhi Road, Bengaluru – 560 001 on Sunday, the 10th of December 2023.
5. Re-Confirmation of the proceedings of the 48th Annual General Body Meeting held at Taj M.G. Road, No. 41/3, Mahatma Gandhi Road, Bengaluru – 560 001 on Sunday, the 19th of February 2023.
6. Approval of Accounts and Audited Balance Sheets, Receipts and Payments Accounts and Income & Expenditure Accounts as per statements relating to the year from 01-04-2023 to 31-03-2024 prepared by the Chartered Accountants and approved by the Managing Committee.
7. Discussion on Notices received from ROS (Registrar of Societies) and briefing on the same.
8. Election Process and Introduction of Candidates
9. A brief on the year that was.
10. Brief on Bengaluru Gold Festival 3.0
11. Update on Income Tax Notice
12. Selection of One Auditor and Two Local Auditors for the ensuing year.

13. Approval of the Budget for the year 2025-26:-

Sl. No	Particulars	Budgeted 2023-24	Actual Expenses 2023-24	Estimated Budget 2024-25	Estimated Budget 2025-26
1	Staff Salary	19,50,000	15,89,755	19,50,000	19,50,000
2	Rent	9,60,000	9,33,563	10,80,000	10,80,000
3	Printing & Stationery	1,20,000	2,63,003	1,50,000	1,50,000
4	Audit Fees	50,000	40,000	50,000	50,000
5	Water & Electricity Charges	1,20,000	1,20,989	1,20,000	1,40,000
6	Telephones / Mobiles	70,000	73,192	72,000	84,000
7	Subscription for Newspaper	4,800	2,165	4,800	4,800
8	Repairs & Maintenance	96,000	2,81,759	96,000	1,50,000
9	Miscellaneous & Sundry Expenses	78,000	96,062	96,000	1,10,000
10	Office Interior / Upgradation	25,00,000	0	0	0
11	New Equipments	3,00,000	0	1,50,000	1,50,000
12	Updation of Website & S/W	3,00,000	1,39,624	2,50,000	2,50,000
13	Legal Expenses	3,00,000	2,99,500	3,00,000	3,50,000
14	AGM Expenses	0	15,60,157	12,00,000	18,00,000
15	Gold Testing Machine (XRF)				15,00,000
	Total	68,48,800	53,99,769	55,18,800	77,68,800

14. Honoring Top Exporters for the year 2023-24
15. Memento to Sponsors & Appraisers
16. Memento to Staff
17. Discussion over the subjects received in writing
18. Any other subject with the permission of the Chair.
19. Election Results
20. Vote of Thanks
21. 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 (19.02.2023 – 26.11.2023)

1. Sri. Chetan Kumar Mehta, President	: 11 out of 11
2. Sri. Suresh Kumar Ganna, Vice-President	: 10 out of 11
3. Sri. Ashok Rathod, Hon. Secretary	: 10 out of 11
4. Sri. Tushar R.V. Ramesh, Hon. Treasurer	: 10 out of 11
5. Smt. Megha D, Joint Secretary	: 11 out of 11
6. Sri. G.V. Sreedhar, Mentor	: 05 out of 11
7. Sri. N. Vidya Sagar, M.C. Member	: 10 out of 11
8. Sri. Ketan S Dhruv, M.C. Member	: 09 out of 11
9. Sri. Praveen K Oswal, M.C. Member	: 06 out of 11
10. Sri. Bipin Mehta, M.C. Member	: 08 out of 11
11. Sri. D.V. Ramesh, M.C. Member (Resigned)	: 02 out of 04
12. Sri. Goutham M Kothari, M.C. Member	: 09 out of 11
13. Sri. Kishore M, M.C. Member	: 07 out of 11
14. Sri. Sanjay M, M.C. Member	: 01 Out of 04
15. Sri. Hardik C Mathuria, Co-opt Member	: 08 Out of 09
16. Sri. Abhay Ranka, Co-opt Member	: 03 Out of 09
17. Sri. Urish Chhajed, Co-opt Member	: 08 Out of 09

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 N Vidya Sagar	: Elected
2. Sri Suresh Kumar Ganna	: -do-
3. Sri Bipin Mehta	: -do-
4. Sri Sanjay M	: -do-
5. Sri. Hardik C Mathuria	: Co-opted
5. Sri. Abjay Ranka	: Co-opted
7. Sri. Urish Chhajed	: 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 01-04-2023 to 31-03-2024.
2. Details of members as on 30-11-2024:

Maha Poshak Members	:	64	i) Property Matters & Maintenance:-
Poshak Members	:	29	1. Sri. N. Vidya Sagar : Chairman
Life Members	:	1379	2. Sri. Tushar R V : Member
Associate Life Members	:	204	j) PR with Media & Liasioning with Trade Bodies:-
Associate Mahaposhak	:	19	1. President and Secretary
Total	:	1695	k) Retail Promotion – BGF:-
3. The Sub-Committees were constituted on -12-2023 for conducting various activities till date are as follows:

a) Bullion & Wholesale:-	i) Sports & Fellowship:-
1. Sri. N. Vidya Sagar : Chairman	1. Sri. R.V. Tushar : Chairman
b) Diamond:-	2. Sri. Hardik C Mathuria : Member
1. Smt. Megha D : Chairman	m) Silver:-
c) Export & Appraisals:-	1. Sri. Kishore M : Chairman
1. Sri. Hardik C Mathuria : Chairman	2. Sri. Praveen K Oswal : Member
d) Information & Technology:-	3. Sri. Srinivas R : Member
1. Sri. Goutham M Kothari : Chairman	4. Sri. Praveen A P : Member
2. Sri. Hardik C Mathuria : Member	n) Seminars:-
e) Jewellery Park:-	1. Sri. Hardik C Mathuria : Chairman
1. Office Bearers and Directors : Chairman	2. Sri. Urish Chhajed : Member
2. Sri. Hardik C Mathuria : Member	o) Trade Promotion & Exhibitions:-
f) Legal & Taxation:-	1. Sri. Suresh Kumar Ganna : Chairman
1. Sri. N. Vidya Sagar : Chairman	2. Sri. Goutham M Kothari : Member
g) Membership:-	p) Wholesale & Manufacturing:-
1. Sri. Goutham M Kothari : Chairman	1. Sri. Suresh Kumar Ganna : Chairman
2. Sri. N. Vidya Sagar : Member	2. Sri. N. Vidya Sagar : Member
3. Sri. Suresh Kumar Ganna : Member	q) Ladies Wing:-
h) Police Matters: -	1. Smt. Megha D : Chairman
1. Sri. Praveen K Oswal : Chairman	
2. Sri. N. Vidya Sagar : Member	
3. Sri. Suresh Kumar Ganna : Member	



LIST OF EXPORTER'S

1. 9 Jewels
2. A Star Jewellery
3. Alankrutha Jewel Creators
4. Amber Jewels LLP
5. Anmol Jewellers
6. AnmolSwarn (I) Pvt Ltd
7. Arnva& Co
8. Astro Journey
9. August Jewellery Pvt Ltd
10. Bhima Jewellers
11. Bonitas Jewels Pvt Ltd
12. Brindavan Silver Crafts
13. C KrishnaiahChetty& Sons Pvt Ltd
14. EmforeJeweltech Pvt Ltd
15. Ganesh Diamonds
16. Geetha Jewellers
17. JKS Jewels Pvt Ltd
18. Kumkum Jewells
19. Laxmi Chain
20. Laxmi Diamonds
21. MRK Gold LLP
22. Malabar Gold Pvt Ltd
23. Marijo Designs
24. Mehta Gold Pvt Ltd
25. Marijo Designs
26. Mehta Gold Pvt Ltd
27. Nahar Diamond
28. Navrathan Jewellers Pvt Ltd
29. NavrangDeeptech (OPC) Pvt Ltd
30. Pinanki's
31. Prathibha Jewellery House
32. Safari Designs
33. Samarth Gold Chain Pvt Ltd
34. Sankalp Jewels
35. Siri Jewellers
36. Sitara Jewels
37. Swarn Deep
38. Titan Company Limited
39. Varakrupa Jewellers
40. Vesera Jewellers Pvt Ltd
41. Vijay Gems & Jewellery
42. Vijaya Lakshmi Jewellers

**Rectified Proceedings of the
48th Annual General Body Meeting of JAB held
at Hotel Taj M.G.Road, M.G.Road, Bengaluru
on 19th February 2023, as instructed by AGM**

The grand ceremony saw light with the lighting of the lamp by the Management Committee. The past President, Y S Ravikumar was requested to join the occasion on stage.

Presided by the entire management committee on the dais, respect was paid to the Karnataka Anthem "**Jaya Bharatha Jananiya Thanujathe, Jaya Hain Karnataka Mathe**" witnessing the audience paying respects standing up.

Tribute was paid by **M.N Prasad, Director, JAB** to the departed souls in their fond memory.

Ketan S Dhruv, Honorary Secretary, JAB, welcomed the gathering. Addressing the current state of the industry he put forth the challenges and opportunities. In this view he mentioned that the jewelry industry is losing a huge share to lifestyle products and that the profit margins are declining. Further he said that there are many innovations that have seen light in the jewelry industry like the Lab Grown Diamonds, Interchangeable Jewelry and interesting technology use in sales and design. Urging the fellow members, he said that together everyone can brainstorm and deal with this growing trend, strategically. He heartily invited everyone stating that this flag of the association should be borne with a sense of purpose, sense of improvement and sense of association's growth.

The meeting was called to order by Prashanth Mehta, the President, JAB.

Y.S. Ravikumar addressed the gathering and reckoned that Goutham M Kothari, the Director, JAB hadn't showed up in the meeting and that many new comers are seated on the dais. Also, why there was no information about the changes.

The President clarified that Goutham M Kothari absentia owed to his daughter's marriage which was in the due course and that he has expressed to not continue his services in the board, and that his resignation is accepted. He further clarified that the new comers are the co-opted directors of the board. It was announced that Mr. HardikMathuria is nominated to replace Goutham M Kothari and UrishChajjed, AbhayRanka and Kishore M are the co-opted members.

Manjunath requested to know when the new members were co-opted and whether this was decided in the Managing Committee. Prashanth Mehta clarified that the co-option is a part of the bye-law. Then he said the first committee meeting is where the president is elected. In the subsequent meeting, the co-option is conducted. G.V. Sreedhar pointed out that there was no intimation about this to the members and that is the reason for the concern raised. Prashanth Mehta informed that there was a message sent on the WhatsApp group. However, the members denied the same. G.V. Sreedhar advised that if there was a lacuna, it must be admitted and proceeded with which was regarded by Prashant Mehta.

B.H. Ramachandra – Geetha Jewellers, a member demanded for the clarification about the missing notification of the change. Ketan S Dhruv reiterated that they are sorry if there has been a lapse in the protocol. However, this will be investigated and clarified to all.

Prashanth Mehta, President delivered the welcome speech. On a thankful note, he asserted that he has been humbled and honored to have been given an opportunity to serve as a President in the board. He was grateful for the faith bestowed in him for the same. He assured that he has kept up the confidence imposed on him. He recalled that the current board had a short tenure to serve, thanks to covid and a meeting being called in the interim. He proudly mentioned that JAB is one of the oldest associations in the country and that he is thankful to the founding forefathers who have laid a strong foundation. He respectfully appreciated the byelaws laid and allured that the same is being followed strictly. He assured that they will



never forgo the byelaw. He expressed that the vigilance of the members is an inspiration for the new members to join the board. He fondly remembered some snippets of his memories of the association. In continuation, he said that he was born and brought up in Nagarpet. He used to accompany his father to the old association as a child. His father's meeting up with his brethren intrigued him about the activities of the board and was inspired from then on to contribute to this association. He joined the business as a teenager and then moved into export business. During that period, he interacted with the Ex-Presidents and has been in the export business for four decades. He added that the earlier export was being done in Chennai and he along with other stalwarts got Bangalore nominated as a port for export business. It was then that JAB and the other nominated members would appraise the export business in Karnataka followed by other ports in the country. This brought a good revenue.

Later, he campaigned for directorship in the JAB elections and was elected director twice. Subsequently he came the President. He made sure strong sub-committees were formed as this was required for the growing association. Decision making powers were given to the subcommittees. He mentioned the activities carried out by the current board: The SEZ /Jewelry Park was approved by the CM in a PPP model. JAB was given the opportunity to support this project as a technical advisor. Many hurdles were crossed and then the minister suggested for a single window application for the land and that this would be honored with a concessional price; JAB has moved to a new office at a reasonable price, all the association meetings are being held in the new office; a new website is launched in which all the updated data is loaded; a considerable presence is made in the social media which has more than 50 to 60 thousand followers; a representation was given to the new Police Commissioner as soon as he took charge, some challenges with respect to traffic issues is being dealt with; a Silver Show of India was organized for the first time in the country as its inception, and he said that there are 250 Silver workshops in Bangalore. This witnessed a participation of 200 and a footfall of over 10,000 people; the Kodagu project was taken up, it will soon be launched; several new initiatives have been taken up like implementing the Gnana Jyothi program; a Badminton League was conducted with a participation of about 100 people; the Bangalore Gold Festival was a huge hit; the 4th Edition of SJS B2B exhibition was conducted, all the presidents of the national bodies were invited; a woman wing was launched for the first time in the history of our Association, it came to notice that there are more than 150 independent women carrying out business in the jewelry field and have registered; the GJEPC, national ministry of commerce has honored JAB as the pillar of the trade and out of the BJF and other funds collected, the Vidya Jyothi Scholarship program was conceptualized. INR 5,00,000/- was taken out of the fund and used for the educational benefit of the wards of the Acharis. CKC has joined hands and extended a fund of another INR 5,00,000/- for this contribution. Around 150 applications have been received for the scholarship. That said, he humbly thanked the audience for their continued support.

Ramesh – ASR jewellers highly appreciated the President and his team for the constructive work and indulgence shown in the emancipation of the association and industry. The member also opined that association means public and there should be an agenda set for the 365-degree growth of the association and its members. He said that growth must also be in the interest of individuals and their health. He expressed the grievance of lack of oxygen inside the shops and suggested that there should be provision made for indoor plants in each shop. Prashant Mehta deemed the request as a good suggestion and that with the advice of the seniors it will be looked into.

Harish – member, pleaded to know the agenda of conducting an AGM. He questioned the presence of the bouncers in the AGM and demanded to know its necessity. It was clarified that the presence of the bouncers was for the purpose of the elections and was arranged by the event management company. The other members added in assent to Harish that the audience is a dignified crowd and on what premise does this call for bouncers. The bouncers' duty was called off heeding to the plea of the members.

Ketan S Dhruv, the Hon. Secretary presented the annual report. Adding to the President's words, he said that the association is looking for a vendor to arrange for a melting facility in the premises. That will optimize the rent of the office. This will also help in running the melting facility on par with the requirement of the trade; He further added that the minister has promised to give the place at Kalburgi for the Jewelry Park at a reasonable price with benefits on GST. Although the primary focus is to get the location

closest to Bangalore; Next up. There was a uniform gold price for all southern states of India for a short period and the disparity is set in again, however, he mentioned that the deviation in the prices in the 4 southern states has reduced significantly. The variation owes to the decision of the corporates. Although this needs to be worked upon to try and make the rates uniform again. It was decided that a separate meeting will be called to address this issue; coming to legal issues, a petition was filed in the High Court with respect to Hall Marking the previous year. It is still pending for reply with the respective department. Yet another issue faced was getting back the samples from BIS being painful; a written representation was submitted to the local office to streamline the same. This will be followed up to seek relief. A related issue was with interception of vehicles and holding of the material. The GST Commissioner has been updated about it and a new SOP has been requested for jewelry sector. It has been requested to store only the parcels with issues at the vault and the rest to be released. Going further, he threw light on the evacuation of the Chickpet property that the litigant filed a contempt of court petition and transferred the case to City Civil court sneakily and delaying proceedings but this might close in the next couple of hearings. It was suggested that this could be supervised under the expertise of B.H. Ramachandra; some issues are taken up with the Wholesale Committee like Purity and Mixing of Gold that needs to be sorted out, in this view the committee has laid a few steps: all the gold which is unmarked should be treated as impure and the jewellers must get them tested and fire assayed. Five BIS Hallmarking centers have been empaneled to test the raw gold at a reasonable rate at Rs 120. Even the bullion and refined gold that is coming to the market must be tested and marked. If the marking is not done it will be considered as smuggled goods as per the Custom's Act and will thus be seized. He advised that when gold is taken from the refinery, a seal must be demanded.

D V Ramesh, the Treasurer, JAB and the Chairman of the Bangalore Gold Festival presented inputs on the BGF and the Scholarship Program. The festival was planned thus step by step he said:

- 1) The BGF initiative was taken up as a promotional activity to enhance the retail trade.
- 2) In July 2021, a blueprint was submitted to the board for the BGF covering all the legal and organizational aspects. This was accepted unanimously.
- 3) Legal help was taken to introduce the lottery act as it was banned in Karnataka. M/s Kincha associates clarified the legalities and confirmed that this activity wouldn't cover under Lottery act. Discussion with Ms. Shikha and the GST officials helped in a seamless process to be carried out with respect to GST.
- 4) Promotional activity was planned to create a repulse in the market. Sumesh Wadhera from Art OfJewellery was approached to make the creatives. 5 major print media partners were involved and they gave 20% discount for publishing advertisements in their newspapers to JAB as the cause was not for a commercial purpose. Due the use of radio, television and newspapers, the participants appreciatively conveyed that their sales had gone up by 15% at a minimum.
- 5) The total coupons printed was 35,00,000. Total expenditure was appx. 3,32,00,000/-. Appx. Net surplus /profit was around 40,00,000/-. The total value of the prizes declared was 1.51 crores. The number of gold prizes was 614 and total gold weight was 2.58 kilos. The number of silver prizes was 1230 and total silver weight was 39.80 kilos. Mr. Rajesh Mehta was thanked for allowing the use of his office space for logistics.
- 6) A target of 200 to 250 participants was sketched out, accordingly all the peripherals and needs were planned. Sreekanth Urs from GES India Inc was approached for the same as he has an expertise of conducting exhibitions at a large scale.
- 7) MOU's were drafted and countersigned by the participants with regards to advertisements, media support and all procedures were followed meticulously bringing no hindrance to either parties during execution.
- 8) Total participation of corporates and chain stores were 10. As per their request, care was taken to maintain data confidentiality and security.

- 9) About 127 retailers took part in the festival. This must be elevated to 500 or 600 in the following years as the focus of the festival was to enhance retail trade. Total participation fees collected from this sector was INR 4,55,64,520/. Out of this the GST collected was INR 69,50,520/. An assurance was given to the GST Commissioner that the government will make a profit of at least 1,00,00,000/- from this festival. The net profit they made was 3,86,14,000/. The TDS paid by the association for the festival was 8,05,724/. The total TDS paid as on date was 29,73,204/- The total received by JAB from the members was 10,46,440/-.
- 10) Ultimately, with the support of the Management Committee and the Board, it was a grand success.
- 11) In order to utilize the surplus money of appx. INR 49,00,000/- the scholarship scheme was conceptualized. It was declared to fund up to INR 10,000 to each scholarship eligible candidate. 177 applicants have approached; around 98 boys and 79 girls. CKC came forward to sponsor scholarship for all the girl applicants of std 8th, 9th and 10th. 21 such applications were approved as on date. Care was taken to scrutinize and ensure that the benefit was availed by genuine and needy candidates. More contribution will be appreciated to render as per plan to all the applicants.
- 12) Provisional revenue as on date was about INR 1,00,00,000/- apart from the INR 50,00,000/- of BGF.

A video presentation and a Power Point Presentation of the Highlights of the BGF was played.

G.V. Sreedhar – Sree Rama Jewells demanded to know the procedure carried out for auditing and about the actuals of the expense and profits. It was clarified that though these figures are actuals they are subject to change as per compliance. Suppose the price money is not claimed fully, the profitability is likely to change. G.V. Sreedhar commended the president and the BGF Committee for success of BGF.

A grievance was put forth from a member in the audience. It was about the intervention and inconvenience caused by the police department. He said this needs to be addressed. Prashant Mehta requested for the same to be addressed after the elections post lunch.

A question was raised about the destroying of the leftover coupons and other confidentialities post BGF. Alongside, about the new members of the sub-committee which was raised earlier in the meeting was requested for a further clarification.

Y.S. Ravikumar – Sunrise Jewells demanded to know why the BGF, as mentioned by Ramesh, was not operated in JAB office but operated from Trilokesh Exports. President replied that there was a shifting of the furniture which was under process at that time for shifting of the office and there were plenty of deliverables. Due to the parking facility and other space and logistics issues, in a committee meeting, it was decided to use Trilokesh's office space for the sake of BGF. The audience declined the contention by the board that there is a crunch in Chickpet for space and logistics. Also, they said the collaterals were directly delivered to the participants' offices. Moreover, the members also pointed out that the BGF was profusely beneficial to the corporates and seldom to the retailers. It was driven deeper that the 80% of the business today lies in the hands of the corporates and the 20% of the trade sums up to the 80% of the jewellers. Y.S. Ravikumar further asked why the first draw was conducted at a participating jewellers premises. This channels traffic of customers to that jeweller's premise and this is an unfair privilege to that members M/s. Navarathan Jewellers Pvt Ltd. He also said that he was not against any particular jewellers or Navarathan jewellers. But directing to the customers to one participating jewellers is wrong. When the board counter argued why Trilokesh Exports and Navarathan Jewellers was being condemned for offering help, the members reprimanded that they were being promoted unnecessarily being a seller of Lab Grown Diamonds. On behalf of Trilokesh Exports, it was clarified that it was an unused empty space which was used for this purpose solely to help and to make it cost effective. The members weren't convinced about the justification.

G.V. Sreedhar intervened and mused that there has been some lacuna in the procedure carried out for the BGF conduction. Considering that it is the first of its kind, everyone should look forward to improve upon going further. He suggested that the committee should write an SOP covering the gaps that has taken place and what must be taken care of in future to avoid such lacuna. Although he reiterated that ideally, the BGF should've focused on improving sales for the mid and small segment that is the retailers which must not

been blindsided in future. Manjunath highlighted that the conflict of interest that has happened is that the benefit has gone to corporates. Once again, he pointed out that in the process of destroying the extra tickets, there is no clarity provided by the board about how many tickets were printed for buffer's sake and how many have been destroyed and the cost incurred for this. They demanded to know if this account is brought out to the notice of auditing and to the sub-committee. He urged the board to show this account with complete transparency.

Ketan S Dhruv threw light in this regard thus: He said that the website "goldfestival.in" witnessed more than 80,000 searches; this has led to the business enhancement from the non-participants to participants; coming to the mid segment businessmen, a lot of traction has come from the implementation of social media which should be used further strategically to grow more. Answering the question of visibility to the retailers, he said this experience has laid the platform of social media use for future growth.

D.V. Ramesh focusing on the questions put forth by Y.S. Ravikumar about the benefit caused to the corporates more than to the retailers, replied thus: Effort was made to contact the retailers in person but the response was not very encouraging and the corporates pitched in without any anticipation of their intervention. However, he hoped after witnessing the outcome, retailers will come forward in more numbers and avail the benefit in upcoming festivals. He announced that the total number of coupons printed were around 35,10,000. Total delivered was around 30,00,000. Around 5.10 lakh coupons were left over. As the coupons have sensitive information printed on them, in consent of a legal opinion, he said all the printed coupons were destroyed. It was further questioned whether the unissued coupons were destroyed along with the coupons issued. It was clarified that the unissued 5L plus coupons were burnt in the incinerator between 3rd to 7th. This was a decision taken by the sub-committee but it is not recorded in the minutes. This statement was contested by the members and they stated that the sub-committee members were not informed about this decision. Y.S. Ravikumar further contested that the sub-committee doesn't have rights to take such a big decision owing to the volume of the funds involved. Moreover, a few sub-committee members including Niranjan S Pamadi have accepted that they weren't aware of this at all. Niranjan S Pamadi further stated that he objected about this decision not been discussed in the subcommittee. It was also contested by the members that it seems rather unreal that some winning coupons were in a sequential order. For this, it was confessed by President that a chief guest picked a bunch of coupons in a draw and coincidentally the numbers belonging to the same store have gotten picked up in that bunch. This was rectified at a later point by mixing them randomly. Chetan Kumar Mehta accepted that this issue was discussed in the MC Meeting and it is unfortunate that, this decision of burning the coupons was taken without informing the other members of the Committee. The Committee has reprimanded them and advised that such a thing should not happen again. Y.S. Ravikumar further objected that there is a discrepancy in the publication of the lottery winners' names in the website and that this puts the reputation of the issuer on stake and gives rise to many uncertainties. As a bottom line the members demanded for transparency, the grieved party who has paid and participated in the BGF didn't get the rightful mileage and there was no fairness shown to the deserving participants. It was further condemned when President on the verge of justification asked what was the contribution of the participant who lost the credibility. The contention of the members was that the lucky draw must call for fair results unbiased by the contribution of the participants. Prashanth Mehta and the other board members were pressed to apologize for that statement and so they did. Niranjan S Pamadi asserted that being a sub-committee member he was unaware of the decision taken towards burning of the unused coupons. It was also pointed out that this event was recorded wrongly in the earlier minutes as the burning of the unused coupons was consented by the sub-committee members and he raised an objection for the same. He added that together with R. Srinivas they stood up against it and made sure the minutes were rewritten correctly.

While the session was getting rather heated up and there were allegations being made against one another, D.V Ramesh deemed it his moral responsibility and proclaimed that going forward either he will not take up the chairmanship of the BGF's or there won't be any BGF's conducted at all. This was also not acceptable to the members as the point was not condemnation to anybody but it was to ensure there is no infringement in the procedures in future and to ensure that the protocols are followed appropriately and transparency is maintained at all levels and at all times among everybody. Mr. Ketan intervened and addressing Vivek B



Chand said that the scheme was over on 1st November. They were left with a bunch of unused coupons lying in a place given honorably by somebody; there was a possibility of misuse as there was no security put in charge. Hence, they took legal opinion and it was opined that it was best to destroy to avoid misuse or any misleading issues. He further urged the members who reprimanded what could've been a logical decision at that time considering that it should've actioned upon urgently. The members responded that the decision of destroying the coupons is not being undermined. However, the way it was done was being questioned. Vivek B Chand reiterated that it should've been carried out in a methodical way.

The board urged that the members must allow the session to be continued but Vivek B Chand stood firm in seeking some more answers from the board. He said 45 people had signed a letter and had sent some questions but there was no reply to the same albeit he had received an email on the previous day stating that they cannot provide a reply to most of the questions asked. The board preferred to discuss these things later on but Y.S. Ravikumar continued asking whether the board had sought permission from ROS to conduct the said AGM on 19th Feb. He further claimed that the scheduled AGM of 29th Dec was called off without citing the reason and then they held this recalled AGM. R. Srinivas clarified that the letter of request was sent to ROS for postponement but the ROS asked them to finish it before 31st Dec in response. Hence, it was scheduled on 29th Dec. The members raised an objection that this said AGM must be declared as Null and Void due to non-communication of the same to the members. The actions of the board were condemned by the members as infringement and contempt of the rules. Y.S. Ravikumar maintained that in the last year even after permission was got from the ROS for rescheduling, the then secretary wrote a letter to the Chief Secretary of GOK, against the permission of ROS. He also brought out that Suresh Kumar Ganna submitted a letter of resignation the previous year stating that there was a violation of policy due to availing postponement of AGM from ROS illegally. But before this was taken forward there was a furor set in the meeting. N. Vidya Sagar pressed Y.S. Ravikumar to provide a solution to the chaos caused. Y.S. Ravikumar bore that the current office bearers must resign immediately from the board and must not be allowed to contest again for a vote. N. Vidya Sagar readily agreed. Some members took a stand with Y.S. Ravikumar and commanded that the office bearers must resign. Although, some others opposed the contention that resignation is not a solution to this and that there must be an appropriate resolution.

The board requested everyone to maintain peace and harmony while they can resume and provide an appropriate closure to this unsolicited development in the meeting. The board members were requested to return to the dais and the other members were requested to take their seats too. Manjunath appealed that due to the inappropriate ways carried out the rightfully elected board members were having to face the condemnation. He recalled that N. Vidya Sagar and himself have repeatedly informed the board to keep all the members posted about all proceedings without missing any piece of information but there has always been a lapse in communication. It was not actioned despite repeated requests.

Once the calmness was restored, Ajith Kumar deemed that the contention of the members is that processes have not been followed which has no work around to it but be followed by everyone come what may. They are protocols. Also, he coaxed the Secretary and the President to provide appropriate resolution for the same. Ketan S Dhruv suggested that there should be another committee set up to scrutinize the previous mishaps and that AGM is not the place for personal vengeance but that was not accepted by Y.S. Ravikumar and some others. Y.S. Ravikumar reinforced that the rules are not being maintained uniformly for all quoting an example of the difference shown by the standards of the board between the two years. Prashanth urged N. Vidya Sagar, the Chairman of the sub-committee to respond to this accusation. Ketan S Dhruv beheld that this discussion should be resumed post lunch in the interest of time. The members defied it stating that the conduction of elections or moving forward without questions being unanswered were pointless. G.V. Sreedhar pronounced that since all the loopholes were revealed and exposed in the open AGM and have been brought to light before everyone, this meeting must be proceeded with without being brought up any more past lacuna and only to be continued in the interest of present and future procedural conductions. He quoted Mr. Vinod Hayagriv from his first presidential speech and said "We, the national organization, should follow the footprint of Jewellers' Association Bangalore. They are the role models for the entire country." Substantiating on the same lines, he continued that everyone being businessmen, the questions must be

sorted out in a discreet manner keeping in mind that they have admitted their mistakes.

Vivek B Chand taking the focus back to the BGF, said that there was a cheque for about INR 2,16,000/- or so taken by M/s Trilokesh Exports and returned after fifteen days. He urged Prashanth Mehta to validate the same. Mr. Prashanth in his submission stated that the cheque was supposed to be given to the auditor by name Mr. SGS Surana but it was mistakenly written in Trilokesh's name by the accountant. Hence, it was given to the auditor. Upon realizing the error, it was returned, reversed and stood corrected. Mr. President apologized to everyone for the wrongs and prayed that they should be let to correct themselves and be allowed to continue the good work. R. Srinivas added that the auditors ArunKUMAR and M/s Ramaraju and Co. are paid INR 60,000 and INR 40,000 respectively for their yearlong work. He questioned how someone can be paid over INR 2,00,000/- in comparison with a total sum of INR 1,00,000/- paid to both these legal advisors and in what regard was Mr. Surana paid such a profuse sum. Now the question was whether this transaction was recorded and brought to everyone's notice or not. For which R Srinivas replied that, this was not informed to the MC Committee at all. The members in the audience went frenzied unable to receive appropriate and timely responses from the board about the questions shot at them although the board accepted that there have been procedural lapses and apologized for the same. The members demanded that this board must be dissolved and a fresh election must be conducted and office bearers must be elected again.

D.V Ramesh came forward to give an explanation but suggested to keep it off the record as sensitive information was being shared which was not appreciated by the members as they argued that everything that happens in the AGM must be recorded or should be taken up outside of AGM. Heeding to the demand of the members, D.V. Ramesh agreed to disclose the information which was further questioned whether this was consented by the Managing Committee. D.V Ramesh hauled that an expenditure of INR 3,00,00,000/- was spent for the BGF. Further he stood corrected that the 2.5 L claimed earlier as spent towards auditor's fees was not spent for that purpose. Even before D.V. Ramesh completed his submission the sanctity of the forum was disturbed and became unmanageable. Nevertheless, D.V. Ramesh continued and added that the 2.425 L shown as audit fees was not fully towards the audit, it was inclusive of the amount paid to ROC and GST. These were paid by the auditor to ROS and GST commissioner and the cheque was issued by them but he couldn't give a gratification. Vivek B Chand further wanted an explanation on two more issues but due to the distraction, a break was declared for lunch. The audience rebuked that this AGM was illegal and they were not in assent for conduction of elections.

Afternoon Session post lunch.

Nihal from Sequel greeted the gathering and flagged off the afternoon session. Introducing Sequel, he said that Sequel is precious cargo logistics company, with their headquarters in Bangalore. A presentation was walked through about Sequel. It showcased their clientele and a highlight on their projects, and a brief about their capabilities.

G.V. Sreedhar took the opportunity to address the audience and regretfully stated that owing to the unpleasant events that took place in the morning session has set a contemplative and skeptic note for the upcoming members who would join the board. He said having earned a name as the best association in the country, we shall continue and upkeep the spirit and sanctity going forward. He said that today's incidents gave room for a transformation. He urged that the enthusiasm should live long and he encouraged the youth to come forward and bring about the transformation. He admittedly stated that blunders have happened in these formative stages of the BGF and requested the members who objected to define what was required out of the board as an action. He suggested that the issue needed to be dealt with amicably and this should lay a path for a good future. He pleaded for magnanimity and humbly requested Mr. Vivek to bring his apprehensions to the table.

Vivek B Chand, representing many voices purported that the common ask is for the President, the Secretary and the Treasurer to resign from the board. With due respect to everyone, he further vocalized that throughout his tenure of 16 years along with his peers, they had always maintained that no wrong doing must be carried out which would set a precedent for a wrong example to the progeny. With a heavy heart, he



mused that the way things were going was upsetting. He said that he had just articulated the opinion of many members demanding for the resignations and requested to General Body for their opinion. Ajith Kumar quoting a personal example said, "The Board's intention is perfect but the process has taken a wrong route." He said that mistakes have been made earlier too but it is important to correct them and proceed. Further, as the existing team has done laborious and tireless work, it is not desirable to ask for a resignation. Instead, they should not take up any office bearership for one term, and instead guide others for smooth functioning of the Board.

Sanjay M past director said that though it is painful to see such uneventful things, they have to happen. He said that we must learn from our mistakes and that they have worked very hard and the mistakes were unintentional. He said that blunders were not done for personal gains. Hence, doesn't call for resignations. B.H. Ramachandra assented this thought and remarked that if the wrong doers are imposed with resignations now then that will be humiliating to the entire association nationwide. He said may this be a lesson for all upcoming office bearers to never breach the protocols. G.V. Sreedhar reiterated that the president, secretary and the treasurer should be in a guiding role for the next term and guide the MC to do the right things. Vivek B Chand asked to reconfirm with those three about not taking office bearership for one term, for which G.V. Sreedhar replied that they have already agreed to not take the office bearership for one term for which the President agreed by nodding his head and showing up his hands in agreement.

A member appealed to know the reason why a particular set of people were opted as Co-directors. He recalled that earlier experienced/ senior members were most likely co-opted. G.V. Sreedhar stepped in and sorted it out by saying that care should be taken to do that yet again in the coming years. Yet another proposal that was overlooked in the previous AGM was brought to the notice and it was an appeal that in the following AGM, only accounts must be presented and there should not be conduction of elections as the existing bearers had not got the chance to serve a complete term. G.V. Sreedhar iterated that no such changes should be entertained to the existing procedures.

Prashanth Mehta expressed his gratitude to everyone who intervened in settling the matters and announced the commencement of elections.

Vivek B Chand proposed that whoever contests and loses/withdraws in the elections cannot be co-opted in the same year. They may stand for elections in the following year but not in the same year. Ketan S Dhruv said it needs more discussion and cannot be readily approved. Could be taken in upcoming AGM.

Manjunath proposed that the respective committee member/all committee members must take accountability when time comes and there shouldn't be dodging while issues are brought to forefront. He also brought up yet another point that needed consideration that this was a recalled AGM and it will have a lot of legal implications tagged to it. That said, he reinforced that the AGM cannot be conducted in the current AGM. Ketan S Dhruv responded that it has been through rigorous thinking and if there are legal implications, the ROS will intervene. G.V. Sreedhar with due respect requested the General Body to take a call on this on the spot. There was mixed opinion in response. Prashanth alleged that the request has already been sent to ROS, they have given a go ahead to postpone the AGM. Hence it is under the purview of ROS' guidelines. Although he admitted that there was no written confirmation of the same as it was committed orally and also mentioned that they will face the legalities when they arise. It was also confirmed that notice period of 23 days was given in advance for the rescheduling. G.V. Sreedhar thanked Y.S. Ravikumar for bringing about this transformation in the association.

Y.S. Ravikumar addressed the General Body and iterated that whatever had happened was for the betterment of the organization. He admittedly pronounced that there was no personal vengeance against anybody and was done in the interest of keeping up the image of the association which it has ceremoniously earned over decades where the stalwarts have given their sweat and blood in building it. He humbly requested the General Body to be more participant in the activities going further. He also suggested that the board must take advise from the past directors and advisors while making amendments and not be take lopsided decisions. In all honesty, Y.S. Ravikumar words were deemed valuable and accepted as sincere for the growth of the association.

Urish Chajjed took over the Election proceedings and requested for 2 independent observers to oversee the election proceedings. He also proposed 2 names and requested for yet another AGM member to volunteer:

- 1) Mr. Sandeep Saparam, SSR Jewels and
- 2) Mr. Akshay Gadia, Infinity Bullion and
- 3) Mr. M.S. Venkatesh, Sri Padmavathi Jewellers and Diamonds (Volunteering Observer).

There was a briefing about the setting up, the conduction and the completion processes. The candidates were given an opportunity to campaign for themselves briefly. The names of the candidates are thus:

Abhay Ranka (withdrawn)

- 1) Ketan S Dhruv
- 2) Kishore M
- 3) Dr Narayan Murthy
- 4) M N Prasad
- 5) Praveen K Oswal
- 7) Sanjay Gaurav
- 8) Tushar R.V

While the voting had commenced, the other itinerary from the agenda were carried forward as noted below:

Approval of the 47th AGM minutes:

Proposed by: Mr. Pukhraj, Anand Jewels and Diamonds

Seconded by: Mr. Suresh, Suresh Jewelers

Approval of the accounts for year ending of 31st March 2022:

Proposed by: Mr. Ramachandra, Geetha Jewelers

Seconded by: Mr. Nanadagopal, Sree Gajalakshmi Jewelry Hall

Approval of the budget for 2023-24:

Discussion 1) Attention was drawn to page no. 15. The budget set aside for renovation was requested for justification. R.V Tushar clarified that total estimated expenditure as on that day was INR 28,00,000/- although the budget approval was sought for INR 10,00,000/- He added that the premises was not accommodative. Hence, they had to go beyond the approved budget. However, the members' contention was that they should've taken prior approval when the estimation exceeded the approved budget. Mr. Manjunath said that if the expenditure goes beyond 5L above the approved 10L, a permission must be sought according to the by-law.

R.V Tushar stated that it was already spent but this was dismissed by the members. Mr. Sridhar voiced out that no additional approval will be granted for this purpose. Mr. Prashanth justified that the area of the place is 1400 Sqft, additionally, they spent on A/C, Safe, CCTV, etc to meet the needs of a corporate structure. He said to avoid the expense of rent and to finish it urgently they took a call to ratify it in the following AGM. For which G.V Sreedhar objected that prior permission of AGM has to be taken for such expenses, not intimation after spending the amount. B.H. Ramachandra articulated that there is a purpose behind setting by-laws. He said the by-laws must be abided by to avoid future exigencies and to ensure all the members will act upon it fair and square. Over and above Mr. Manju proclaimed that this was a conflict of interest on discovering that Mr. Tushar being a Managing Committee member had taken up the contract and overseen it. He said it must be given to a third party. Mr. Sreedhar declared that since the board had not even taken 3 quotations as per the norm, this was absolutely unacceptable. All said and done, the members named this activity as a violation of the procedure and protocol. The rest of the committee members were questioned as to why they had not intervened and allowed the violation. The members responded that none of this was brought to their notice. Amidst the discussion, Mr. Ketan suggested that the non-performing directors should be decommissioned. This was refuted by Mr. Sagar as derogatory and he reprimanded that his consent was not being regarded in the decisions. And he also said that despite him



questioning many times, he was not paid heed. Mr. Prashanth replied that the work was under progress and they had the pressure of saving rent moreover it was towards building the asset and not spent on a futile cause.

Discussion 2) Focus was brought on to the estimated budget by G.V. Sreedhar that it was INR 45,43,800/- for the year 2022-23 and he requested for a justification of the increase to INR 68,43,800/- Mr. Prashanth pointed that there is an increase in the staff salary's yearly increment by 10 or 15%; the appointment of new staff; regarding the rent-currently there are two offices: either the earlier premises should be vacated or in the view of giving good facilitation to the trade body, they should've installed a melting facility in that premises to have transparency in the melting procedure. In this view Mr. Sagar has produced an application, if everyone consents it then it will be furthered. If this initiative doesn't seem desirable the earlier office will be shut down. Mr. Sreedhar getting back to the focus said that the budget that was overshot breaching the protocols was not acceptable.

Mr. Manjunath obliged to know whether the board's decision is sufficient or should the members be consented for shifting of the office. Mr. Prashanth replied that the AGM has approved the same in the previous year. Mr. Manjunath objected that it was not recorded in the AGM book. Mr. Srinivas clarified further that in the estimated budget of 2022-23, during the month of May, in the 3rd column, what was proposed is fully approved. The reason it was called estimated is because the financial year had not changed until then. Hence, it had to be continued as the estimated budget and so it was done. He added that the 4th column is the one that is being presented for approval. Mr. Ramachandraproposed that an approval may be sought now for a total expenditure (including last year 10 lakhs) of INR 15,00,000/- towards the furniture and the rest may be scrutinized later on.

Discussion 3) B.H. Ramachandra pointed out that a legal expenditure has been shown for INR 3,00,000/- at the end. He asked for a substantiation on the existing cases. Prashanth said it is an estimation and not the amount spent. Mr. Ketan clarified as below:

- 1)A writ put in the High Court against BIS Hallmarking
- 2)The Eviction Case and
- 3)Towards a legal representation required for some expertise to handle the cases and other issues.

About the approval of INR 15,00,000/- only for now, Mr. President assented that it will be kept under suspense account as advised.

Discussion 4) Objection was raised towards the budget kept aside for repairs and maintenance stating that it is a new set up and it doesn't call for repairs and maintenance at this point of time, for which the president clarified that, repair and maintenance is a regular item on the budget. It may or may not occur. This was accepted by the AGM.

Approval of Selection of Auditors and 2 local Auditors:

Proposed names were Mr. M Ramaraj – Statutory Auditor and Mr. Badrinath andMr. Raghu as local Auditors.

Proposed by: Mr. Ramachandra

Seconded by: Mr. Suresh Ganna

Honoring of the Exporters was adjourned for the voting procedure.

Regarding co-opting withdrawn candidate Mrs. Megha, it was confirmed by N. Vidya Sagar and by Prashanth Mehta that it will be considered in the next MC meeting.

Y.S. Ravikumar announced that the voting system had failed and it was a shameful thing. He said the it needs to be fixed. Others also suggested that a manual system would be preferred to an inconvenient digital system.

N. Vidya Sagar pointed out that the funds were insufficient for the Kodagu project. R. Srinivas announced the approved budget for the same was INR 17,80,000/- and the additional amount spent was INR 2,86,000/- due to structural changes. B.H. Ramachandra approved it suggesting not take up such a project

next time which doesn't lie in the vicinity of Bangalore.

Felicitation of Appraisers:

The Committee felicitated appraisers M Arun Kumar, N Nagarjuna, Dhiraj Kumar, Mahendra Kumar M G & Ashok Rathod.

Election Results were announced by Mr. Sandeep Saparam and they were thus:

1. R.V.Tushar-188Votes
2. PraveenK Oswal-181Votes
3. KetanSDhruv-166 Votes
4. Kishore.M-140Votes

Total Votes – 253

The newly elected board members were congratulated.

Mr. Prashanth Mehta declared the votes won by the other candidates and they were thus:

- 1) M N Prasad-119 Votes
- 2) Sanjay Gourav-109 Votes
- 3) Narayan Murthy-81 Votes.

The existing members honored and welcomed the new members as a tradition.

The office staff were felicitated and shown a token of appreciation. Mr. Chetan Mehta invited Mr. Prashanth Mehta and Mr. Ketan to do the honors. The names of the office staff are enlisted below:

- 1) Venugopal - Manager
- 2) B Venkatesh
- 3) Naresh and
- 4) Kiran Kumar K R

Hardik C Mathuria and UrishChajed were thanked and honored for their untiring contribution in conducting the election process and the AGM along with N Vidya Sagar, R Srinivas and Abhay Ranka.

Prashanth Mehta bid farewell to the exiting members who were retiring from the board. They were:

- 1) Ketan S Dhruv
- 2) M.N Prasad
- 3) Hardik C Mathuria
- 4) Tushar R V
- 5) UrishChajed
- 6) Abhay Ranka and
- 7) Kishore M

He further announced the names of the members who would continue their term and congratulated them:

- 1) Tushar R V
- 2) Praveen K Oswal
- 3) KetanS Dhruv and
- 4) Kishore M

Chetan Kumar Mehta delivered the Vote of thanks and thus wrapped up the gallantry AGM with the National Anthem.



**Proceedings of the
49th Annual General Body Meeting
held at Hotel Taj, M.G.Road, Bengaluru
on 10.12.2023**

The Program was started with Karnataka Anthem followed by lighting of the lamp by the President and other directors. All the directors occupied the Dias. Hardik C Mathuria led the AGM by paying homage to the departed souls of the fraternity.

President Suresh Kumar Ganna called the meeting to order and welcomed the gathering. He appreciated all the members of the managing committee for their efforts to bring about a successful year with many projects benefitting the members.

He emphasised that the members should get educated through our seminars and otherwise and cooperate with each other to forward the fraternity even further. He also insisted that the members should comply and cooperate with the Government departments. He finally thanked all the members and staff of JAB.

Kishore M the EMCEE announced that the Register of Societies office staff are conducting the Election under their Supervision upon our request and that the voting would start by 12.30pm and will go on till 3.30pm. This is done to facilitate the smooth voting by all members.

Mr. Somashekhar and Mr. Pavan Kumar of the ROS briefed the process of the Election and few members in the audience started to object the simultaneous run of AGM and Elections. Their contention was that those who go for voting will miss the proceedings of the AGM.

Suresh Kumar Ganna explained why this new format, that is to be give all members an opportunity to vote at their convenience. Those who want to attend, complete proceedings of AGM can do so and cast their vote after the AGM. The members were convinced and consented to the new format. The Election timings were announced as 1pm to 4pm.

All the 5 contesting candidates gave their respective introduction.

Kishore M wanted to start with BGF achievements as the first point in the Agenda. but, G.V. Sreedhar – Sree Rama Jewells and B.H. Ramachandra – Geetha Jewellers pointed out that the first points of Agenda should be approval of Minutes of last AGM and approval of Account. Kishore M was reluctant to accept the same. But after some discussion, they accepted to take up officially needed points first.

Suresh Kumar Ganna started to read the minutes of the previous AGM. G.V. Sreedhar asked the President not to read but seek the approval of AGM for the minutes as it has been already printed in the AGM Booklet.

Suresh Kumar Ganna asked for approval and few members objected that, there were deviations and minutes could not be approved.

Y.S. Ravikumar – Sunrise Jewells said he had written a letter regarding the minutes and a few given points. The said letter was read as follows.

Respected Sir,

Ref: Notice for AGM scheduled on 08/12/2023.

Sub: Matters to be discussed.

It's been my observation of few points as under:

- 1) There are many deviations with regard to the minutes printed the AGM booklet and with the actual proceedings that occurred on 19/02/2023 and the so the same has been taken up in detail again.
- 2) MC has not sought the permission from the General Body to shift the primary office premises of JAB. And why was it shifted to the premises of the Vice President?
- 3) There is no mention of the sitting President, Hon. Secretary and Hon. Treasurer being barred from holding any office for the next 3 electoral years.
- 4) There is no mention of office expenses in the balance sheet.
- 5) Why is an advance of 9.80 Lakhs paid to M/s B S Ventures without the approval from the AGM and for what?
- 6) There has been an anonymous letter that was sent to many of the members with respect to some misappropriation of cashflow and misuse of position by the Vice President for his personal benefits. The efficiency of the Immediate Past President, Past Secretary & Past Treasurer are questionable in this regard as such incidents will not have gone unnoticed by them and this anonymous letter would've not been circulated and have raised eyebrows. This is setting a very bad precedent to the next MC and credibility of JAB and its MC Members. This needs to be clarified to avoid such instances in future. - "there cannot be smoke without fire"

The hard copy of the AGM booklet has been physically delivered to us only on 07/12/2023 and the softcopy of the same was sent through WhatsApp on 05/12/2023. Pls note that there wasn't sufficient time for me to elaborate further and write to you in more details due to such short time given by your office inspite of giving the meeting notice on time.

Request you to kindly give sufficient time to put-forth my views and understand your stand on the same for the benefit of the entire member fraternity.

First point was mentioned again that there were lot of deviations in the written minutes from what actually happened in the AGM.

Manjunath V M of Ekadantha Jewellers mentioned that if the last AGM minutes are not approved, then the current AGM and Elections becomes null and void. Vivek B Chand – Rajarathnam Jewells and Y.S. Ravikumar also echoed the same. For which the President agreed to do the necessary changes, if required and then only proceed further.

Vivek B Chand asked the President whether what was written in the minutes is it the same thing that happened in the last AGM, for which the President answered yes is it. Vivek B Chand objected to this.

Y.S. Ravikumar said that he had raised an objection regarding the last AGM date being held on 19th February 2023, whether JAB had permission of ROS to conduct the AGM, as ROS had directed JAB to conduct AGM before December 2022. But this point has not been mentioned in the minutes.

Suresh Kumar Ganna replied that, an explanation was given in the last AGM. Y.S. Ravikumar said whatever explanation was given has not been mentioned in the minutes. It has to be mentioned in the minutes without fail. After some more deliberation by members, G.V. Sreedhar suggested that, the best course of action going forward is to re-draft the 48th AGM minutes as per the actual proceedings of last AGM and circulate it among all members of JAB for which Prashant Mehta, who was the president during the 48th AGM and Most of the Board Members also agreed.

Y.S. Ravikumar said even if the minutes are redrafted, it can be approved only in the next AGM, for which others also agreed. G.V. Sreedhar suggested that, the minutes of this meeting should be recorded. The last AGM minutes will be rectified and will not happen again and this must be a unanimous decision and should go forward, for which all agreed including the President. At this juncture, Vivek B Chand objected and said



this is not a small mistake but a deliberately and knowingly done mistake. More than 50% of what happened in the 48th AGM has not been minuted.

Vice President Chetan Kumar Mehta accepted that it's a mistake not writing the minutes properly and the Board is ready to rectify the mistake. Vivek B Chand strongly objected to this and said that it's an insult to the AGM calling it a mistake because it was done with intent. After some more deliberation the President again repeated that, The Board was ready to rectify the mistakes in the minutes and requested the General body to allow further proceedings.

Manjunath V M – Ekadanta Jewellers said that as per last AGM three persons were not supposed to contest the Election, but how come one of those persons is contesting the Election now. For which Y.S. Ravikumar clarified that they were only barred from holding Office Bearer ship and not from being in the Board.

Y.S. Ravikumar said he will read the points in his letter to JAB, So that there will be clarity and no wastage of AGM time.

He pointed out that there was no permission from the ROS to conduct the 48th AGM. For which R Srinivas clarified that ROS had asked JAB to conduct the AGM before 31st December 2022. But that did not happen and the AGM was conducted on 19th February 2023. Y.S. Ravikumar continued and said reasons were given for that but not recorded in the minutes.

He continued and said. Rs.28,00,000 were spent on the New Office without the permission of AGM. Rs.9.8 lakhs are still being shown as advance to B S Ventures. B.S. Ventures belongs to a director of JAB, this is conflict of interest. The New office premises belongs to another director of JAB again a conflict of interest.

Those 3 directors involved in BGF were asked not to take Office Bearership for next 3 years. These points are not mentioned in the 48th AGM minutes.

Some more deliberations happened and the Board members said that, the Muzarai Department (the owner of old JAB office premises) has asked to vacate which was out rightly rejected by B.H Ramachandra who said he was also a tenant in the same premises. At this point G.V. Sreedhar interjected and said the whole discussion is about the mistakes and omissions in the 48th AGM minutes and we are actually deviating from the point and going into various details which is unnecessary. So let us come back to rectification of minutes and how to be done. Some more deliberations and clarifications happened regarding various points and also budget approvals. Finally G.V.Sreedhar suggested that the work of re-drafts of the minutes without harming the reputations of any individual and the Association is a challenge and asked R. Srinivas to do the needful. This was agreed upon unanimously by the General Body.

The Presence of MLC and Jeweller members of JAB T.A Sharvana– Shree Sai Gold Palace was recognized and he addressed the AGM and spoke words of appreciation and encouragement and also he gave a call to all present there to be United to progress.

The session was continued by G.V. Sreedhar affirming that INR 10,00,000/- plus 5,00,000/- were towards office expenditure and the rest must be restored. Later, he stood corrected that the same must be recovered as suggested by the audience.

In continuation with the proceedings, R.V. Tushar, Director enquired: "Already the balance sheet has been filed. The excess amount given has been filed in the balance sheet. The amount is disbursed only for the work done and all the invoices have been raised. How to rectify and restore the same?"

Manjunath V.M – Ekadanta Jewellers: "There is a conflict of interest. The Director of the Board himself cannot do this rectification. Moreover, as an advance has been made, it cannot be rectified."

The President appealed to the General Body stating that all the funds were used in the interest of the betterment and expansion of the office. Any four-member team can visit the office for scrutiny. Also, that the board is liable to any queries post that if any misappropriation of fund is discovered. And he further requested the General Body to approve the total expenditure with a big heart, for which G.V. Sreedhar

replied that, the procedure was not followed and if we approve now it set a bad precedent for the future. So for now take as only 15 Lakhs as approved.

Kishore M announced the points to be remembered in future to avoid such lacuna or gaps in procedure:

- Minutes and Accounts circulated must be 21 days in advance before the AGM.
- Every single point of the minutes must be on record without a miss. Nothing should be skipped/discharged/manipulated.
- The booklet must be circulated 21 days prior to the AGM along with the notice of the AGM. If not hard copy at least soft copy must be sent.
- Any important expenditure like shifting of office or infrastructure change at all must be sought approval from the AGM and decisions cannot be taken independently by the board without consulting the General Body
- The minutes must be recorded in writing.

G.V. Sreedhar – Sree Rama Jewels proposed a conditional approval and the entire General Body and the Board agreed unanimously.

Y.S. Ravikumar – Sunrise Jewells: “Yet another point to be discussed is the anonymous letter which has been circulated in the market about the sitting Vice President which is a very bad precedent. Request the previous President, the Secretary and the Treasurer to confirm whether it is true or false.”

Prashanth Mehta: Denied the allegation and vouched that it is not true.

Kishore M appealed for reconfirmation of passing the minutes. The same was proposed by B.R. Ashok Kumar of G J Gold and seconded by D.A. Sreeramulu – Sri Gurukrupa Jewellers

G.V. Sreedhar reinforced that the rectification of the minutes must be done before 1st Jan 2024 and the entire General Body said it can be approved partially ONLY.

Kishore M invited R.V. Tushar to seek the approval of accounts for 2022-23, the appointment of the auditors and approval of the budget 2024-25.

R Srinivas addressed the audience and gave highlights about the Kodagu project and the ongoing Income Tax appeal case. He started by quoting an erstwhile director “Mass Misery Is Not Misery” and briefing further exclaimed that in the year 2017, a five-year income tax returns were challenged and scrutinized. It was claimed that the association was to pay tax albeit it is a non-taxable entity. This redressal was attended for five years in the court. The IT Commissioner levied a said amount which was paid. Subsequently, 3 out of the 5 appeals have been alleged against the association yet again by the IT Commissioner. He has also passed a verdict that the 3 years tax must be remitted. In view of this it has been agreed by the board to pay up the sum although it has been re-appealed for waiver in the Appellate Tribunal. Hence, there are 2 appeals with the Commissioner of Income Tax and 3 appeals in the Appellate Tribunal.

R Srinivas proposed that the advocate handling the above cases has advised to pay up the taxes levied on the 3 cases and then fight for the rest. He said the total amount from 3 cases is about 60 to 70 lakhs. Adding to it he said, about 54 lakhs has not been claimed yet which is a cumulative amount of refunds not drawn. In view of this, he said that about 15 to 20 lakhs need to be paid up additionally and that the appeal has already been filed. He explained further that the reason why the auditors have advised so is that if JAB wins the case, then they will get 12% interest along with the refund of the paid amount. Considering that even if the deposited amount was invested on a fixed deposit, it wouldn't earn more than 7% interest. Moreover, suppose the case is lost then they won't be burdened to pay the penalty.

The General Body passed the above proposal unanimously.

Next up, he briefed about the Kodagu project. He iterated that several donors contributed for the relief fund which accounted to 15 lakh rupees. The JAB Monsoon shelter project was undertaken. The JAB flood relief



center was built in a remote area of Kodagu to ensure the people could take shelter when crisis befell them. About 21 lakhs was the expenditure incurred in building the same. An interest of about 3 lakh rupees has been accumulated on the 15 lakhs that was collected from donors. An additional sum of 3 lakh rupees was paid from JAB and the project was completed in March 2023. JAB's President inaugurated the center and handed it over to the local body in Kodagu.

President took the opportunity to extend his appreciation and gratitude to R. Srinivas for his untiring efforts for five years to complete the Kodagu project and to have handed it over. The gathering appreciated R. Srinivas with a standing ovation and cheers.

The erstwhile past president D.A. Sreeramulu – Sri Gurukrupa Jewellers, who had chaired the presidentship for 11 years volunteered on stage and shared a few words of wisdom. He advised the board to think twice before stepping into the court as an ordeal is likely to take even several years to resolve, and this being the public fund, the board must not take a precarious step putting down to some past experiences. He deemed the privilege to talk a few words about the revered senior SakalaNarasimhuluChetty – Prathibha Jewellery House. In appreciation of his senior, he said that he was a gentleman with humility and never looked down upon anybody with contempt. With immense respect and cordiality, he said SakaraNarasimhuluChetty was recently honoured by the trade members and his advice must be sought in the best interest of the association.

Nandakumar C A – SreeGajalakshmi Jewellery Hall from the General Body brought forth yet another long pending proposal to the table that there has been an ask to appoint a senior person as a mentor to JAB and that G.V. Sreedhar would befit this position. Kishore M admittedly reiterated that the advent of a mentor would mitigate unforeseen risks in future owing to their experience and knowledge which have caused due to lack of knowledge of the current directors. G V Sreedhar was unanimously announced as the mentor. However, G V Sreedhar declined the post stating that there is a procedure that needs to be followed to select the mentor. He suggested that in the following AGM, an agenda needs to be presented for the discussion of a mentorship post, following which a few members must be nominated out of whom one member should be zeroed in on. He requested everyone not to overcome or deviate from the procedure. But, the general body along with the Board Members unanimously approved to appoint G.V. Sreedhar, Sree Rama Jewells as a mentor for the next five years starting from 2024.

In addition, B.H. Ramachandra – Geetha Jewellers proposed that an advisory committee also to be formed and affirmed seniors will be in full support of this committee.

B.H. Ramachandra added that it has been decided that there should be a committee formed of five people as the Advisory Committee. Two more members were added to the list by the board. Below are the proposed names:

1. Sri Venkatesh Babu – Chetana Jewellers
2. Sri Vivek B Chand – Rajarathnam's Jewells
3. Sri B.H. Ramachandra – Geetha Jewellers
4. Sri Y.S. Ravikumar – Sunrise Jewells
5. Sri R. Srinivas – Sharada Silver Craft
6. Sri Pukhraj - Anand Jewellers and Diamonds
7. Sri Sajjan Raj – Sri Krishna Diamonds & Jewellery

The proposed Advisory Committee was unanimously approved by the General Body.

Proposed by: B.H. Ramachandra – Geetha Jewellers

Seconded by: T.R. Sathyanarayana Setty – Gayathri Jewellers

R.V. Tushar, the Treasurer, seeking approval of accounts for the financial statement of 2022-23 for appointing auditors and approval of the budget for 2024-25, urged the general body to refer to the AGM booklet and offered to clarify doubts if there were any.

General Body: 1) Referring to page # 3, stated that the budgeted expense for rent was INR 3,60,000/- whereas the actual expense is shown as INR 7,30,000/- Hence, requested for justification for the difference amount.

R.V. Tushar explained that the rental was paid for 3 to 4 months towards the renovation cost for the new premises. He mentioned that it was an uphill task and the rental expenditure overshot by 3 to 4 months and that two rentals were paid at that time for old premises as well as new premises. So, the estimation exceeded the budget. In view of clarifying the doubts, it was informed that the rent being paid is INR 45,000/- at an incremental hike of 15 or 20% after 3 years and they are working towards shifting back to the Chickpet premises within 3 years as suggested by the General Body.

General Body: 2) Requested for clarification on page # 3. Point #13, stating that the legal expenses are shown as INR 3,00,000/- whereas the actual expense is INR 1, 04,000/-

D.V. Ramesh, the erstwhile Treasurer clarified that it was towards Chickpet eviction. The audience further questioned that it was stated that there was a stay order on Chickpet property. The expense shown must be detailed and should leave no room for doubt. It was clarified that the expense was inclusive of IT. However, it was then clarified by R.V Tushar again that this was not towards eviction of Chickpet; for that the expense was INR 50,000/- and the court case has been in trial for 7 years. D.V.Ramesh added that there was a change of advocate who was paid an advance and currently the trial is in the final stage. Upon being asked for the breakup of the expense, R.V. Tushar clarified that it includes expenses towards Bye-law amendments, Income tax matters and the legal opinion taken for the eviction of Chickpet. It was concluded that this must be shown as consultancy fees. R.V Tushar stood corrected that it was a total expenditure of all the above mentioned, paid to 3 different advocates.

General Body: 3) “The previous year, the amount was approved for CVD machine by Chetan Kumar Mehta. Why isn't it still implemented?”

Chetan Kumar Mehta clarified that earlier the GJEPC was giving a concession. Currently the board has applied again. He said there are many ranges of CVD machines presently but they are waiting for the appropriate machine. Once the suitable one is available, they will close it and he assured that it will be closed within the current financial year.

General Body: 4) Referring to #4, “What are the new equipment purchased?”

R.V. Tushar responded that Air conditioners, Silver Weighing machines, and other office paraphernalia were purchased. Upon being enquired about the old silver weighing machine, he clarified that the old silver weighing machine is also retained. He said the upgraded one is of 40 kgs.

General Body: 4) “There is a need to install the CVD machine, but is it a part of the existing procedure?”

Chetan Kumar Mehta informed that they are already in sync with GJEPC. He said that earlier there was a scheme in which the association would get 50% discount but that scheme has been stopped presently. That earlier machine approximate cost 3.5 to 4 lakhs for which they could've just paid about 1.75 lakhs. The GJEPC Chairman has assured that once that scheme is reopened, they will consider offering it to JAB. Due to the time constraint, it was announced that this issue will be taken up post the approving of the accounts.

The General Body then approved the accounts of 2022-23 without any objection and it was proposed by B.R. Ashok Kumar, M/s GJ Gold and Seconded by Divakar O V, Venugopal Gold Palace.

R.V. Tushar proposed the selection of one auditor and two local auditors for the ensuing year.

B.R. Ashok Kumar – GJ Gold suggested R. Srinivas for the post of internal auditor and yet another name



proposed by the general body for a local auditor was P.R. Venu – Jayalakshmi & Co. Moving on to the external auditor, N.S. Arun Kumar was invited on the dais. Adding to auditor – N.S. Arun Kumar's introduction, it was announced that N.S. Arun Kumar will soon be joining another firm as the Director and that he will audit the accounts under that new firm.

The proposed internal and external auditors were approved by all.

G.V. Sreedhar suggested that it has to be put on record that a new agreement should be made with the company that N.S Arun Kumar joins.

R.V Tushar also proposed for approval of the General Body to enhance the auditor N.S. Arun Kumar's remuneration from 60,000 Per annum to 75,000 per annum. This was approved by the General Body.

The increase in Auditor N.S. Arun Kumar's salary was approved by the General Body. N.S Arun Kumar took this opportunity to introduce one of the partners, Ms. Nitya who is a partner in M/s Rajshekhar and Co. where he would be heading next. They currently have a head office in Bellary and they have plans of starting one branch in Bangalore. Also, that the current resource count in this firm is 3 CA's and 6 paid assistants.

A General Body member from the audience brought to the notice of everybody and pressed for a clarification in view of the notice received from the association about the PMLA Act and appointing of the Nodal officer. Ketan S Dhruv referring to the Secretariat's Act, point 5, mentioned that the PMLA has been notified for jewellery sector in the current year. As the rules weren't put forth, they weren't sure how to operate. Now that it has been notified, he said, apart from the businesses dealing in gold and precious metal bullion, the jewellers also come in to the purview of PMLA Act and hence the loophole is removed. Further, he said "the main aim of the PMLA Act is to curb money laundering and to ensure the organization is not funding to any terrorist organization. If there is more than a 500-crore turnover for a firm then a nodal officer needs to be appointed to do all the due diligence. In case of a lesser turnover also, a nodal officer must check the KYC and do the due diligence." The General Body member suggested that it is a good idea to comply with PMLA Act regardless of the cap of 500 crores. He urged that an amendment may be moved voluntarily from the association to be covered in the purview of PMLA Act and to submit a representation to the Income Tax dept. to ensure all scrutiny or raids must be routed through the association. He offered to put up a resolution to the ministry as a member of the Bangalore Association. Ketan S Dhruv said that the step can be taken after consenting the legal team and assured that the member will be looped in the proceedings with the advocate.

N. Vidya Sagar made an announcement that on behalf of the association, they had appointed a temporary manager for the sake of BGF. He also said that it is not yet certain whether he should be retained post completion of BGF. That said, he added as the workload has increased and the present manager's bandwidth doesn't suffice for the additional works, they have appointed this temporary manager.

Suresh Kumar Ganna raised a discussion whether the board can take the decision of appointing staff or should an approval be taken for the same in the AGM. B HRamachandra confirmed that for appointment of a manager, it must be approved in the AGM. However, the board can appoint staff on their own without AGM's approval, for which the President reaffirmed that Raghu was not taken as a Manager but only as a temporary staff member.

A video was presented marking the achievements and efforts of 2023-24. G.V. Sreedhar complimented the current board for their commendable contribution to the revenue as it is INR 1,30,00,000/- for the year to JAB. He also proudly applauded that it has set a benchmark and has created history. Suresh Kumar Ganna announced that only for BGF, they have generated INR 6,00,00,000/-

The session resumed post lunch and the election results were announced by the officers. Election Officer Sri. Pavan Kumar announced that there were 495 votes out of which 17 were identified as invalid. The

valid votes were 478. The names of the contestants and the votes banked by them are as follows:

- 1.Ashok Rathod: 430 votes
- 2.Chetan Kumar Mehta: 448 votes
- 3.Goutham M Kothari: 404 votes
- 4.D Megha: 414 votes and
- 5.Prashanth Mehta: 221 votes.

The elected members were announced by the Returning Officer Sri Somashekhar. The result is as follows:

- 1.Chetan Kumar Mehta, leading with 448 votes
- 2.Ashok Rathod stands second with 430 votes
- 3.D Megha with 414 votes and
- 4.Goutham M Kothari with 404 votes.

The Returning Officer Sri Somashekhar conveyed his wishes to the newly elected members of JAB on behalf of the Sahakarallakheand extended his gratitude to everyone for their invaluable votes and participation in the elections not leaving behind the uncompromising effort and seamless conduction of the elections by the Board members and JAB Staff.

Suresh Kumar Ganna, extended a hearty gratitude to the authorities of ROS for smooth conduction of the election. The authorities were felicitated and honored and the newly elected members were welcomed to join the dais as the new members of the Managing Committee.

Kishore M invited President on stage to felicitate and honor the contribution of the outgoing Director R. Srinivas. R. Srinivas' immeasurable contribution with his astounding experience was remembered significantly on this occasion.

The JAB staff were felicitated for their unending support by President. Kishore M appreciated the staff as the backbone of JAB and commended them and called them the true heroes.

R. Srinivas addressed the gathering and said "Friends, I embarked on this journey of JAB 15 years ago. I have contributed consistently till now. I take this opportunity to express that I have got back tenfold from the association than what I have served through your friendship, love and affection and the lessons taught. I would like to thank all of you for giving me such a memorable experience and would deem that in your good company I shall always remain."

Presidential Speech: President expressed that he has had the opportunity to work with R. Srinivas for the last six years. He mused that R. Srinivas' contribution is unforgettable and he has been judicious throughout in advising or correcting the board at every step. He mentioned that R. Srinivas will be missed and expressed the hope of being able to reach out to him at any point of time in future for his invaluable guidance. That said, he congratulated Ketan S Dhruv for his prolific work in smooth conduction of BGF and also his humble support with regards to the software, his office staff, etc. that helped in making it a great success. Above that, he requested the audience to give a standing ovation in honor of Ketan S Dhruv. He made a special mention of Hardik C Mathuria and the team in the same regard and expressed his gratitude for their contribution. He said what cannot be missed to share is that the highest revenue was reached the previous year under the able leadership of Prashanth Mehta. He said that PrashanthMehta has laid a foundation so strong that the association will grow by leaps and bounds in future. On behalf of Prashanth Mehta, President assured everyone that Prashanth Mehta will always be available for guidance in future.

Ashok Rathod was requested to share a few words. He thanked everyone and deemed it a privilege to be a part of the association and the election. Moreover, for all the support provided, he conveyed a heartfelt gratitude and made a special mention of Vikas, Abhay and Sunil who have been the strength and for their indomitable spirit and energy. He assured with pride that in the leadership of Chetan Kumar Mehta, JAB would soon carve out a niche for itself in the national level.



Chetan Kumar Mehta expressed his gratitude to all the friends, the well-wishers and each and everyone for being by their side and for understanding and sacrificing for the industry in view of the growth of the industry. He also exclaimed that the association will further grow even better and be recognized at a national level.

PrashanthMehta revered that President's sweet words were indeed words of love and that he has worked for the association sincerely for 8 years. He said that he holds bye-laws as the bible and always prefers keeping things in order. He thanked S. Venkatesh Babu, Y.S. Ravikumar, N. Vidya Sagar and others for their cordial relationship and for giving him an opportunity to serve in the board; he rendered that with the cooperation of all, JAB was able to make its way to the national level and associate with renowned organizations. He guaranteed that he will be there to support always.

B HRamachandra delightfully shared that he has acquainted with PrashanthMehta and his brother from fifty years. He said that both were neighbours in trade. Quoting DVG he said "Ollithondushashvathvoullidellaallivudu" Simply put, he said only the good is permanent and the rest will perish. He said winning and losing are both temporary and tables may always turn. He said the single goal of everybody is the benefit of the association. He said come there may a day if the association faces issues or falters then the intervention of the seniors is but unavoidable. He said that running an association is a huge responsibility and must be carried out with utmost promptness. As the last few words, he expressed faith that the association will work with astute prudence.

Exporters' awards and Appraisers' recognitions were not done because of paucity of time.

Vote of thanks was presented by BipinMehta.

The session was wrapped with the recitation of the National Anthem.

ASSOCIATE LIFE MEMBERS

1	Aaiji Jewellers	49	Kanhaiya Jewellers
2	Abhimanyu Hallmarking LLP	50	Kararia Jewellers
3	Anand Jewellers	51	Karat Kraft
4	Arihant Jewel Craft	52	Karwar Ornaments
5	Arihant Jewellers	53	Kaveri Jewellers
6	B R Tirth Gold	54	Kesariya Jewels
7	Baliya Diamonds	55	Khart
8	Barsane Jewels LLP	56	Khss Pamadi Gold & Diamond Imp & Exp
9	Bcos Its Silver	57	Kiran Jewellers
10	Bhagyalakshmi Gold Palace	58	Krishna Jewellers
11	Bharathi Jewellery	59	Krishna Jewellers
12	Bhikshu Jewellers	60	Krishna Silver Works
13	Brilliance Diamonds	61	Kumkum Jewels
14	Brindavan Gems And Jewellers	62	Kushals Retail Private Limited
15	Brindavanam Jewellers	63	L L Jewellers
16	C H Silver	64	Laxmi Jewellers
17	C K C Jewellers	65	Leela Jewels
18	C.krishniah Chetty & Co. Pvt. Ltd	66	M P Diamonds
19	Calysta	67	M.r. Jewellers
20	Carbon Velvet Overseas LLP	68	M.s. Jewellers
21	Chandan Jewellers	69	M.s. Silver
22	Chirag Refining And Silver Articles	70	Madhurya
23	Dhanalakshmi Jewellers	71	Mahadev Jewellers
24	Dhanalakshmi Jewellers	72	Mahalakshmi Jewellers
25	Dhanalakshmi Jewellers	73	Mahalakshmi Jewellers
26	Dhanalakshmi Swarna Mahal	74	Mahaveer Jewellers
27	Drn Jewels	75	Mahaveer Jewellers
28	Durga Corporation	76	Mahaveer Jewellers
29	Ekta Refinery LLP	77	Manappuram Jewellers Ltd
30	F Jewel Works	78	Manas Jewellers
31	G B Gold	79	Mangal Gold
32	Ganesh Jewellers	80	Mangaldeep Jewellers
33	Ganesh Jewellers	81	Manoj Enterprises
34	Ganpathi Jewels	82	Manyatha Gold
35	Geetha Jewellers	83	Mayur Jewellers
36	Gsc Silver	84	Mdhan Gems
37	Guru Ganesh Jewellers	85	Misri Gold
38	Guru Hasti Jewellers	86	Mitesh Jewels
39	Hari Om Jewellers	87	Mjr Silver Pvt. Ltd.
40	Hind Ornaments	88	Mjv Gold
41	Indiejewel Fashions Private Limited	89	Mild Silver
42	Iyraa Jewellers Private Limited	90	Manmandir
43	Jagathamba Jewellers	91	Mohan C
44	Jbj Jewellers	92	Mohit Chains
45	Jmb Jewels	93	Mohit Jewellers
46	K.n. Jewellers	94	Mohith Jewels & Diamonds
47	Kalp Jewellers	95	Moksha Jewels
48	Kanak Nidhi Jewellers		



ASSOCIATE LIFE MEMBERS

96	MSB Jewellers	143	Shankheshwar Jewels	188	Vaibhav Jewellers
97	N. Laxminarayan Shet Jewellers	144	Sheetal Jewellers	189	Vardhaman Silver
98	Nakoda Gold	145	Shine The Jewels	190	Variety Jewls
99	Nakoda Jewels	146	Shree Dhan Versha Jewellers	191	Veer Jewels
100	Naval Gold Pvt. Ltd	147	Shree Vinayaka Jewellery	192	Vernika
101	Navarathna Jewellers	148	Siddhi Chains	193	Vesara Jewels Pvt. Ltd.
102	Nayyaa Aabharan	149	Silver 8Empire	194	Vijaya Jewellery Mart
103	Neela Silvers	150	Silver Empire Annex	195	Vijayalakshmi Jewellers
104	Neelkamal Jewellers	151	Silver Garden	196	Vimal Jewellers
105	New Alankar Jewellery Works	152	Siri Jewellers	197	Vinod Bankers & Jewellers
106	Nikhil Hallmarking Center	153	Sirisamruddhi Gold Palace	198	Vishwam Crafts
107	Om Jewellers		Pvt Ltd	199	VKS Silver Shop
108	Om Jewels	154	Sree Ganesh Jewellers	200	Voice Of Silver
109	Om Silver Jewellery	155	Sri Aswath Silvermine	201	VRS Gold & Diamonds
110	Om sai Diamonds Pvt Ltd	156	Sri Balaji Jewellers		India Pvt Ltd
111	P S J Jewellers	157	Sri Ganesh Chitanya Jeweller	202	Yash Gold
112	Paras Gold	158	Sri Ganesh Jewellers	203	Yashashwini Jewellers
113	Paras Jewellers	159	Sri Gokul Jewellers & Diamonds		
114	Pragati Jewels & Diamonds	160	Sri Gowri Jewellery Mart		
115	PSP Silver	161	Sri Hari Jewellers		
116	Puspa Jewellers	162	Sri Jayalakshmi Jewellery Works		
117	R.K. Abharanaraj	163	Sri Krishna Jewellers		
118	Shree Jewellers	164	Sri Krupa Jewellry Works		
119	Ramdev Bankers and Jewellers	165	Sri Kundan Jewellers		
120	Razzamahal Diamonds & Gems	166	Sri Mahalakshmi Jewellers		
121	RHR Abharana	167	Sri Mahalakshmi Jewellery Works		
122	RHR Abharana Jewels LLP	168	Sri Maruthi Jewellers		
123	Rishab Gold	169	Sri Nanjudehwara Jewellers		
124	Rishab Jewellers	170	Sri Padmavathi Gold		
125	Roopa Jewellers	171	Sri Ram Refinery		
126	Ruby Gems & Jewellery Works	172	Sri Siddhanath Jewellers		
127	Rudraksh Silvers	173	Sri Venkateshwara Jewellers		
128	P Enterprises	174	Srinath Gold Palace		
129	Sabhyudhya Jewels	175	Srinath Jewellers		
130	Sagar Assay and Hallmarking Center	176	Srinidhi Jewellers		
131	Sagar Jewellers	177	Srishti Jewellers		
132	Sagar Jewels	178	Subramaneshwara Jewellery		
133	Sai Silver Craft	179	Sumukh Silver Assayers		
134	Sai Vajra Jewels	180	Sunil Bankers & Jewellers		
135	Sai Vardhan Jewellers	181	Swarna Ratna (R)		
136	Sai Vikas Jewellers	182	Thondamanti Jewellers		
137	Samanyu Gold	183	Trilokesh Exports		
138	Sambav Diamond Llp	184	Trinetra Diamonds		
139	Sankesh Surana	185	Twins Silver		
140	Sanskars Enterprises	186	V A Jewels		
141	Satyab Gems and Jewels Pvt Ltd	187	V Nataraj Mudhalier & Sons Jewellers		
142	SBB Jewellers				

ASSOCIATE MAHAPOSHAK

1	Ananya Jewels	8	Navrang Deeptech (opc) Private Limited	15	Sri Vasavi Jewellers
2	Balaji Enterprises	9	Praveen Jewels	16	Swarn Deep
3	Bharat Gems	10	Rajamahal Fancy Jewellers	17	Titan Company Ltd
4	Jewel Of Antegra Pvt. Ltd.	11	Rajesh Jewellery Mart	18	Vasuki
5	Kharaa Sona Assaying & Hallmarking Centre	12	Sheelvant & Sons Jewellers Pvt. Ltd	19	Vishwas Jewellers
6	Kumara Jewellrs	13	Solitair Gems		
7	N.V. Sagar Jewellery	14	Soni Gem And Jewel		

MAHAPOSHAK MEMBERS

1	Ashoka Jewellery Works	29	MMTC PAMP India Pvt Ltd	57	The 1869 Guild
2	A"star Jewellery	30	Moments925 Silver India LLP	58	Tukaram Pawaskar
3	Ajwa Gems	31	N.S. Jewellery Works		Exportes Pvt. Ltd.
4	Anand Jewels	32	Olety Ashwathanarayanaiah & Son	59	V N M Gold Foundation
5	Ashoka Jewellery	33	Padmavati Jewellers Pvt. Ltd.	60	Valanda
6	AURA TECH	34	Paresh Exports Pvt. Ltd.	61	Varada Diamonds Pvt. Ltd
7	Bhima Gold	35	Parshwa Padmavati Jewels	62	Vummidi Bangaru Jewellers
8	Bhima Jewellers	36	Pathi Jewellers	63	Winsome Diamonds & Jewellery Ltd
9	Bhuwalka Jewellers	37	Prathibha Jewellery House	64	Zain Jewellers Pvt. Ltd.
10	C Krishnaiah Chetty & Sons (p) Ltd.,	38	PREMIER JEWELLERY INDS		
11	C Krishnaiah Chetty Jewellers Pvt. Ltd.	39	Prestige Gems & Jewels		
12	DAVASAM JEWELS	40	R R Gold Palace Pvt Ltd.,		
13	Fusion Jewels Of South	41	Rajatha Mahal		
14	Goutham Jewellers	42	Rakshika Jewels Llp		
15	India Export & Imports	43	Riddi Siddhi Bullions Ltd		
16	Jaysons & Co.	44	Roseate Jewels Private Limited		
17	Jevar Jewellers	45	RUBY JEWELS		
18	Joy Alukkas India Pvt. Ltd.	46	S K JEWELS		
19	Jwalamala Jewellers	47	S Ramachandra Setty & Sons		
20	K C R Jewellers	48	Shreem Gold India Pvt Ltd		
21	Kataria Gems	49	Siddhi Gold		
22	Kirthilal Kalidas & Co.	50	Silver Gallery		
23	Lalithaa Jewellery Mart (p) Ltd	51	Sovan Jewellers		
24	M R K Gold LLP	52	Sri Vijaya Jewellery Hall		
25	Macedon Bullion India (p) Ltd	53	Sri Vinayaka Jewellers		
26	Mangilal Jewellers	54	T A Padmanabhaiah Setty & Co.		
27	Mani Bhadra Gold Palace	55	T V Chandrashekara Setty & Son		
28	MBMG Diamonds (p)ltd.	56	T Vasudeva Setty & Sons		

POSHAK MEMBERS

1	Adani Exports Pvt Ltd	16	Peakok 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	51	ANAND JEWELLERS
2	9 JEWELS	52	ANAND JEWELS & DIAMONDS
3	A B GOLD PVT. LTD.	53	ANANTHA KRISHNA SILVER WORKS
4	A K NARAYAN & SON	54	ANEE JEWELS EXPORTER
5	A N SUBRAMANYA SETTY	55	ANGIRA DIAMONDS & JEWELLERY PVT. LTD.
6	A ONE EXPORTS	56	ANIL JEWEL PARADISE
7	A P JEWELLERS	57	ANITHA JEWELLERS
8	A S R JEWELLERS	58	ANITHA JEWELLERY MART
9	A SHANKARA CHETTY & SONS	59	ANJANADRI JEWELLERS
10	A SONA JEWELLERS	60	ANJANADRI JEWELLERS
11	AABUSHAN	61	ANJANADRI JEWELLERS
12	AAKAR CREATIONS	62	ANMOL
13	AAKRUTHI JEWELLERY	63	ANMOL CHAINS & JEWELLERS
14	ABARAN TIMELESS JEWELLERY (P) LTD	64	ANMOL JEWELLERS
15	ABHIMANI JEWELLERS	65	ANMOL JEWELLERS
16	ABHINANDAN JEWELLS	66	ANMOL JEWELLERS
17	ABIRA JEWELLERS LIMITED	67	ANMOL SWARN (I) PVT. LTD.
18	ABNI JEWEL CRAFT	68	ANNAPURNA JEWELLERY MART
19	ACHAL JEWELS PVT. LTD	69	ANNAPURNA KRISHNA JEWELLERS
20	ADARSH JEWELLERS	70	APARNA JEWELLERS
21	ADINARAYANA JEWELLERS	71	APRANJE JEWELLERS PVT. LTD.
22	ADYAR JEWELLERS	72	APSARA JEWELLERY MART
23	AISHWARYA JEWELLERS	73	ARAHAM BULLION
24	AJANTHA JEWELLERS	74	ARHAM JEWELS
25	AKSHAY JEWELS	75	ARHAM JEWELS
26	AKSHAYA JEWELLS	76	ARIHANT BULLIONS
27	ALANKAR JEWELLERS	77	ARIHANT DIAMOND DESTINATION
28	ALANKAR JEWELLERS	78	ARIHANT JEWELLERS
29	ALANKRUTHA JEWEL CREATORS	79	ARIHANT JEWELLERS
30	ALANKRUTI	80	ARIHANT JEWELLERS
31	ALPHA EXPORTS	81	ARIHANT JEWELLERS
32	AMAZING JEWELS	82	ARJUN JEWELLERS
33	AMBER JEWELS LLP	83	ARJUNAA JEWELLERS
34	AMBICA JEWELLERS	84	ARNAV & CO
35	AMBICA JEWELLERS	85	ART INDIA JEWELS
36	AMBICA JEWELLERS	86	ARVIND JEWELLERS
37	AMBICA JEWELS	87	ARYAN GEMS & DIAMONDS
38	AMBICAA SALES CORPN	88	ASCHER JEWELS PRIVATE LIMITED
39	AMBIKA JEWELLERS	89	ASHA CHAINS AND JEWELS
40	AMBIKA JEWELLERS	90	ASHAANJALE JEWELLERS
41	AMBIKA JEWELLERY	91	ASHAPURA REFINERY PVT. LTD.

92	ASHOK DIAMONDS	137	BAFNA JEWEL ARTS
93	ASHOK GEMS	138	BAFNA JEWELLERS
94	ASHOK JEWELLERS	139	BALAJI EXPORTS
95	ASHOK JEWELLERS	140	BALAJI JEWELLERS
96	ASHOK JEWELLERS	141	BALAJI JEWELLERS
97	ASHOK JEWELLERS	142	BANGALORE REFINERY (P) LTD.
98	ASHOKA JEWELLERS	143	BANSI JEWELLERS
99	ASHOKA JEWELLERY MART	144	BARGAVI JEWELLERS
100	ASHTALAXMI	145	BARTON SON & CO PVT. LTD.
101	ASHTALAXMI GEMS & JEWELS	146	BASAVASRI JEWELLERS
102	ASHWINI JEWELLERS	147	BBJ
103	ASTRO JOURNEY	148	BEECH IMPEX PVT LTD.,
104	ASWATH JEWELLERY	149	BENAKA JEWELLERY WORKS
105	ASWATHA LAKSHMI JEWELLERS	150	BHAAGYA LAXMI JEWELLERS
106	ASWATHNARAYANA JEWELLERY HALL	151	BHADRAIAH ABHRANA BHANDAR
107	AUGUST JEWELLERY PVT. LTD	152	BHAGAVATHI JEWELLERS
108	AUM JEWELS	153	BHAGAWATHI JEWELLES
109	AURA JEWELS	154	BHAGWATI JEWELLERS
110	AURUM JEWELS	155	BHAGYA LAKSHMI JEWELLERS
111	AVANISHK JEWELS	156	BHARATH JEWELLERS
112	AVR SWARNAMAHAL JEWELRY PVT.LTD.	157	BHARATHI JEWELLERY MART
113	AYODYARAMA SETTY & CO.,	158	BHASKARA PEARLS
114	B B JEWELLERS & FINANCE PVT LTD.,	159	BHAVYA JEWELS
115	B C JEWEL PALACE	160	BHERAV JEWELLERS
116	B GULAB JEWELLERS	161	BHIKSHU JEWELLERS
117	B HEERA JEWELLERS	162	BHIKSHU JEWELS
118	B M JEWELLERS	163	BHIMA BROTHERS
119	B N G JEWELS PARADISE	164	BHIMA JEWELLERY
120	B N KRISHNAIAH SETTY & SONS	165	BHIMA JEWELS
121	B N KRISHNAIAH SETTY SON	166	BHURAMAL RAJMAL SURANA (JOHUREE)
122	B N VENKATACHALAPATHY SETTY & SON	167	BHUSHAN JEWEL CRAFT
123	B PANNALAL CHALLANI & SONS	168	BHUVANESWARI JEWELLERS
124	B R N JEWELLERS	169	BID AND HAMMER AUCTIONEERS (P) LTD
125	B S PUTTAIYA & SONS	170	BIJOY GOLD JEWELLERS PVT LTD.,
126	B. RAMA RAO & SONS JEWELLERS PVT. LTD.	171	BISWAKARMA JEWELLERY WORKS
127	B.A.RADHAKRISHNA SETTY AND SON	172	BNB INC
128	B.H JEWELLERS	173	BOHRA JEWELLERS
129	B.H. GEMS	174	BONITAS JEWELS PVT. LTD.
130	B.K.BANKERS & JEWELLERS	175	BRIDGEWAY JEWELLERS PVT. LTD.
131	B.MANGAL JEWELLERS	176	BRINDAVAN SILVER CRAFTS
132	B.P. JEWELLS	177	BYRAPPAA JEWELLERS
133	B.S.JEWELLERS	178	C BABOOTHMAL JAIN & SONS
134	BABU JEWELLERS	179	C J PANDURANGAIAH CHETTY
135	BABY PRAKASH DIAMONDS	180	C J RAMASWAMY SETTY & SONS
136	BADRAIAH N SURESH JEWELLERS	181	C K RAMAKRISHNA RAO



182	C KISHANLAL JAIN SONS	227	DEVDA JEWELLERS
183	C NARAYANASWAMY SETTY SON	228	DH GOLD PVT LTD
184	C R SANATHKUMAR SETTY	229	DHANALAKSHMI JEWELLERS
185	C V MANGAIAH SETTY & SONS	230	DHANALAKSHMI JEWELLERS
186	C V S GUPTHA JEWELLERS	231	DHANALAKSHMI JEWELLERS
187	CANARA JEWELLERS	232	DHANALAKSHMI JEWELLERS
188	CAPS GOLD PVT LTD.,	233	DHANALAKSHMI JEWELLERS
189	CHAMAN JEWELLERS	234	DHANALAKSHMI JEWELLERY HALL
190	CHAMUNDI JEWELLERY HOUSE	235	DHARIWAL JEWELLERS
191	CHANDA JEWELLERS	236	DHARMANANDAN DIAMONDS PVT. LTD.,
192	CHANDAN ZAVER	237	DHARMESH JEWELLERS PVT. LTD.
193	CHANDANA JEWELLERS	238	DHRUTHI INC
194	CHANDRIKA JEWELLERY MART	239	DHYAAN JEWELS LLP
195	CHEMMANUR JEWELLERS	240	DIAMOND FACETS
196	CHETANA JEWELLERS	241	DIAMOND MANTRA
197	CHETTUPUZHA ALICE JEWELLERY	242	DIVNE GEMS
198	CHITALIA BROS	243	DIVVY ENTERPRISES
199	CHITLUR JEWELLERS	244	DIVYA JEWELLERS
200	CHOPDA JEWELLERS	245	DIWAKAR & CO
201	CHOWLUR JEWELLERS	246	DSM JEWELS
202	COBRA CULTURE DIAMONDS	247	DURGA GOLD
203	COPPARAM JEWELLERS	248	EKADANTHA JEWELLERS
204	CREATIONS JEWELLERY	249	EKADANTHA JEWELLERS
205	D A NARASIMHA MURTHY	250	ELLORE JEWELLERY MART
206	D A R PARADISE	251	ELLORE JEWELS & SILVER PALACE
207	D ANJANEYA SETTY & SONS	252	EMFORE JEWELTECH PVT. LTD.
208	D CHANGANLAL JAIN(WURF MAMAJI)	253	ETHNIC JEWELS
209	D NANJUNDAIAH SETTY & SONS	254	ETHNIC JEWELS
210	D P ORNAMENT"S	255	FAB MALL (INDIA) PVT. LTD.
211	D R JEWELLERS	256	FACT DIAMOND PROCESSING PVT LTD
212	D S INC	257	FOOD EXPRESS STORES
213	D.N.JEWELLERS	258	FORESIGHT BULLION INDIA PVT LTD
214	D.S.K JEWELLERS	259	G K JEWELLERS PVT. LTD.
215	D.S.PADAM JEWELLERS & BANKERS	260	G L ACHARYA JEWELLERS
216	DAGA GEMS & JEWELLERY PVT LTD	261	G R GULFF GOLD
217	DAIMS	262	G R THANGAMALIGAI JEWELLERS PVT. LTD.
218	DAKSH GOLD	263	G.K.B SILVERS
219	DARSHAN GOLD	264	G.RATNA JEWELLERS
220	DARSHI JEWELLERS	265	GAJANANA JEWELLERS
221	DAULATH KRISHNA JEWELLERS	266	GAJENDRA JEWELLERS
222	DAVANAM JEWELLERS PVT. LTD.	267	GANAPATHI JEWELLERS
223	DAVASAM JEWELLERS	268	GANESH DIAMONDS
224	DEEPA JEWELLERS	269	GANESH JEWELERS
225	DEEPAK JEWELLERY	270	GANJAM NAGAPPA AND SON PVT. LTD.
226	DESNA JEWELLERS	271	GARLA NARAYANA SETTY & SONS

272	GAYATHRI JEWELLERS	317	HIND MULTI CARDS
273	GEETHA CREATION	318	HINDUSTAN ABHUSHAN BHANDAR
274	GEETHA JEWELLERS	319	HIRA JEWELLERS
275	GEETHA JEWELLS	320	HJR JEWELS & DIAMONDS
276	GEMCO	321	HYDERABAD PEARLS
277	GEWAR CHAND JESRAJ & SONS	322	I MONETARY ADVISORY
278	GJ GOLD	323	IFFA EXPORTS
279	GLITIANI	324	INDELUST
280	GLOBAL ENGINEERING SERVICES	325	INDER JEWELLERY
281	GMR JEWELLERS	326	INDIAN JEWELLERY COLLECTION
282	GOLD HEART	327	INFINITY JEWELLERY AND BULLION
283	GOLD MINE JEWELLERS	328	ISKA DIAMONDS
284	GOLD MINE JEWELLERY	329	IYENGAR JEWELLERS
285	GOLD PALACE	330	J K SILVER & CO
286	GOLD POINT	331	J.C. JEWELLERS
287	GOLDEN GALAXY	332	J.J. JEWELLERS
288	GOLDEN JEWELLERS	333	J.J.J JEWELLERS PVT LTD
289	GOPI KRISHNA JEWELLERY MART	334	J.N. CONCEPT
290	GOPI SILVER PALACE	335	J.P CORPORATION
291	GOUTHAM GOLD	336	J.S.JEWELLERS
292	GOUTHAM JEWELLERS	337	JAGADEESH JEWELLERS
293	GOUTHAM JEWELLERS	338	JAI BHAVANI JEWELLER'S
294	GOUTHAM JEWELS	339	JAI DURGA REFINERY
295	GOWRISHANKAR JEWELLERS	340	JAI GANESH SILVER
296	GOYAM GOLD	341	JAI GURUDEV JEWELLERY
297	GR PANCHARATHAN JEWELLERS	342	JAI LAKSHMI JEWELLERS
298	GUPTA JEWELLERS	343	JAI MARUTHI JEWELLERS
299	GURUKRUPA EXPORTS	344	JAI VASAVI SILVER
300	GURUPRASAD JEWELLERS & DIAMONDS	345	JAIN JEWELLERS
301	GURUSHANKAR JEWELLERS	346	JAIPUR GEMS
302	H V S JEWELLERS	347	JANANAMMA JEWELS
303	H.A.GUNDANNACHAR & SONS	348	JASMIN EXPORTS
304	HAASTHASHILPI JEWEL HOUSE	349	JAYALAKSMI & CO
305	HARI JEWELLERS	350	JAYALAXMI JEWELLERS
306	HARISH JEWELLERS	351	JEWEL CRAFT
307	HARNAHALI K MANJAPPA & SONS	352	JEWEL HOUSE
308	HARSHARATHNA INC JEWELLERS	353	JEWEL MANDIR
309	HEERA JEWELLERS	354	JEWELLS PASSION
310	HEERA JEWELLERS	355	JEWELS DE PARAGON
311	HEERA JEWELLERS	356	JEWELS GARDEN
312	HEMADRI JEWELS	357	JEWELS PARADE
313	HEMANG SILVER	358	JEWLES PANAROMA
314	HERITAGE JEWELRY	359	JHANKAR JEWELLERS
315	HIMALAYA JEWELLERS	360	JINDAL DYECHEM INDUSTRIES PVT LTD
316	HIND JEWELLERS	361	JKS JEWELS PVT.LTD.



362	JNR JEWELLERY	406	KERALA FASHION JEWELLERS
363	JOSHI JEWELLERS	407	KESARI JEWELLERY MARKETING
364	JWALA JYOTHI REFINERY	408	KGK ENTICE (INDIA) PVT.LTD.
365	K L JEWELLERS	409	KHODAYS INTERNATIONAL LIMITED
366	K NARAYANA SETTY & SONS	410	KIRAN JEWELLERS
367	K P S JEWELLERS	411	KO JEWELLERY SHOP
368	K S S JEWELLERS	412	KOHINOOR JEWELLERY MART
369	K V KRISHNAIAH SETTY & SONS	413	KOPPARAM JEWELS
370	K.B. JEWELLERS	414	KOTHARI DIAMONDS & JEWELS
371	K.P. VENKATARATHNAM	415	KOTHARI JEWELLERS
372	K.S.MANI GEMS	416	KOUSHIK JEWELLERS
373	K.V.M JEWELLERS	417	KRISHNA & CO
374	K.VENKATACHALAPATHY GUPTHA	418	KRISHNA JEWELLERS
375	KAILASH JEWELLERS	419	KRISHNA JEWELLERS
376	KALPANA ORNAMENTS	420	KRISHNA JEWELLERS
377	KALYAN KARNATAKA JEWELLERS	421	KRISHNA JEWELLERS
378	KAMAKSHI JEWELLERS	422	KRISHNA JEWELLERY MART
379	KAMAL JEWELLERS	423	KRIZZ (UNIT OF KANISHK GOLD PVT LTD.,)
380	KAMAL JEWELS	424	KUDUR JEWELLERS
381	KAMALESH DIAMOND & CO	425	KUMAR BROS
382	KAMLESH JEWELLERS	426	KUMAR JEWELLERS
383	KANAK JEWELLERS	427	KUMAR JEWELLERS
384	KANAK PARSHWA GOLD PVT LTD	428	KUMAR SILVERS
385	KANCHAN JEWELLERS	429	KUMUDU
386	KANCHAN JEWELLERS	430	KUNDAN JEWELLERS
387	KANCHI JEWELLERY MART	431	KUNDAN JEWELS
388	KANCHI VENKATACHALAPATHI SETTY	432	L JAGADISH KUMAR & SON
389	KANDALAA HOUSE OF JEWELLERY	433	L K & SONS
390	KANISHQ JEWELS	434	L M RAMACHANDRAIAH SETTY & SONS
391	KANKARIYA GOLD PALACE	435	L P JEWELLERS
392	KANKARIYA JEWELLERS	436	LAKKUR JEWELLERS
393	KANTESHWARAS SWARAN MAHAL	437	LAKSHMI GOLD HOUSE
394	KANTHI JEWELLERS	438	LAKSHMI JEWELLERS
395	KANTHILAL RAJU	439	LAKSHMI JEWELLERS
396	KANYAKA JEWELLERS	440	LAKSHMI JEWELLERY
397	KANYAKA JEWELLERY HOUSE	441	LAKSHMI JEWELLERY MART
398	KARNATAKA JEWELLERS	442	LAKSHMI JEWELLERY WORKS
399	KARTHIK JEWELLERS	443	LAKSHMI NARAYANA JEWELLERY WORKS
400	KASALS BALAJI JEWELLERS	444	LALITHA JEWELLERS
401	KASTURI DIAMONDS	445	LALITHA JEWELLERY MART
402	KATTA JEWELLERS	446	LASKHMI JEWELLERS
403	KAUSTUBH JEWELLERS	447	LAXMI CHAINS
404	KAVITHA JEWELLERS	448	LAXMI DIAMONDS
405	KEERTHI JEWELLERS	449	LAXMI GOLD

450	LAXMI SILVER PALACE	494	MAHADEV GEMS
451	LAXMI'S JEWELLERS	495	MAHALAKSHMI JEWELLERS
452	LEELA GOLD PALACE	496	MAHALAKSHMI JEWELLERS
453	LOTUS GEMS	497	MAHALAKSHMI JEWELS
454	M A JEWELLERS	498	MAHALASA SILVER SHOPPY PVT. LTD.
455	M B JEWELLERS	499	MAHALAXMI BANKERS & JEWELLERS
456	M B JEWELLERS	500	MAHALAXMI JEWELLERS
457	M B JEWELS	501	MAHALAXMI JEWELLERS
458	M C VENKATESH	502	MAHALAXMI JEWELLERS
459	M D JEWELLERS	503	MAHALAXMI JEWELLERS
460	M D S JEWELS	504	MAHALAXMI JEWELLERS PVT LTD
461	M G JEWELLERS	505	MAHALAXMI JEWELS
462	M K JEWELLERS	506	MAHALAXMI SILVER
463	M K JEWELS	507	MAHARANA JEWELLERS
464	M M CORPORATION	508	MAHAVEER BULLION
465	M M JEWELLERS	509	MAHAVEER JEWELLERS
466	M M JEWELLERS	510	MAHAVEER JEWELLERS
467	M M JEWELLERY	511	MAHAVEER JEWELLERS
468	M P JEWELLERS	512	MAHAVEER JEWELLERS
469	M P JEWELLERS	513	MAHAVEER JEWELLERS
470	M P JEWELS	514	MAHAVEER JEWELLERS
471	M P SWARNA MAHAL	515	MAHAVEER SILVER HOUSE
472	M R JEWEL'S	516	MAHAVEER THE SILVER SHOP
473	M R K JEWELLERS	517	MAHAVEERA JEWELS PALACE
474	M R K JEWELLERS	518	MAHENDRA DIAMONDS & JEWELLERS
475	M RAMESH JEWELLERS	519	MAHENDRA JEWELLERS
476	M S JEWELLERS	520	MAHENDRA JEWELLERS
477	M U MOTTIWALA GEMS & JEWELLERY	521	MAHESH & BROS.
478	M V S JEWELLERS	522	MAHESHWARI BANDHU & SONS
479	M.A.S GEMS & JEWELLERY	523	MAHIMA JEWELLERS
480	M.G. JEWELLERS	524	MAHIMA JEWELLERY
481	M.R. BULLIONS	525	MAKANA JEWELLERS
482	M.R.K SILVER	526	MALABAR JEWELS & GEMS PVT. LTD.
483	M.R.S. JEWELLERS	527	MAMTHA JEWELLERS
484	MAA CREATIONS	528	MANACK JEWELLERS
485	MAANYATA JEWELS	529	MANAK JEWELS
486	MADESHWARA DIAMONDS	530	MANAV JEWELS
487	MADHAVA JEWELLERY MART	531	MANDOTH JEWELS
488	MADHU DIAMONDS	532	MANGAL DEEP
489	MADHU JEWELLERS	533	MANGAL DEEP JEWELLERS
490	MADHU JEWELLERS	534	MANGAL JEWELLERS
491	MADHUBAN JEWELLS	535	MANGAL JEWELLERS
492	MADHUR JEWELLERS	536	MANGAL JEWELS
493	MAGNUM JEWELS		



537	MANGALDEEP BANGLES	581	MAYUR JEWELS
538	MANGALDEEP JEWELLERS	582	MEENA JEWELLERS
539	MANGALORE JEWELLERY WORKS	583	MEENA JEWELLERY
540	MANGALORE JEWELS	584	MEENA JEWELLS
541	MANGLIK JEWELLERS	585	MEENAKSHI SILVERS
542	MANIBADHRA JEWELLERS	586	MEGHA JEWELLERS
543	MANIDHARI	587	MEHTA DIAMOND & GOLD
544	MANIDHARI INTERNATIONAL	588	MEHTA GOLD & DIAMONDS
545	MANIK CHAND JEWELS INDIA PVT. LTD.	589	MEHTA JEWELLERS
546	MANIKANTHA SARATHY JEWELLERS	590	MEHTA JEWELLERS
547	MANISHA JEWELLERS	591	MEHTA JEWELS EMPORIUM
548	MANJU JEWELLERS	592	MEHTA'S
549	MANJUNATHA JEWELLERS	593	MENAKA JEWELLERS
550	MANJUNATHA JEWELLERY MART	594	MENGRAJ & BROS JEWELLERS
551	MANMOHAN JEWELS	595	MERLECHA DIAMONDS
552	MANNU JEWELLERS	596	MEVA JEWELLERS
553	MANOHAR JEWELLERS	597	MICRO INTERNATIONAL
554	MANOJ JEWELLERS	598	MICRO JEWELS & DIAMONDS PVT. LTD.
555	MANOJ JEWELLERS	599	MICRO MILLI POINT
556	MANOJ JEWELLS	600	MILAN GOLD
557	MANOJ KUMAR & CO	601	MILAN JEWELLERS
558	MANPASAND JEWELLERS	602	MILESTONE INC
559	MANYATA JEWELLERS	603	MIVAAN FINE JEWELS
560	MARADI EXPORTS	604	MODERN JEWELLERS
561	MARIJO DESIGNS	605	MOHAN DIAMONDS
562	MARLECHA MAHAL	606	MOHAN JEWELLERS
563	MARUDHAR JEWELLERS	607	MOHAN JEWELLERS
564	MARUDHAR JEWELS	608	MOHANLAL JEWELLERS PVT.LTD.
565	MARUDHAR JEWELS	609	MOHINI JEWEL PALACE
566	MARUTHI JEWELLERS	610	MONISHA JEWEL INDUSTRY
567	MARUTHI JEWELLERS	611	MOORE
568	MARUTHI SILVER PALACE	612	MOTI JEWEL PALACE
569	MASTER CHAIN PVT. LTD	613	MOTI JEWELLERS
570	MATHAJI JEWELLERS	614	MOTI"S
571	MATHAJI JEWELLERY	615	MOTI"S
572	MATHAJI JEWELS	616	MPS JEWELLERS
573	MATHASHRI BULLION	617	MUKESH JEWELLERS
574	MATUSHREE GOLD	618	MUKESH JEWELLERS
575	MATUSHREE GOLD LLP	619	MULTI STAR JEWELS
576	MAYAN DIAMONDS	620	MUNOTHS
577	MAYRAJ GEMS N JEWELLERY	621	MURTHY GOLD CRAFTS
578	MAYUR JEWEL PARADISE	622	MY DIAMOND JEWELS
579	MAYUR JEWELLERS	623	MYSORE JEWELLERY HOUSE
580	MAYUR JEWELLERS	624	MYSTIQUE CREATIONS
		625	N R N & SONS

626	N R SATYANARAYANA SETTY & SONS	669	NIKHAAR JEWELS
627	N S ABHARANA	670	NIKHAAR JEWELS PRIVATE LIMITED
628	N S JEWELLERS	671	NINE GEMS
629	N S JEWELLS	672	NIRMAL JEWELLERS
630	N T R EXPORTS	673	NISHKA JEWEL DESIGNERS
631	N.S.R.JEWELLERS	674	NSP JEWELLERY WORKS
632	N.SANJIVA SHET JEWELLERS	675	NUMAME EXIM PRIVATE LIMITED
633	NABHA ABHARAN JEWELLERS	676	NUTAN JEWELLERS
634	NAGASHREE JEWELLERS	677	OM DIAMONDS
635	NAGESHWAR JEWEL PARADISE	678	OM NAMO JEWELLERS
636	NAHAR DIAMOND	679	OM SHREE POOJYAYA JEWELLERS PVT. LTD.
637	NAHAR JEWELLERS	680	OMSHREE JEWELLERS
638	NAKODA INDIA REFINERY PVT. LTD.	681	P C M JEWELLERS
639	NAKODA JEWELLERS	682	P M JEWELS
640	NAKODA JEWELS	683	P MANGATRAM JEWELLERS PVT. LTD.
641	NAKODA JEWELS	684	P.C. JEWELS
642	NAMA SRINIVAS JEWELLERS	685	P.C.CHANDRA & SONS (I) PVT LTD.,
643	NAMBOOR JEWELLERS	686	P.P. JEWELLERS
644	NANDAKI GEMS	687	PAANCHAJANYA SILVER PHOTOS
645	NANDIPAATI NAGAMANIKYAM ADINARAYANA & CO	688	PADMA SHRI JEWELLERS
646	NANJUNDESHWARA JEWELLERS	689	PADMA SREE JEWELLS
647	NARAYAN JEWELLERS	690	PADMASHREE JEWELLERS
648	NAVARATANA JEWELLERS	691	PADMASHRI JEWELLERS
649	NAVARATHNA JEWELLERS & BANKERS	692	PADMAVATHI DIAMONDS & JEWELS
650	NAVARATNA JEWELLERY WORKS	693	PADMAVATHI IMPEX
651	NAVDEEP JEWELLERS	694	PADMAVATHI JEWEL PARADISE
652	NAVEEN ENTERPRISES	695	PADMAVATHI JEWELLERY MART
653	NAVEEN JEWELLERS	696	PADMAVATI JEWELS
654	NAVEEN JEWELLERS	697	PADMAWATI GEMS
655	NAVKAR BULLION	698	PALLAVI FOLEY BOUTIQUE JEWELS
656	NAVKAR JEWELLERS	699	PALLAVI JEWELLERS
657	NAVKAR STERLING SILVER	700	PALLAVI JEWELLERS
658	NAVRANG SILVER WORKS	701	PALUR GOLD PALACE
659	NAVRATHAN JEWELLERS PVT. LTD.	702	PAMADI JEWELLERS
660	NEELA JEWELLERS	703	PAMADI RAMACHANDRA SETTY & SONS
661	NEELAKANTH JEWELLS	704	PANCH RATHAN JEWELLERS
662	NEELKAMAL JEWELLERS	705	PANCHARATNA JEWELLERS
663	NEELKANTH GOLD AND DIAMONDS PVT LTD	706	PANCHKESARI BADERA JEWELLERS
664	NEMINATH & CO	707	PANDURANGA RAO KADAM
665	NEW BOMBAY JEWELLERY MART	708	PANNA JEWELLERS
666	NEW PARSHWA JEWELLERY EXPORTS.PVT. LTD.	709	PARAS JEWELLERS
667	NEW PAWAN JEWELLERS	710	PARSHAVANATHA JEWELS
668	NEW PREM JEWELLERS	711	PARSHVANATH JEWELLERS



712	PARSHWA PADMAVATI JEWELLERS	756	PREMRAJ HIMMATH RAMJI SHARMA & CO
713	PATHI GOLD JEWELLERS	757	PRINCE JEWELS
714	PATIL'S CREATIONS	758	PRIYA JEWELLERS
715	PAVAN JEWELLERS	759	PRIYA VISHWAS JEWELS
716	PAVITHRA GEMS & JEWELLERS	760	PURAN JEWELLERS
717	PAVITHRA JEWELLERS	761	PURE SILVER
718	PAVITHRA JEWELS	762	PURPLE
719	PAVITHRA JEWELS	763	PUTTU JEWELLERS
720	PAVITHRA JEWELS	764	R GOVINDARAJ & SON
721	PAWAN JEWELLERS	765	R H RADHAKRISHNA GUPTHA
722	PAWAN JEWELS	766	R J EXPORTS
723	PAWAN JEWELS	767	R J JEWELLERS
724	PAYAL JEWELLERS	768	R K DIAMONDS
725	PAYAL JEWELS	769	R M JEWELLERS
726	PINANKI"S	770	R S JEWELLERS
727	PIPADA JEWELLERS	771	R SETHURAJAN & SONS
728	PNP JEWELLERS	772	R.B. ANVEKAR JEWELLERS
729	POBBATHI ABHARAN	773	R.K 925 SILVERS
730	POBBATHI JEWELLERS	774	R.K GOLD BULLION & JEWELLERY
731	POBBATHI RAMACHANDRAIAH & SONS	775	R.S BULLIONS
732	POLA JEWELS	776	R.S. JEWELS (REGD)
733	POOJA JEWELLERS	777	R.S. SRINIVASAN JEWELLERS
734	POOJA JEWELLERS	778	R.S.JEWELLERS
735	POOJA JEWELS	779	R.T. SHAH JEWELLERS
736	PRABHAT JEWELLERS	780	R.V.JEWELLERS
737	PRABHAT JEWELLERY MART	781	RAGHU JEWELLERS
738	PRABHU DIAMONDS	782	RAIKARS
739	PRABHU SUMATI JEWELLERS	783	RAJ GOLD
740	PRAGATHI CHAINS	784	RAJ JEWELLERS
741	PRAKASH & CO	785	RAJ SHREE JEWELLERS
742	PRAKASH JEWELLERS	786	RAJA RATHNAM
743	PRAKASH JEWELLERS	787	RAJALAKSHMI JEWELS
744	PRAKASH JEWELLERS	788	RAJALAXMI JEWELLERS
745	PRAKASH JEWELS	789	RAJANI JEWELLERS
746	PRAKASH JEWELS & DIAMONDS	790	RAJARATHNAM KRISHNA JEWELLERS
747	PRASANNA JEWELLERS	791	RAJARATHNAM"S JEWELS
748	PRATHAM JEWELLERS	792	RAJARATHNAM"S LAKSHMEE JEWELLERS
749	PRATHAM JEWELS	793	RAJASHREE JEWELLERS
750	PRATIMA JEWELLERS	794	RAJAT JEWELLERS
751	PRAVEEN JEWELLERS	795	RAJATH JEWELLERS
752	PRAVEEN JEWELLERS & DIAMONDS	796	RAJATHA ABHARANA JEWELLERS
753	PRAVEEN JEWELS	797	RAJATHA JEWELLERS
754	PRAVIN J MEHTA AND SON	798	RAJATHA JEWELS
755	PREM JEWELLERS	799	RAJATHADRI JEWELLERS
		800	RAJDULARI JEWELS

801	RAJESH ASSOCIATES	844	RISHABH BULLION
802	RAJESH CHAIN	845	RISHABH GOLD JEWELS(INDIA) PVT. LTD.
803	RAJESH JEWELLERS	846	RISHABH JEWELLERS
804	RAJESH JEWELLERS	847	RISHABH SILVER PALACE
805	RAJESH JEWELS	848	RIVA JEWELS
806	RAJESH JEWELS CRAFT	849	RODDAM JEWELS
807	RAJESWARI JEWELLERS	850	ROHINI DIAMOND
808	RAJINDER JEWELLERS	851	ROHITH HALLMARKING CENTER
809	RAJKAMAL JEWELLERS	852	ROOP RAJAT JEWELS
810	RAJSHREE JEWELLERS	853	ROSHAN TRADING CORPORATION
811	RAJSHREE JEWELLERS	854	ROYAL JEWELS
812	RAJSHRI JEWELLERS	855	ROYAL KREST
813	RAJU BROS	856	RUKMINI HALL
814	RAM JEWELLERS	857	RUSHABH JEWELS
815	RAMAMURTHY ACHAR	858	S A GOLD
816	RAMANATHA JEWELLERY WORKS	859	S AND W JEWELLERY PRIVATE LIMITED
817	RAMASWAMY SETTY & SONS	860	S B JEWELLERS
818	RAMDEEP JEWELLERS	861	S B SILVER
819	RAMDEV JEWELLES	862	S K AYODHYARAMA SETTY & SONS
820	RAMDEV JEWELLERS	863	S K AYODHYARAMASETTY JEWELLERS
821	RAMDEV SILVER CHAINS	864	S K DISTRICT SWARNA VYAPARISA
822	RAMREDDY AND CO	865	S K JEWELLERS
823	RANGANATHA JEWELLERS	866	S K S JEWELLERS
824	RANGANATHA JEWELLERY WORKS	867	S L N JEWELLERS
825	RANKA JEWELLERS	868	S M JEWELLERS
826	RANKA JEWELLERS	869	S M R JEWELLERS
827	RATAN GOLD	870	S M S METAL CRAFTS
828	RATAN JEWELLERS	871	S N JEWELLERS
829	RATANCHAND JEWELLERS LTD.	872	S N S CHAINS
830	RATHNA MAHAL	873	S N S JEWELLERS
831	RATHNAM BULLION	874	S NARAYANAPPA & SONS
832	RAVI JEWELLERS	875	S P GOLD
833	RAVI JEWELLERS	876	S P OSWAL & CO
834	RAVI JEWELLERS	877	S PADAMSHREE JEWELLERS
835	RAVI JEWELS	878	S R JEWELLERS
836	RAYALSEEMA JEWELLERY HALL	879	S R JEWELLERS
837	REVAZ	880	S R RAMAIAH SETTY & SONS
838	RIDDHI JEWELLERY WORKS	881	S R S JEWELLERS
839	RIDDHI SIDDHI EXPORTS PVT. LTD.	882	S S JEWELS
840	RISHAB JEWELLERS	883	S S JEWELS
841	RISHAB JEWELS	884	S S R JEWELLERS
842	RISHAB JEWELS	885	S V JEWELLERS
843	RISHAB SILVER	886	S V JEWELS
		887	S V REFINERY



888	S V S JEWELLERS	934	SANSKRUTI STUDDED JEWELLERY
889	S V S JEWELLERY WORKS	935	SANTHOSH JEWELLERS
890	S V SHREE NIMISHAMBA HALLMARKING CENTRE	936	SAPTHAGIRI JEWELLERS
891	S.B.JEWELLERS	937	SAPTOSI JEWELLERS
892	S.K. DIAMOND AND JEWELS	938	SARAFF ASSOCIATION (R)
893	S.K. JEWELRY	939	SARASWATHI JEWELLERS
894	S.L. SHET JEWELLERS & DIAMOND HOUSE	940	SATHYA NARAYANA JEWELLERS
895	S.M. JEWELS	941	SATHYAM JEWELLERY WORKS
896	S.M. JEWELS	942	SATHYANARAYANA JEWELLERY MART
897	S.P. JEWELLERS	943	SEA BLUES
898	S.V. JEWELLERS	944	SEETHA SILVER PALACE
899	S.V.JEWELLERS	945	SEJAL CHAINS
900	SADGURU GOLD	946	SENCO GOLD LTD
901	SADHANA JEWELLERS	947	SHA S.MISHRIMAL & SONS
902	SAFARI DESIGNS	948	SHABARI JEWELLERS
903	SAGAR JEWELLERS	949	SHAGUN JEWELS
904	SAGAR JEWELLERS	950	SHAH DIAMONDS
905	SAGAR JEWELS	951	SHAKTHI JEWELLERS & BANKERS
906	SAGAR SILVER PALACE	952	SHANKARANARAYAN JEWELLERS
907	SAHANA JEWELLERY EXPORTS PVT. LTD.	953	SHANKESHWAR JEWELS
908	SAI APOORV	954	SHANTALA JEWELLERS
909	SAI GOLD & STUDDED JEWELLERY	955	SHANTHI JEWEL'S
910	SAI JEWELLER TOOLS	956	SHANITHI JEWELLERS
911	SAI JEWELLERS	957	SHANITHI JEWELLERS
912	SAI KAMALA ABHARAN"S	958	SHANITHI JEWELLERS
913	SAI LALITHA JEWELLERY	959	SHANTI JEWELLERS
914	SAI SHAGUN JEWELS	960	SHANTI JEWELLERS
915	SAI SRUJANA JEWELLERS	961	SHAPPHIRE JEWELS CRAFT
916	SAKALA JEWELLERY HOUSE	962	SHARADA JEWELLERS
917	SAKLECHA DIAMONDS & JEWELLERY PVT LTD	963	SHARADA JEWELLERS
918	SAKLECHA GEMS	964	SHARADA SILVER CHAIN FACTORY
919	SAM & JAF FINE METALS PVT. LTD.	965	SHEETAL JEWELLER"S
920	SAMANTA JEWELLERS	966	SHEETAL JEWELLERS
921	SAMARTH GOLD CHAINS PVT. LTD.	967	SHETH BROTHERS
922	SAMBAV DIAMONDS	968	SHILPA JEWELLERS
923	SAMPATH JEWELLERS	969	SHILPA JEWELLERS
924	SANCHETI JEWELS	970	SHILPI JEWELLERS
925	SANCTITY	971	SHIMOGA JEWELLERS & PAWN BROKERS
926	SANGAM JEWELLERS	972	SHIVA GOWRI JEWELLERS
927	SANGHVI INTERNATIONAL	973	SHIVA JEWELLERS
928	SANJAY JEWELLERS	974	SHIVAAY DIAMONDS
929	SANJAY SILVER	975	SHIVAM JEWELLERS
930	SANJEEV MAHENDRA MEHTA	976	SHIVAM JEWELLERS
931	SANJEEVINI CREATIONS	977	SHOBA JEWELLERS
932	SANKALP JEWELS	978	SHREE BHAGYALAKSHMI BULLION
933	SANKESHWARA JEWELS	979	SHREE BHAGYALAXMI JEWELLERS
		980	SHREE GANESH GOLD KHAJANA

981	SHREE GOLD	1027	SIRI JEWELS
982	SHREE GURUKRUPA JEWELLERS	1028	SKANDASHREE JEWEL CREATIONS
983	SHREE GURUPRASAD JEWELLERS	1029	SMARAN SHINES
984	SHREE JEWEL MART	1030	SNEHA SILVER CRAFTS
985	SHREE JEWELLERS	1031	SNEHAM JEWELS
986	SHREE MARADI ABHARANA	1032	SOHANS JEWELLERS
987	SHREE MODHAKAM JEWELLS	1033	SOMESHWARA JEWEL HOUSE
988	SHREE MOMAI ORNAMENTS	1034	SONAL JEWELS
989	SHREE RAMA JEWELS	1035	SONI BANSILAL DALACHANDJI JEWELLERS
990	SHREE REVOOR JEWELLERS	1036	SOORAJ JEWELLERS
991	SHREE SADGURU JEWELLERS	1037	SOUMYADEEP GOLD MFG. WORKS LLP
992	SHREE SAI GOLD PALACE	1038	SPM JEWELLER
993	SHREE SAI JEWELS PALACE	1039	SRA GOLD
994	SHREE SAMARTH JEWELLERS	1040	SREE AMODA JEWELLERS
995	SHREE SANKESHWAR JEWELLERS	1041	SREE BALAJI JEWELLERS
996	SHREE VASAVI GOLD	1042	SREE BALAJI JEWELS PARADISE
997	SHREE VENKATADRI JEWELLERS	1043	SREE CHAMPAKADHAMA JEWELLERY HOUSE
998	SHREYA JEWELLERS	1044	SREE GAJALAKSHMI JEWELLERY HALL
999	SHRI DEEPAK JEWELLERS	1045	SREE LAKSHMI BALAJI SILVER PARADISE
1000	SHRI KALKI JEWELS AVENUE	1046	SREE LAKSHMI JEWELS
1001	SHRI KRISHNA JEWELLERS	1047	SREE LAKSHMI VENKATESHWARA JEWELLERS
1002	SHRI MAHALAXMI ENTERPRISES	1048	SREE LAKSHMI VENKATESHWARA JEWELLERS
1003	SHRI MURALI SILVER REFINERY	1049	SREE MURALI JEWELLERY HALL
1004	SHRI PARSHVA FIN CORP	1050	SREE PADMAVATHI HOUSE OF SILVER
1005	SHRI S.M JEWELLERS	1051	SREE RAGHAVENDRA JEWELLERY HALL
1006	SHRINGAR JEWELLERS	1052	SREE RAMA JEWELLERY MART
1007	SHRUNGAR JEWEL PALACE	1053	SREE RAMA JEWELLS
1008	SHUBA LAKSHMI JEWELLERY	1054	SREE RAMACHANDRA JEWELLERY HALL
1009	SHUBH LAXMI JEWELLERS	1055	SREE RAMACHARAN JEWELLERS
1010	SHUBHA JEWELLERS	1056	SREE S.M.JEWELLERS
1011	SHUBHAM JEWELS	1057	SREE SAI JEWELLERS
1012	SHYAMA JEWELS (PUTTUR) PVT. LTD.	1058	SREE SRINIVASA JEWELLERS
1013	SIDDANATH JEWEL PALACE	1059	SREE SRINIVASA JEWELLERY WORKS
1014	SIDDARTH SILVER PALACE	1060	SREE SUBRAMANYESWARA JEWELLERS
1015	SIDDARTH SILVER PALACE	1061	SREE SUBRAMANYESWRA JEWELLERY MART
1016	SIDDESHWARA JEWELLERY WORKS	1062	SREE VAARI JEWELLERS
1017	SIDDHANATH JEWELLERS	1063	SREE VAISHNAVI JEWELS
1018	SIDDHI VINAYAKA JEWELLERS	1064	SREE VARALAKSHMI JEWELLERY MART
1019	SILTEX EXPORTS	1065	SREE VARI JEWELLERS
1020	SILVER KRAFT	1066	SREE VENKATARAMANA JEWELLERS (R)
1021	SILVER EMPORIUM ARTIFACTS LLP	1067	SREE VIJAYA LAKSMI JEWELS
1022	SILVER PALACE	1068	SREENIVAS & CO
1023	SILVER PALACE	1069	SRI ABHIRAMA JEWELLERS
1024	SILVER PARADISE	1070	SRI AKSHAYA JEWELLERY WORKS
1025	SILVERN THE JEWELLER	1071	SRI AKSHAYA JEWELLS
1026	SIMHA JEWELLERS PVT. LTD	1072	SRI AMBATI JEWELLERS



1073	SRI AMBICA JEWELLERS	1122	SRI KRISHANA DIAMOND"S
1074	SRI AMMA BHAGAWAN JEWELLERS	1123	SRI KRISHNA DIAMONDS & JEWELLERY
1075	SRI ANANTHA JEWELLERS	1124	SRI KRISHNA JEWELLERS
1076	SRI BALAJI & CO JEWELLERY WORKS	1125	SRI KRISHNA JEWELLERS
1077	SRI BALAJI JEWELLERS	1126	SRI KRUPA JEWELS
1078	SRI BALAJI JEWELLERS	1127	SRI L.L JEWELLERS
1079	SRI BALAJI JEWELLERS	1128	SRI LAKSHMI ADINARAYANA JEWELLERS
1080	SRI BALAKRISHNA JEWELLERY MART	1129	SRI LAKSHMI JEWELLER
1081	SRI BALU SILVER REFINERY	1130	SRI LAKSHMI JEWELLERS
1082	SRI BANASHANKARAMMA JEWELLERY WORKS	1131	SRI LAKSHMI JEWELLERS
1083	SRI BANASHANKARI GOLD & SILVER	1132	SRI LAKSHMI JEWELLERY MART
1084	SRI BASAVESHWARA JEWELLERS	1133	SRI LAKSHMI JEWELS
1085	SRI BASAVESHWARA JEWELLERY MART	1134	SRI LAKSHMI NARAYANA JEWELLERY
1086	SRI CHAMUNDESWARI JEWELLERS	1135	SRI LAKSHMI VENKATESHWARA JEWELLERS
1087	SRI CHAMUNDI JEWELLERS	1136	SRI LAKSHMI VENKATESWARA JEWELLERS
1088	SRI CHAMUNDI JEWELS PVT LTD	1137	SRI LAKSHMIVENKATESWARA PHOTO WORKS
1089	SRI DHANALAKSHMI DIAMONDS	1138	SRI LAXMI JEWELLERS
1090	SRI DHANALAKSHMI JEWELLERS	1139	SRI MADHESHWARA JEWELLERS
1091	SRI DHANLAKSMI JEWELLERS	1140	SRI MAHALAKSHMI JEWELLERS
1092	SRI DURGA JEWELLERS	1141	SRI MAHALAXMI JEWELLERY WORKS
1093	SRI GAJANAND JEWELLERS	1142	SRI MANJUNATHA JEWELLERS
1094	SRI GANAPATHI JEWELLERS	1143	SRI MANJUNATHA JEWELLERS
1095	SRI GANESH ASSAY & HALLAMARKING CENTRE	1144	SRI MANJUNATHA JEWELLERY WORKS
1096	SRI GANESH ASSAY AND HALLMARKING CENTER	1145	SRI MANOHAR JEWELLERS
1097	SRI GANESH DIMAONDS & JEWELLERY	1146	SRI MARULASIDDESHWARA JEWELLERS
1098	SRI GANESH DIMONDS & JEWELLERY	1147	SRI MARUTHI JEWELLERS
1099	SRI GANESH JEWELLERS	1148	SRI MARUTHI JEWELLERS
1100	SRI GANESH JEWELLERS	1149	SRI MARUTHI JEWELLERY MART
1101	SRI GANESH JEWELLERS	1150	SRI MARUTI JEWELS
1102	SRI GANESH REFINERY	1151	SRI MJR 92
1103	SRI GANPATHI JEWELLERS	1152	SRI MONDAL JEWELS
1104	SRI GOUTHAM JEWELLERS	1153	SRI MOOKAMBIKA GOLD SILVER DIAMONDS
1105	SRI GURUKRUPA JEWELLERS	1154	SRI MUNOTH JEWELLERS
1106	SRI GURUKRUPA JEWELLERS	1155	SRI NAKODA JEWELLERS
1107	SRI GURUPRASAD JEWELLERS & GEMS	1156	SRI NAVRATAN DIAMONDS & JEWELLERY
1108	SRI HANUMAN JEWELLERS	1157	SRI NIDHI GOLD
1109	SRI HARI OM JEWELLERS	1158	SRI NIDHI JEWELLERS
1110	SRI JAYALAKSHMI JEWELLERS	1159	SRI NIDHI JEWELLERS
1111	SRI JAYALAKSHMI JEWELLERY MART	1160	SRI NIVARTHI RAOJI DEVKAR & SONS
1112	SRI JAYALAKSHMI JEWELLERY WORKS	1161	SRI PADMA JEWELLERY
1113	SRI KAKUBAL JEWELLERY	1162	SRI PANDURANGA JEWELLERY MART
1114	SRI KAMACHI JEWELLERY WORKS	1163	SRI PRANAV JEWELLERS
1115	SRI KAMAKSHI JEWELLERS	1164	SRI RAGHAVENDRA JEWELLERS
1116	SRI KAMAL REFINERY	1165	SRI RAGHAVENDRA JEWELLERY WORKS
1117	SRI KAMALA JEWELLERY HOUSE	1166	SRI RAJALAKSHMI GOLD PALACE
1118	SRI KANAKA JEWELLERS	1167	SRI RAJALAKSHMI JEWELLERS
1119	SRI KANTESHWARA JEWELLERY MART	1168	SRI RAJATHAABHARANA JEWELLERS
1120	SRI KESHAVA JEWELLERS	1169	SRI RAJESHWARI JEWELLERY WORKS
1121	SRI KOTHARI JEWELLERS		

1170	SRI RAJESWARI JEWELLERY HOUSE	1223	SUMANGALI JEWELS PARAGAN
1171	SRI RAMA SWARNAMAHAL	1224	SUMATHI JEWELLERS
1172	SRI RAMAKRISHNA JEWELLERS	1225	SUMER & SONS
1173	SRI RAMCHARAN JEWELLERS	1226	SUMER JEWELLERS
1174	SRI RANGA JEWELLERS	1227	SUMTHI JEWELLERS
1175	SRI S K JEWELLERS	1228	SUNDEEP JEWELLERS
1176	SRI SADHGURU JEWELLERS	1229	SUNDEEP JEWELLERS
1177	SRI SAI BALAJI JEWELLERS	1230	SUNIL JEWEL PALACE
1178	SRI SAPTHAGIRI JEWELLERS	1231	SUNRISE ABHARAN
1179	SRI SATYA PRIYA JEWELLERS	1232	SUNRISE GOLD PALACE
1180	SRI SHANKESHWAR GOLD	1233	SUNRISE JEWELLERS
1181	SRI SHIVAM JEWELLERY PALACE	1234	SUNRISE JEWELLS
1182	SRI SHUBAM JEWELLERS	1235	SUNRISE SILVER CRAFT
1183	SRI SIMANDHAR JEWELLERS	1236	SUNSIZE DIAMONDS
1184	SRI SRINIVASA SILVER WARES	1237	SURA DIAMOND & JEWELLERY
1185	SRI SUBRAMANESHWARA SILVERS	1238	SURABHI JEWELLERS
1186	SRI SUBRAMANYA JEWELLERS	1239	SURABHI JEWELLERS
1187	SRI SUMANGALI JEWELLERS	1240	SURABHI JEWELLERS
1188	SRI THIRUMALA JEWELLERS	1241	SURAJ DIAMONDS AND JEWELLERY LTD.
1189	SRI THIRUMALESHA JEWELLERY WORK	1242	SURESH JEWELLERS
1190	SRI VAIBHAVA JEWELLERY	1243	SURESH JEWELLERS
1191	SRI VAIKUNTAM JEWELLERS	1244	SURESH JEWELLERS
1192	SRI VAISHNAVI JEWELLERS	1245	SURYA JEWELLERS
1193	SRI VAISHNAVI SILVER POINT	1246	SURYANARAYAN ART JEWELLERS
1194	SRI VARALAKSHMI JEWELLERS	1247	SUVARNA MAHAL
1195	SRI VARALAKSHMI JEWELS	1248	SWAGATH JEWELLERS
1196	SRI VARAMAHALAKSHMI JEWELLERS	1249	SWARA GOLD & DIAMONDS
1197	SRI VASAVAMBA JEWELLERS	1250	SWARNA ABHARAN
1198	SRI VASAVAMBA JEWELLERS	1251	SWARNA ABHUSHAN
1199	SRI VASAVAMBA JEWELLERY MART	1252	SWARNA JEWELLERS
1200	SRI VASAVI JEWELLERS	1253	SWARNA MAHAL
1201	SRI VENCATACHALAPATHI JEWELLERS	1254	SWARNAABHARAN JEWELLERS PVT. LTD
1202	SRI VENKATESHWARA DIAMONDS	1255	SWARNAKARA JEWELLERS
1203	SRI VENKATESHWARA SILVER WORKS	1256	SWARNAMBHA JEWELLERS
1204	SRI VENKATESWARA JEWELLERS	1257	SWARNMANDIR JEWEL DESIGNER
1205	SRI VENKATESWARA JEWELLERS	1258	SWARNSHILP CHAINS & JEWELLERS PVT LTD
1206	SRI VIJAYA JEWELLERS	1259	SWASTIK JEWELLERS
1207	SRI VINAYAKA JEWELLERY AND SILK SAREES	1260	SWATHI JEWELLERS
1208	SRI VISHWAS	1261	SWATHI JEWELLERS
1209	SRI VISHWAS JEWELLERS	1262	T A PADMANABAIAH SETTY & SONS
1210	SRIKARA JEWELLERS	1263	T D PAWASKAR & SONS
1211	SRINIVASA JEWELLERS	1264	T G RAJAMANAR SETTY & SONS
1212	SRISHTI	1265	T K GEMS
1213	SRUTHI GEMS	1266	T S JEWELLERS
1214	STANDARD JEWELLERY WORKS	1267	T SUBBAIAH SETTY SONS
1215	STERLING GEMS	1268	T V JEWELLERS
1216	SUBHASHREE	1269	TALERA JEWELLERS
1217	SUBRAMANYESHWARA JEWELLERY WORKS	1270	TALLAM JEWELS
1218	SUDARSHAN JEWELLERS	1271	TAYI JEWELLERS
1219	SUDARSHAN JEWELLERY MART	1272	TAYI JEWELLERY HOUSE
1220	SUMAN	1273	THA THA JEWELLERS
1221	SUMAN JEWELLERS	1274	THAKORALAL BABU BHAI PATEL
1222	SUMAN JEWELLERY	1275	THATHA PADMANABAIAH SETTY JEWELLERS



1276	THE HIND MULTI COMMODITIES	1326	VARDHAMAN JEWELLERS
1277	THE HUTTI GOLD MINES CO LTD	1327	VARDHAMAN JEWELLERS
1278	THE JEWELLERY EMPORIUM	1328	VARDHAMAN JEWELS
1279	THE MAUVE UNITX	1329	VARDHMAN JEWELLERS
1280	THE SPARKLE JEWELLERY	1330	VARENYAM JEWELS
1281	THE WHITE DAZZLE	1331	VASAVI CHAINS
1282	THIRUMALA"S	1332	VASAVI DATTA IMPEX PVT LTD
1283	THOLASI JEWELS	1333	VASAVI JEWELLERS
1284	THRIVENI BANKERS & JEWELLERS	1334	VASAVI JEWELLERS
1285	THUNGA SILKS INTENRNATIONAL	1335	VASAVI JEWELLERS
1286	TIARA JEWELS	1336	VASAVI JEWELLERY WORKS
1287	TIRUMALA DIAMONDS	1337	VAYA JEWELS
1288	TRICHY P NARAYANA SETTY & SONS	1338	VEES STAR DIAMONDS & JEWELLERY
1289	TRISHLA JEWELLERS	1339	VENKATADRI JEWEL PARADISE
1290	TULSI DIAMONDS	1340	VENKATADRI JEWELLERS
1291	TULSI GOLD PALACE	1341	VENUGOPAL GOLD PALACE
1292	TULSI JEWELLERS	1342	VIGNESH JEWEL EMPIRE
1293	U K JEWELLERS	1343	VIJAY DEEPAM DIAMONDS & JEWELLERY
1294	U.V. BHAT JEWELLERS	1344	VIJAY DIAMONDS & JEWELS
1295	UMASHANKAR JEWELLERY MART	1345	VIJAY GEMS & JEWELLERY
1296	UMMADI BANGARU CHETTY	1346	VIJAY JEWELLERS
1297	UNIQ JEWELS	1347	VIJAY JEWELLERS
1298	UNIQUE ASSAYING AND HALLMARKING	1348	VIJAY JEWELLERY HOUSE
1299	UNIQUE COMMODEAL PVT. LTD	1349	VIJAYA ABHARANA
1300	UNIQUE JEWELZ	1350	VIJAYA JEWELLERS
1301	URS JEWELS PVT. LTD.	1351	VIJAYA JEWELLERY COMPANY
1302	UTIAM JEWELLER	1352	VIJAYA LAKSHMI JEWELLERS
1303	UTSAV JEWELLERS	1353	VIJAYA PARVATHI JEWELLERS
1304	UTTAM JEWEL PALACE	1354	VIJAYA SHREE JEWELLES
1305	UTTAM JEWELLERS	1355	VIJAYALAKSHMI GEMS & JEWELS
1306	UTTAM JEWELLERS	1356	VIJAYALAKSHMI GOLD PALACE
1307	V ANANTHAPADMANABHAIAH & SON	1357	VIKAS JEWELLERS
1308	V GANGADHARA & SON"S JEWELLERY WORKS	1358	VIKRAM JEWELS
1309	V GURUNATHA & SONS	1359	VIMAL JEWELS
1310	V M JEWELLERS	1360	VINOD JEWELLERS
1311	V N S JEWELLERS	1361	VINOD JEWELLERY MART
1312	V P ABHUSHAN	1362	VIPIN KUMAR B JOGANI
1313	V R ABHARANA JEWELLERS	1363	VIRANCHAA CREATIONS
1314	V RAMAIAH CHETTY & SONS	1364	VISHAL DIAMONDS
1315	V S RAMAKRISHNAIAH SETTY & SONS	1365	VISHAL JEWELLERS
1316	V S V & SONS	1366	VISHAL SAGAR BULLION
1317	V.C. JEWELLERS	1367	VISWAM JEWELLERY
1318	VAIBHAV JEWELLERS	1368	VISWAS JEWELLS PVT. LTD.
1319	VAISHNAVI JEWELLERS	1369	VIVEK JEWELLERS
1320	VAISHNAVI JEWELLERS	1370	YDURYA JEWELLERS
1321	VAISHNAVI JEWELLS PALACE	1371	WICKED YOGI
1322	VAJRA MAHAL JEWELLERS	1372	YASH DIMON
1323	VARAKRUPA JEWELLERS	1373	YASIN GOLD JEWELLERY WORKS
1324	VARALAKSHMI JEWELLERS	1374	YELDUR JEWELLERY MART
1325	VARDAMAN JEWELLERS	1375	YEPIYES JEWELLERS
		1376	ZOIAA DEZINCRAFT



AUDITED
Statement of Accounts
for the year ending 31-3-2024



The Jewellers' Association (R)

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

Balance Sheet As At 31st March 2024

Previous Year Rs.	Liabilities	Current Year Rs. Ps.
<u>Capital Fund</u>		
48402799.27	Opening Balance	55,030,817.61
	Add:	
995,000.00	Corpus Fund A/c	-
	Donation Received	518,000.00
	Life Membership Fees	1,869,500.00
	Admission Fee received	58,500.00
	Net result i.e.,	
5,633,018.34	Income/ (Loss)	15,177,388.90
55,030,817.61		72,654,207
<u>Sundry Creditors:</u>		
2,476,860.00	Rent Advance	2,761,860.00
7,083,526.00	Outstanding Liabilities	1,128,256.00
<hr/> 64,591,203.61	<hr/> Total	<hr/> 76,544,322.51

The Jewellers' Association (R)

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

Balance Sheet As At 31st March 2024

Previous Year Rs.	Assets	Current Year Rs. Ps.
A. Fixed Assets:		
122,371.00	Chickpet Property	122,371.00
42,264,425.00	Jayanagar Property	42,373,095.80
450,096.45	Furniture	405,086.81
2,061,589.33	Plant & Machinery	2,592,823.80
37,699.20	Computers & Peripherals	50,459.52
B. Investments:		
3,480,528.00	Fixed Deposit	7,737,891.00
C. Current Assets:		
2,741,973.00	Advance & Deposit	1,924,767.00
8,902,367.26	Sundry Receivables / Debtors	9,556,672.86
59,230.00	Closing Stock	46,315.00
10,638.00	Gold Samples	10,638.00
2,427,473.00	Prepaid Expenses - BGF	5,015,249.00
1,993,068.37	Cash and Bank Balance	6,669,207.72
D. Miscellaneous Assets:		
39,745.00	Goodwill	39,745.00
64,591,203.61	Total	76,544,322.51



The Jewellers' Association (R)

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

Income & Expenditure Account for the year ended 31st March, 2024

Previous Year Rs.	Expenditure	Current Year Rs. Ps.
69,660.00	To Opening Stock-Books - GS 11 & GS 12	59,230.00
31,337,570.89	" BGF Expenses	40,763,314.65
35,000.00	" Audit Fees	10,500.00
5,889.52	" Annual Maintenance Contract	14,631.41
104,000.00	" Bank Charges	299,500.00
907,565.00	" Consultancy Charges	1,008,770.00
281,834.03	" Conveyance charges	465,322.85
71,532.00	" Depreciation on assets	120,989.00
33,050.00	" Electricity & Water Charges	30,900.00
181,371.94	" Export Work Exps	950,020.13
246,639.00	" JBL and JCL Exps	253,231.24
2,561,802.24	" General Body Meeting Expenses	2,099,079.78
1,476,752.66	" Honorarium Paid	-
1,618,018.80	" 47th AGM Expenses	-
-	" 48th AGM Expenses	-
-	" 49th AGM Expenses	1,560,157.20
126,457.00	" Interest Charges	1,096.00
44,400.00	" Lunch Break O.T. To Staff	86,265.00
64,558.00	" Silver Seal Making Charges	-
192,091.62	" Managing Committee Meeting Exp	77,726.00
50,460.10	" Printing & Stationery	547,693.56
108,192.00	" Postage & Telegrams	56,452.00
730,693.00	" Property tax / Corporation tax	120,192.00
2,165.00	" Rent	933,563.00
19,040.58	" Reading Room Exps	1,570.00
1,354,375.00	" Rates & Taxes	95,286.00
67,650.00	" Salaries, Bonus and Gratuity	1,965,355.00
383,378.00	" Repairs & Maintenance	271,259.00
163,319.70	" Staff Welfare	267,025.00
33,222.04	" Sundry Expenses	108,782.00
64,276.00	" Software exp (SMS charges)	57,290.00
-	" Telephone Expenses	73,192.24
516,835.00	" Brokerage Charges	75,000.00
251,600.64	" Donation Paid	-
57,196.32	" Seminar Expenses	322,319.32
172,322.00	" Membership	-
142,342.52	" Pooja Expenses	20,750.00
23,200.00	" Silver Show of India Expenses	10,000.00
115,646.00	" Travelling Expenses	142,659.00
775,000.00	" Website Charges	58,868.00
-	" Vidyajyothi Scholarship Account	1,060,000.00
5,633,018.34	" Appeal Institution Fee	60,000.00
	" Excess of Income / Expenditure transferred To Capital Fund	15,177,388.90
50,022,124.93	Total	69,225,378.28

The Jewellers' Association (R)

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

Income & Expenditure Account for the year ended 31st March, 2024

Previous Year Rs.	Income	Current Year Rs. Ps.
6,869,340.00	By Appraising Charges Received	6,072,000.00
	" Assaying Charges Received	
11,648.00	Gold	7,584.00
2,612.00	Silver	4,426.00
	" Sale of Registers, Forms	
2,450.00	G.S. 11	4,550.00
8,900.00	G.S. 12	9,800.00
38,614,000.00	" BGF Receipts	46,547,170.00
2,842,400.00	" Rent Received	2,474,493.00
4,200.00	" Hallmarking Hand Book A/c	
341,770.00	" Interest Received	454,891.23
	" Employee ID Card charges	
1,127,800.00	" Sponsorship Charges Received	13,478,130.00
16,746.93	" Miscellaneous receipts	1,176.05
	" Membership list	17,000.00
	" Weighing Charges	
92,130.00	Gold	82,247.00
10,184.00	Silver	9,447.00
18,714.00	Diamond	16,149.00
	" By Closing Stock of Books	
59,230.00	G.S. 11 & G.S 12	46,315.00
50,022,124.93	Total	69,225,378.28



The Jewellers' Association (R)

No. 814/815, Chickpet,

Receipts And Payments Account for the year ended 31st March 2024

Previous Year Rs.	Receipts	Current Year Rs. Ps.
	To Opening Balance	-
55,939	Cash on hand	219,485
2,294,698	The Ing Vysya Bank Ltd	112,579
191,431	Lakshmi Vilas Bank	1,621,089
	Kotak Mahindra Bank - 897	39,915
	To Assaying Charges received	
11,648	Gold	7,584
2,612	Silver	4,426
38,614,000	To BGF Receipts	46,547,170
6,869,340	To Appraising Charges Recd	6,072,000
341,770	To Interest received	454,891
995,000	To Corpus Fund A/c	-
16,747	To Miscellaneous Receipts	1,176
2,842,400	To Rental Income	2,474,493
71,000	To Salary advances recovered	114,000
-	To Admission Fee received	58,500
-	To Donation received	518,000
1,127,800	To Life Membership Fee received	1,869,500
	To Sponsorship charges received	13,478,130
	To sale of Registers/forms	
2,450	G S 11	4,550
8,900	G S 12	9,800
	To Weighing Charges Received	
92,130	Gold	82,247
10,184	Silver	9,447
18,714	Diamonds	16,149
-	To Sale of Members list	17,000
4,200	To Hall Mark Hand Book A/c	-
-	To TMTE Metal Tech Pvt Ltd	-
-	To Covid Relief Fund	-
-	To Rent Advance	285,000
-	To TDS Payable	-
-	To MRK Innoapps Private Limited	-
-	To Deposits - Silver Refinery Seal A/c	-
5,813,175	To GES INDIA - Advance	-
45,046	To Goutham Kumar Mehta- Rent	-
10,226	To Electric Charges Receivable	-
7,524	To Sri Venkataramana Swamy Temple	-
43,659	To Rent Recovered	300,675
40,000	To Arun Kumar	-
20,000	To Deposit Hall Mark	-
-	To Advances and Deposits	817,206
-	To GST	1,752,262
-	To Appraisal charges receivable	145,415
-	To Other Payable A/c	152,487
59,550,593	Total Rs.	77,185,175

Previous Year Rs.	Payments	Current Year Rs. Ps.
246,639	By General Body meeting expenses	253,231
-	By Annual Maintenance Contract	10,500
3,057,980	By Fixed Deposits	4,257,363
10,638	By Gold Samples	-
1,476,753	By 47th AGM Expenses	-
1,618,019	By 48th AGM Expenses	-
-	By 49th AGM Expenses	1,560,157
5,890	By Bank Charges	14,631
907,565	By Conveyance	1,008,770
104,000	By Consultancy Charges	299,500
71,532	By Electricity & Water Charges	120,989
33,050	By Export work expenses	30,900
2,563,766	By Honorarium paid	2,099,080
31,337,571	By BGF Expenses	40,763,315
1,869,188	By Fixed Assets - Addition	1,072,979
-	By Brokerage Charges	75,000
-	By JCL Premier League expenses	-
2,427,473	By Prepaid Expenses - BGF	2,587,776
1,767,641	By Income tax - TDS	2,186,556
108,192	By Locker Rent / Property tax	120,192
126,457	By Lunch Break, OT By staff	86,265
64,558	By Managing Committee Meeting expense	77,726
251,601	By Seminar Expenses	322,319
192,092	By Printing & Stationery	547,694
50,460	By Postage & Telegrams	56,452
44,400	By Silver Seal Making Charges	-
730,693	By Rent paid	933,563
2,165	By Reading room expenses	1,570
19,041	By Rates & Taxes	95,286
67,650	By Repairs & Maintenance	271,259
1,354,375	By Salaries & Bonus	1,965,355
1,000	By M.K Manjunath	-
163,320	By Sundry Expenses	108,782
64,276	By Telephone Expenses	73,192
33,222	By Software exp (SMS charges)	57,290
4,121	By TMTE Metal Tech Pvt Ltd	
383,378	By Staff Welfare	267,025
1,448,036	By Advances and Deposits	-
1,449,383	By Kodagu Flood Relief Fund	-
28,248	By GST Payable	-
115,646	By Website Charges	58,868
-	By Registration Charges	
23,200	By Travelling Expenses	142,659
68,600	By MRK Innoapps Private Limited	-
-	By Interest Charges	1,096
-	By GES INDIA - Advance	5,813,175
181,372	By JBL Expenses	950,020
172,322	By Pooja Expenses	20,750
22,277	By BGF Receivables	259,683
-	By Vidyajyothi Scholarship Account	1,835,000
57,196	By Membership	-
142,343	By Silver Show Expenses	10,000
-	By N.S Arun Kumar	40,000
1,275,307	By GST paid	-
898,058	By Appraisal Charges	-
516,835	By Donation paid	-
-	By Appeal Institution Fee paid	60,000
219,485	By Closing Balances:	
112,579	Cash on hand	230,622
-	Kotak Mahindra Bank S.B A/c - 5364	4,521,275
1,621,089	Kotak - Current A/c - 3548903529	503,331
39,915	Lakshmi Vilas Bank CA No. - 3227	1,003,135
	Kotak Mahindra Bank - 897	410,846
59,550,593	Total Rs.	77,185,176



The Jewellers' Association (R)

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

DEPRECIATION SCHEDULE TO BALANCE SHEET AS AT 31ST MARCH 2024

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	108,671	-	42,373,096
B 10% Rate				
1 Furniture	450,096	-	45,010	405,087
C 15% Rate				
1. Air-Conditioner	5,318	-	798	4,520
2. Canon Printer	8,599	-	1,290	7,310
3. CC TV Camera	13,724	-	2,059	11,665
4. Electrical Fitting	1,156	-	173	983
5. Electronic balance	582	-	87	495
6. EPABX Instrument	7,345	-	1,102	6,243
7. Interiors @New office Premises	1,387,500	830,508	289,735	1,928,273
8. IVRS Automated Machine	8,012	-	1,202	6,810
9. Microtek UPS	17,169	-	2,575	14,594
10. Weighing scale	176,894	99,000	33,959	241,935
11. Printer	16,558	-	2,484	14,074
12. Punching machine	1,279	-	192	1,087
13. Drilling Machine	731	-	110	621
14. Gold Testing Machine	326,990	-	49,048	277,941
15. Mobile Phone	61,393	-	9,209	52,184
16. Safety Locker	25,084	-	3,763	21,322
17. Sony Voice Recorder	3,255	-	488	2,766
D 40% Rate				
1. Computer	35,366	34,800	21,107	49,060
2. Tally ERP 9	2,333	-	933	1,400
Grand Total	44,936,181	1,072,979	465,323	45,543,837

The Jewellers' Association (R)

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

SCHEDULE TO BALANCE SHEET AS AT 31ST MARCH 2024

ADVANCE AND DEPOSIT:

	PREVIOUS YEAR	CURRENT YEAR
	Rs. Ps.	Rs. Ps.
Telephone Deposits	3,470.00	3,470.00
Rent Advance	635,561.00	655,561.00
Electricity Deposits	14,695.00	14,695.00
Income tax - Payment under protest	405,000.00	405,000.00
Softwards Development - Advance	589,211.00	589,211.00
K.T Anand Advocate - Advance	50,000.00	50,000.00
Blue Oxygen Ventures Inc	12,074.00	12,074.00
Creation House	8,154.00	43,747.00
Fine Line Print Media	4,460.00	4,460.00
Mahesh Sawai Caterers	6,000.00	6,000.00
Mohan Moti Distributers	4,140.00	-
Piem Hotels Ltd	20,768.00	-
The Printers (Mysore) Pvt Ltd	4,000.00	4,000.00
Webomind Apps	2,681.00	-
B.S.Ventures	980,000.00	19,600.00
Arun Kumar	-	116,949.00
Graphik Media	1,759.00	
Total	2,741,973.00	1,924,767.00

RECEIVABLE AND DEBTORS

Salary Advance	152,000.00	38,000.00
Appraisal charges receivable	1,371,704.00	1,226,289.00
Electric Charges Receivable	-	-
Rent & Charges receivable	566,798.80	266,124.00
BGF Receivables	22,277.00	281,960.00
GST Paid	1,351,620.76	-
Income Tax (T.D.S and T.C.S)	5,437,966.70	7,744,299.86
Total	8,902,367.26	9,556,672.86

CASH AND BANK BALANCE:

Cash	219,485.28	230,621.61
Kotak Mahindra Bank S.B A/c - 5364	112,578.89	4,521,274.78
Kotak - Current A/c - 3548903529	-	503,331.00
Lakshmi Vilas Bank CA No. - 3227	1,621,088.70	1,003,134.70
Kotak Mahindra Bank - 897	39,915.50	410,845.63
Total	1,993,068.37	6,669,207.72

OUTSTANDING LIABILITIES:

Honorarium payable	-	-
GST Payable	6,270.00	406,911.00
Deposits - Silver Refinery Seal A/c	250,000.00	250,000.00
Deposits - Hall Mark Centre	20,000.00	20,000.00
TDS Payable	91,511.00	211,288.00
GES INDIA - Advance	5,813,175.00	
Goutham Kumar Mehta- Rent	45,046.00	45,046.00
N.S Arun Kumar	40,000.00	-
Sri Venkataramana Swamy Temple	7,524.00	7,524.00
Vidyajyothi Scholarship Payable A/c	775,000.00	-
Audit Fees Payable	35,000.00	35,000.00
Other Payables	-	152,487.00
Total	7,083,526.00	1,128,256.00

Chetan Kumar Mehta
Hon. President

Ashok Rathod
Hon. Secretary

R V Tushar
Hon. Treasurer

Rama Raju N
Chartered Accountant



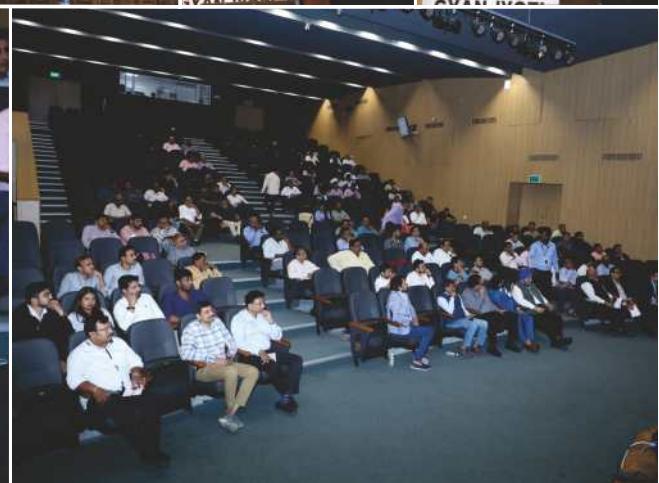
50th Annual General Body Meeting

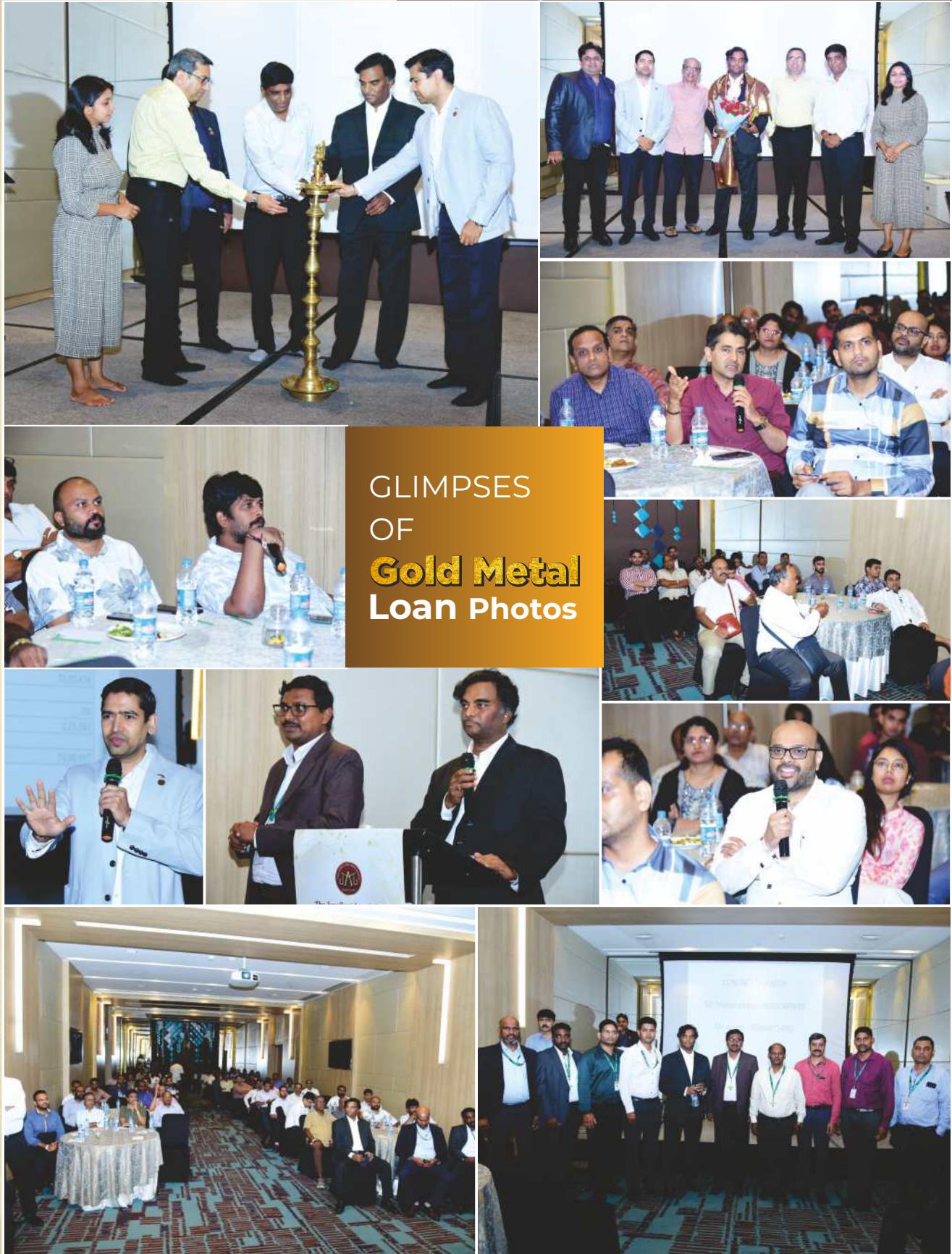


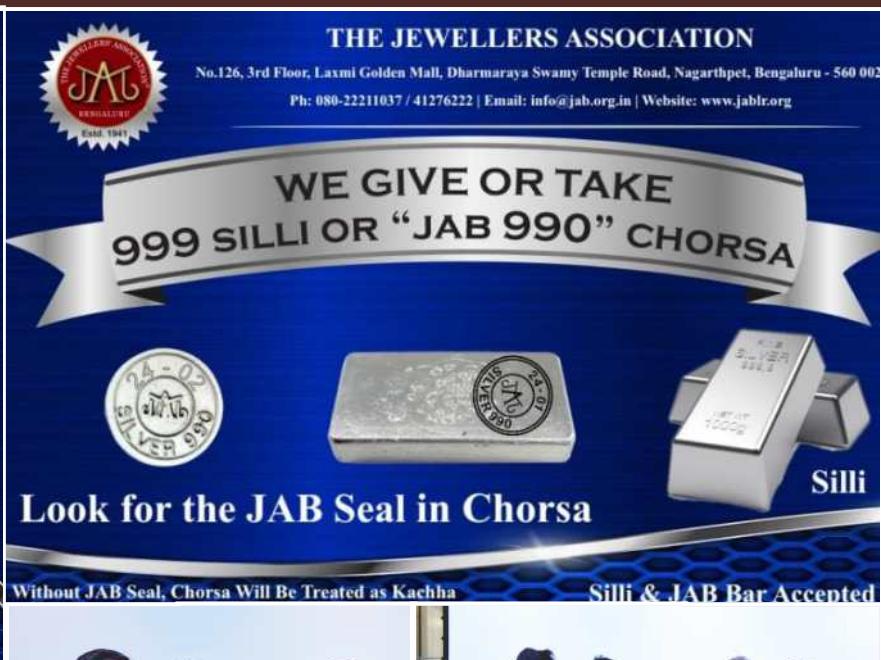
Glimpses of **EVENTS**



GLIMPSES OF PMLA Seminar Photos







GLIMPSES OF Silver 990 Seal launching & Distribution of Silver 990 seal.







GLIMPSES
OF
BGF 3.0
Jewellers
meet
photos





GLIMPSES OF **BGF 3.0** Launch Photos







GLIMPSES OF CAD SEMINAR PHOTOS





President **Sri. Chetan Kumar Mehta**
felicitated by Vishwa Karma Seva Samithi



Team JAB Met FKCCI President
Sri. Ramesh Chandra Lahoti



BGF 2.0 Bumper Prize
1kg Gold Distribution



President **Sri. Chetan Kumar Mehta**
felicitated by All India Gem and
Jewellery Domestic Council (GJS)



BGF 2.0 Bumper Prize of
Maruthi I10 Car Distribution



Team JAB, KJF and Vishwakarma Samithi
dignitaries met **Dr. G. Parameshwar**, Home Minister of GoK
& presentation given regarding fraternity related issues.



Team JAB, KJF, Sri Vishwakarma Samitha & Karnataka Bengalee Swarna-shilpi Association

had a meeting with **Sri. Sanjay Singh**, Deputy Executive Director, National Gems & Jewellery Council of India (NGJCI), regarding revised guidelines for Jewellers issued by Govt of India under Prevention of Money Laundering Act at JAB Office.



IT Sub Committee Meeting



Bullion Sub Committee Meeting



Silver Sub Committee Meeting



**Team JAB felicitated
JOS ALUKKAS Group of Directors**



Ms. Manisha Gupta, Group Commodity Editor, CNBC TV18 – Network18 visit to JAB office and covered **Akshaya Tritiya Special**.

Sri. Pramod Agarwal, Chairman of National Gems and Jewellery Council of India **Sri. T.A. Sharavana**, MLC of Government of Karnataka & **Sri. Varghese Alukka**, Managing Director of Jos Alukkas Group felicitated in our JAB office during visited and discussed fraternity issues.

JAB STAFF MEMBERS



R. VENUGOPAL
MANAGER



B. VENKATESH
STAFF



KIRAN KUMAR K. R.
STAFF



S. NARESH
STAFF

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- Silver Frames
- Low-melting Silver Jewellery & Other related Silver Products

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JOIN THE RECORD BREAKING SHOW OF THE YEAR!

MEDIA ASSOCIATES



FOR TRADE ENQUIRIES CONTACT: +91 98440 00517 / +91 98440 00539 / +91 98440 00541 / +91 98440 00543