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**Shri Narendra Modi**  
Prime Minister of India

“ Skilling is building a better India.  
If we have to move India towards  
development then Skill Development  
should be our mission. ”



**COMPLIANCE TO  
QUALIFICATION PACK – NATIONAL OCCUPATIONAL  
STANDARDS**

is hereby issued by the

**GEM & JEWELLERY SECTOR SKILL COUNCIL**

for

**SKILLING CONTENT : PARTICIPANT HANDBOOK**

Complying to National Occupational Standards of  
Job Role / Qualification Pack: **'Jewellery Retail Sales Associate'**

QP No. **'G&J/Q6802 NSQF Level 4'**

Date of Issuance: Jan 20<sup>th</sup>, 2017

Valid up to\*: Jan 19<sup>th</sup>, 2020

\*Valid up to the next review date of the Qualification Pack or the  
'Valid up to' date mentioned above (whichever is earlier)

Authorised Signatory  
(Gem & Jewellery Skill Council of India)

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Sincerely,



Prem Kumar Kothari  
Chairman, GJSCI

## About this book

This Participant Handbook is designed to enable training for the specific Qualification Pack(QP). Each National Occupational Standard(NOS) is covered across Unit/s.

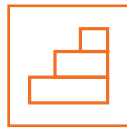
Key Learning Objectives for the specific NOS mark the beginning of the Unit/s for that NOS. The symbols used in this book are described below.

- This book is a detailed description for Jewellery Retail Sales Associate at basic level of selling.
- This book will make a Jewellery Retail Sales Associate familiar with the procedures at the retail counter.
- Detailed product knowledge in the book will help a Jewellery Retail Sales Associate to get better understanding of the product they are selling.
- Participants will get to know important aspects of maintaining valuable stock at counter.
- This book will also teach the Jewellery Retail Sales Associate the importance of coordination with other departments and how to keep the work area clean and safe.

## Symbols Used



Key Learning  
Outcomes



Steps



Tips



Notes



Unit  
Objectives

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# 1. Introduction

Unit 1.1 - History of Indian Jewellery

Unit 1.2 - Overview of Jewellery Industry in India

Unit 1.3 - Role and Responsibilities of Jewellery Retail Sales Associate (JRSA)





## Key Learning Outcomes



**At the end of this module, you will be able to:**

1. Know and understand the basics of Indian jewellery history and symbolism.
2. Know and understand the basics of jewellery value chain from mining to consumption.
3. Know and understand the different retail formats.
4. Know about consumption of gold in India and reasons for changes in consumption pattern.
5. Understand costing of jewellery, the price of gold and gold jewellery.
6. Know and understand gross and net weight of jewellery.
7. Know and understand Hallmarking.
8. Know and understand the methods of Assaying.
9. Understand roles and responsibilities of Jewellery Retail Sales Associate (JRSA).

## Unit 1.1: History of Indian Jewellery

### Unit Objectives

**At the end of this unit, you will be able to:**

1. Understand the evolution of jewellery in India.
2. Describe how symbolism is used in Indian Traditional Jewellery.

### 1.1.1 History of Jewellery in India

India, unlike any other country, can fairly boast of a lifelong tradition of jewellery design. From the times of Ramayana and Mahabharata, Indians are known for their love of jewellery. India has a rich heritage in design and craftsmanship that is found even today.

Gold was and is considered a sacred metal - a physical expression of the Goddess Lakshmi, hence revered, respected and worshipped. Gold is representative of the Sun, which is in turn the source of life. Pure gold does not oxidise or corrode with time, which is why ancient Indians associated gold with immortality.

The Indus Valley Civilization was one of the early historic societies to manufacturing jewellery which included sophisticated earrings, necklaces, and bangles. Although in ancient India most of the jewellery was worn by women, men too wore a lot of jewellery.

As is the case today, even in the past, jewellery wearing was associated with social status. But jewellery adornment in the past also had rules such as - only royal people and their family along side a few others who were granted permission, could wear gold ornaments on their feet. This would customarily be considered defying the appreciation of the sacred metals as Gold was considered as Lakshmi.

Although the majority of the population wore jewellery, Maharajas and those related to royalty were popularly associated jewellery.

### 1.1.2 Symbolism in Indian Jewellery

Traditional Indian jewellery shows perfection and mature understanding of the processes involving jewellery creation such as - designing, goldsmithing/silversmithing, engraving, enameling, metal polishing, lapidary, and stone setting - all distinctly individual occupations involving long training and specialisation.

The Mughal era was the most noteworthy period in relation to Indian jewellery. While Mughal jewellery largely represents the face of Indian jewellery, the Dravidian and East Indian jewellery making techniques are also very sophisticated and brilliant in their rendition.

A traditional Indian ornament is not just decorative. Each piece of jewellery is made with a purpose and meaning. Symbols used in traditional Indian jewellery convey a message from the wearer to the viewer.

This symbolism of traditional Indian jewellery comes from general concepts, concerns, aspirations and fears shared by the people of India.

The earliest jewellery functioned as amulets. It was meant to protect the wearer from evil influences and to enhance fertility, protect from diseases. This is the reason why we would see ancient Indian statues or cave paintings showing different parts of the body adorned with jewellery.

**Notes**



A large rectangular area enclosed by an orange border, containing 25 horizontal black lines for writing notes.

## Unit 1.2: Overview of Jewellery Industry in India

### Unit Objectives

**At the end of this unit, you will be able to:**

1. Understand the Indian approach towards precious metal/jewellery.
2. Understand the entire jewellery value chain.
3. Identify different formats of jewellery retail sales in India
4. Understand how the jewellery consumption/demand is driven in India
5. Describe traditional forces and emerging trends in the jewellery consumption pattern in India.
6. Understand calculation of gold price in the international market and Indian market.
7. Understand the logic behind labour charges charged for each jewellery piece.
8. Know the components to be considered in gold pricing.
9. Get familiar with tax structure on jewellery sales
10. Clarify concept of gross weight and net weight.
11. Explain the components of an invoice during jewellery purchase.
12. Understand the meaning and importance of hallmarking.
13. Describe the meaning of assaying and various available methods of assaying.

### 1.2.1 Indian Mindset Towards Jewellery

Typical reasons for gold consumption in India are:

- It is an asset and an investment.
- It offers mental security as a fall back option.
- It is linked to social status.
- It is passed on from generation to generation; jewellery is passed on from mother to daughter.
- Streedhan - Gold or jewellery that is gifted to the bride is called “Streedhan” and this is exclusively her property in her new house.
- Liquidity - In case of unfortunate events like the death of husband or drought situations due to poor harvest, gold would provide some protection to the family.
- Harvest buying.
- Self-adornment.
- Celebrations - birthdays, anniversaries, festivals (Akshaya Trithaya, Dhanteras, Dussehra etc.).

## 1.2.2 Jewellery Value Chain

Gold is a natural mineral. It is not made in factories. A mine is a deposit in the crust of the earth from where minerals are dug out by highly sophisticated processes.

### Gold Panning

Gold panning is the manual technique of sorting gold and is more or less obsolete.

Wide, shallow pans are usually filled with gravel and sand which may also contain gold. To sort the gold, water is added to the pans which are then shaken. The gold gets sorted from the gravel and other materials.

As gold is denser than rock, it swiftly settles to the bottom of the pan. The deposit is generally collected from stream beds, as well as at a curve in the stream, or from the base rock bed of the stream, where the density of gold causes it to detach out of the water flow.

This sort of gold originating in streams or dry streams is called placer deposit. Gold panning is the simplest gold searching technique, however, it is not commercially viable for mining gold from larger deposits.

Gold panning is often promoted as a tourist attraction for former goldfields.

### Mining

There are two types of mines, Open Pit and Underground, each developed to fit with the circumstances where the ore is found.

The process of mining can be divided into 6 phases:

- Finding the ore body.
- Creating access to the ore body.
- Removing the ore by mining or breaking the ore body.
- Transferring the broken material from the mining face to the plants for treatment.
- Processing.
- Refining.

### Types of Mining – Open Pit

Open pit mining is a type of surface mining and is suitable for large tonnage near surface deposits. Blasthole drill holes are filled with explosive and blasted, preparing the rock to be moved. After blasting, the broken rock is marked by the geologists as being either ore or waste. The residual waste rock is then generally recycled in land-fill or landscaping projects.

Open pits have become the preferred mining technique in recent years.



Fig 1.2.2.1 Gold Panning



Fig 1.2.2.2 Open Pit Mining

## 1.2.2 Jewellery Value Chain

### Underground Mining / Shaft Mining

In Underground mining/Shaft Mining, holes are drilled into the ore body, filled with explosive and blasted. The blasted 'stopes' or 'faces' are cleaned before the ore is released ready for transportation out of the mine.



Fig 1.2.2.3 Underground Mining / Shaft Mining

### Processing

- The most common means of recovering gold from low grade ore is the cyanidation process.
- Cyanidation involves the leaching of ore in a strictly controlled alkaline cyanide leach solution, after which the gold is then re-dissolved and subsequently smelted into ore bars that are shipped to the refineries.

### Refining

The doré bars are further refined to become as close to pure gold as possible, in the form of gold bullion bars. They are then given 'good delivery status', the international standard for quality, providing assurance that they contain the quantity and purity of gold that has been stamped on them.

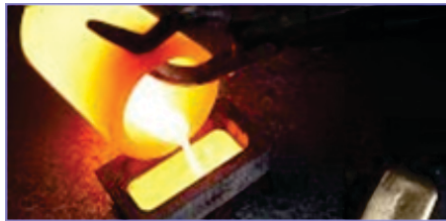


Fig 1.2.2.4 Refining

## 1.2.3 Indian Gold Supply Chain

Majority of the gold in India is imported. Other methods include recycled gold in the market. By recycled gold we mean, consumers selling their old gold back to jewellers, pawn brokers, finance companies etc. This is then refined and recycled back into investment or retail business.

- There are 400,000 jewellery retail outlets in India.