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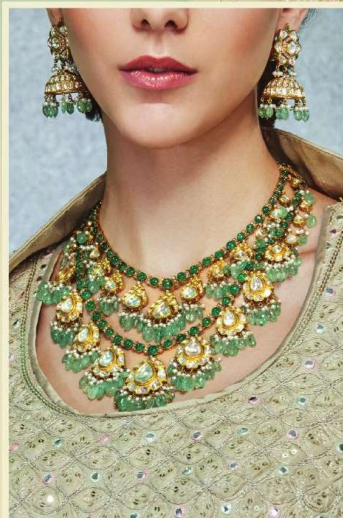
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Fusion of diverse jewellery

Jewellery is the heart of fashion. In India's vibrant festivals, it holds great significance. The rise of multi-metal jewellery allows individuals to express uniqueness while honouring tradition, transforming festive fashion across the country

Devanshi.Shah@timesofindia.com

The world of jewellery has experienced a dynamic shift, with a growing fascination for multi-metal designs capturing the attention of fashion enthusiasts and traditionalists alike. As festivals approach, the trend of combining various metals such as gold, silver, platinum, and even less conventional materials has emerged as a popular choice for those seeking a unique and contemporary aesthetic. This article explores the evolution of multi-metal jewellery, its cultural significance, and the myriad ways it enhances festive celebrations.

Deepak Patel, an owner of jewellery store shares, "Jewellery has always been a significant part of Indian culture, but the emergence of multi-metal designs signifies a shift in how we perceive value and beauty. It embodies the idea of unity in diversity, resonating with our festivals that celebrate different cultures. This trend is a beautiful fusion of tradition and modernity."

Traditionally, gold has dominated the jewellery field as it is known for its rarity and beauty. However, over the decades, the art of jewellery-making has evolved. In many cultures, silver and platinum have also been valued, leading to a rich tapestry of styles and techniques.

ALLURE OF MULTI-METAL COMBINATIONS

The allure of multi-metal jewellery lies in its versatility. By blending different metals, artisans can create striking contrasts and harmonious designs that appeal to a wide audience. The interplay of warm and cool tones can enhance the overall aesthetic, allowing wearers to express their individuality. For instance, a piece that combines the warmth of gold with the sleekness of silver can be both eye-catching and sophisticated, making it a perfect accessory for festive occasions.

Kritika Parmar, a student of fashion designing says, "Multi-metal jewellery allows for incredible creativity and versatility. It's a refreshing change from traditional gold-centric designs. For festive occasions, combining gold with silver and even rose gold adds a modern

twist, making it perfect for the contemporary Indian woman who wants to stand out while honouring tradition."

Moreover, multi-metal jewellery often incorporates intricate designs that showcase the craftsmanship involved. The layering of different metals not only adds visual interest but also symbolizes unity and diversity, resonating deeply during celebrations that emphasise togetherness and familial bonds.

CULTURAL SIGNIFICANCE

In many cultures, festivals are a time for vibrant expressions of joy and community. The choice of jewellery plays a pivotal role in these celebrations. Multi-metal pieces can reflect cultural stories, myths, and personal narratives, making them not just adornments but also storytelling mediums. For instance, in Indian culture, it's common to see jewellery that features a blend of gold and silver, representing the balance of opposites a theme deeply ingrained in many traditional philosophies.

Rushi Desai, a jewellery designer says, "The rise of multi-metal jewellery reflects broader societal changes. It highlights how modern Indian identity is evolving, embracing diverse influences. Festivals, traditionally marked by specific customs, are now spaces for experimentation and expression. Multi-metal pieces symbolise this new era, where cultural boundaries are blurred." This trend allows individuals to embrace their heritage while also celebrating contemporary aesthetics, creating a rich dialogue between tradition and modernity.

EMBRACING INDIVIDUALITY

As personal expression gains prominence,

many individuals are seeking ways to differentiate themselves, especially during festive seasons. Multi-metal jewellery offers an ideal solution. It provides endless possibilities for customisation, allowing people to curate their looks based on personal preferences and the specific nature of the celebration.

Advancements in technology have also played a crucial role in the rise of multi-metal jewellery. Modern techniques such as 3D printing and laser cutting have allowed designers to experiment with intricate designs and precise craftsmanship. These innovations enable the seamless blending of different metals, resulting in unique pieces that would be difficult to achieve through traditional methods.

Moreover, online platforms and social media have made it easier for artisans to showcase their work to a global audience. This increased visibility has encouraged collaboration and exchange of ideas, further fuelling the creativity that drives the multi-metal jewellery trend.

STYLING MULTI-METAL JEWELLERY

As the festive season approaches, styling multi-metal jewellery can enhance any outfit. The key lies in understanding the balance between the jewellery and the attire. For example, a statement necklace featuring a blend of gold and silver can elevate a simple traditional outfit, while delicate rings and bracelets can complement more elaborate attire without overwhelming it.

Layering is another effective technique. Wearing multiple pieces that mix different metals can create a curated look that feels both intentional and stylish. This approach allows wearers to showcase their personality while staying true to the festive spirit.



Additionally, the inclusion of gemstones alongside multi-metal designs can add further depth and vibrancy. Choosing stones that resonate with the



occasion such as emeralds for prosperity or rubies for passion can enhance the overall thematic expression of the celebration.

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A Shared Shopping Experience

Whether it's exploring bustling malls or quaint local markets, shopping together not only enhances the thrill of finding the perfect item but also strengthens connections, creating lasting memories

PHOTO: SHIKHAR

Devanshi Shah
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The festivities are a time of joy, celebration, and togetherness for families across the globe. However, amidst the excitement of festivities, shopping can often turn into a stressful experience, especially when families try to balance their busy schedules with the demands of holiday shopping. To make the festive shopping experience enjoyable and memorable, families can adopt several strategies that focus on timing, organisation, and stress-reduction techniques. By planning and approaching shopping with a positive mindset, families can transform what might feel like a chore into a delightful outing.



One of the key elements to a successful shopping experience during festivals is timing. Planning shopping trips during off-peak hours can significantly reduce stress levels. Many people tend to shop on weekends or during the evenings, leading to crowded stores and long check-out lines. By opting for early morning visits or weekday shopping, families can enjoy a more relaxed atmosphere. Stores are often less crowded during these times, allowing for a more leisurely pace. Additionally, shopping early in the season can help avoid last-minute rushes, ensuring that families have ample time to choose gifts thoughtfully without feel-

ing pressured. Organisation is another critical factor that contributes to a stress-free shopping experience. Before heading out, families should create a detailed shopping list that outlines gifts, decorations, and essentials needed for the festive season. This list can include breaks for meals and refreshments, which are essential for maintaining energy levels during a busy day of shopping. Taking time to enjoy a meal together allows families to bond and discuss their shopping experiences, making the day feel more like a celebration than a chore.

Ronit Shah, a retailer shares, "I see firsthand how families can create stress during busy shopping periods. Encouraging customers to shop early and during quiet times can significantly reduce stress. Stores can also play a role by offering special family-friendly events or promotions that make shopping feel

festive rather than frantic." To enhance the shopping experience, families can incorporate stress-reduction techniques that promote relaxation and mindfulness. One effective strategy is to practice deep breathing exercises before entering stores. Taking a few moments to breathe deeply can help clear the mind and set a positive tone for the shopping trip. This technique can also be useful when navigating crowded spaces or dealing with unexpected delays. By focusing on the breath, families can reduce feelings of anxiety and frustration, allowing them to approach shopping with a calmer mindset.

Manish Verma, an event planner says, "In my experience, the key to a stress-free shopping experience is managing expectations. Families should approach shopping with a sense of flexibility. If something doesn't go as planned, it's important to adapt and make the most of the situation. Keeping a positive attitude can transform the day." Another valuable stress-reduction technique is to embrace a flexible attitude. While it's essential to have a plan, designers and are now a part of the runway, assuring a definite future for the six-year beauty.



ing new options. Being flexible allows families to adapt to changing circumstances, such as discovering a unique gift that was not on the original list or finding a delightful treat that can enhance the festive celebration. This openness can turn shopping into a fun adventure, where each family member can contribute their ideas and preferences.

Involving the entire family in the shopping process can also make the experience more enjoyable. Parents can encourage children to express their opinions on gifts, decorations, or even outfits for the festivities. This involvement fosters a sense of ownership and excitement among children, as they feel included in the decision-making process. Families can turn shopping into a bonding activity by discussing the significance of gifts and how they will contribute to the overall celebration. This dialogue not only helps in selecting meaningful gifts but also reinforces the values of generosity and thoughtfulness.

One more enjoyable aspect of festive shopping is the opportunity to explore local markets or holiday fairs, which often offer unique products and a vibrant atmosphere. Visiting these venues can provide families with a refreshing break from the traditional mall experience. The lively ambience, festive decorations, and diverse offerings create a joyful environment that enhances the overall shopping experience. Families can engage in playful activities, sample festive treats,

and enjoy live performances while they shop. This approach transforms shopping from a task into a cherished outing filled with memories.

As families navigate through the shopping experience, it's important to keep the focus on enjoyment rather than obligation. Approaching shopping with a positive mindset can make a significant difference in how the experience is perceived. Instead of viewing it as a chore, families can embrace the festive spirit and celebrate the act of giving. Singing festive songs while driving to the store, sharing laugh-

ter, cafe, or dessert spot can be a rewarding way to celebrate. This provides families with an opportunity to relax and reflect on the day, and enjoy each other's company. It also serves to reinforce positive associations with the shopping experience, transforming it into a cherished family tradition.

In addition, families should remember to celebrate small victories during the shopping process. Completing a significant part of the shopping list or finding the perfect gift can be cause for celebration. Acknowledging these moments can foster a sense of accomplishment and boost morale, making the overall experience more satisfying.

Moreover, families should consider the importance of gratitude during the festive season. Taking a moment to reflect on the gifts they are purchasing and the people they are buying for can enhance the meaning behind the shopping experience. This perspective encourages mindfulness and helps families appreciate the joy of giving. Fostering a sense of gratitude can turn shopping into an opportunity for reflection and connection, reinforcing the values of love and appreciation that are central to the festive season.

It is crucial for families to remember that the festive season is about more than just shopping. While purchasing gifts and decorations is a part of the celebration, the true essence lies in spending quality time together and creating lasting memories. By prioritising connection over consumerism, families can enrich their festive experience, making it a time of love, laughter, and joy.

Festive shopping can be a delightful family activity when approached with the right mindset and strategies. By focusing on timing, organisation, and stress-reduction techniques, families can transform the shopping experience into a joyful outing. Embracing flexibility, involving all family members, and celebrating small victories will further enhance the experience. Ultimately, the festive season is an opportunity for families to connect, create memories, and celebrate the special time of giving, making each shopping trip a cherished part of their holiday traditions.

ing the patronage of *Kanchipuram*. Traditional weaves have even found place with designers and are now a part of the runway, assuring a definite future for the six-year beauty.

MAGIC OF MYSORE SILK
The city of Mysore is known for more than the beautiful Palace of Mysore it boasts of. Silk sarees are another gorgeous legacy of this royal city. Especially, when it comes to the proportion of zari used in the saree. These are the only sarees that are in the purest form of silk. The percentage of silk and gold or silver thread used in the making of this saree is 100 per cent, respectively. Since the purest form of silk is used, the body of the saree is light with a heavy border. This weight ensures it gives the saree a beautiful fall, making it look classy and elegant, according to experts.

POCHAMPALLY PRINTS
Vibrant colours or sober shades with beautiful geometric prints are hard to find. But *Pochampally* silk is all about that and more. With a soft sheen and unique Ikat patterns, one can easily differentiate this silk saree from the rest. These sarees usually have numerous patterns and colours. Each combination of a new shade and a special design is used to weave a *Pochampally* silk saree.

PAITHANI PROMISE
Considered to be royalty among sarees, *Paithani* sarees hold a treasured place in the trousseau of a Maharashtrian

bride. Symbolising *Mahashtrian* culture, they were once the 'Queen of Silks' as only royals and aristocrats wore them. The *Paithani* weave was in fact a tapestry weaving technique at first and later came to be used for weaving sarees. Mulberry silk from Bengaluru and zari from Surat were used in the weaving process.

CELEBRATING TRADITION
As we embrace the vibrant colours and intricate patterns of silk during festive occasions, we also celebrate the rich cultural tapestry that each piece represents. These exquisite fabrics not only elevate our celebrations but also connect us to the generations of artisans who have dedicated their lives to preserving these timeless traditions. Wearing silk is more than just a fashion choice; it is a tribute to our heritage and a reminder of the beauty found in craftsmanship. This festive season, let us recognise the elegance of silk, honouring the artistry behind it while creating cherished memories with our loved ones.

ulting in an absolutely special piece. Made in Bhodan Pochampally, the almost century-old designs are the result of a method called Ikat, in which yarns are dyed before being woven into the fabric. If you're looking for an elegant number, then this timeless classic is definitely an option.

BANARASI BEAUTIES
Counted among the finest silks, *Banarasi* sarees are known for their gold and silver brocade or zari, fine silk and opulent embroidery. Made of finely woven silk and decorated with intricate design, the sarees are woven in the holy city of Banaras which are delicately weaved with intricate interwoven floral and foliate motifs. These sarees are a must-have in a bride's trousseau. There are four main varieties of *Banarasi* saree, which includes pure silk (*Katan*), *Organza* (*Kora*) with zari and silk, *Georgette*, and *Shattir*, and according to design process, they are divided into categories like, *Jangla*, *Tanchoi*, *Vaskat*, *Cutwork*, *Tissue* and *Butidar*.

India is renowned for its diverse range of silk fabrics, each a testament to the country's rich cultural heritage. These exquisite materials are perfect for showcasing during festive occasions

Whether it's a vibrant saree or a finely woven dupatta, wearing silk during festivities allows you to flaunt the timeless beauty and intricate artistry that defines India's textile heritage



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India's reputation for silk is legendary, with each region offering its unique variety that reflects the artistry and craftsmanship of its weavers. From the luxurious *Kanjivaram* of Tamil Nadu to the delicate *Banarasi* silk of Varanasi, these fabrics embody elegance and tradition. Ideal for festive celebrations, silk garments not only enhance one's wardrobe but also serve as a

canvas for expressing cultural pride. Whether it's a vibrant saree or a finely woven dupatta, wearing silk during festivities allows you to flaunt the timeless beauty and intricate artistry that defines India's textile heritage, making every celebration even more special. The Indian saree is unmatched in its beauty. Meticulously custom-wrapped in languorous lengths, the saree exudes grace in its craftsmanship and detailing. Over the years, western designers too have taken notice of this not so humble garment that has gone global. India is known for producing the most beautiful silk sarees and these weaves

are not just a piece of textile but a depiction of the cultural fabric from the state it originates from. **KANCHIPURAM CRAFT** It takes a week of stupendous efforts to create a *Kanchipuram* saree weaved out of pure mulberry silk thread. They come in myriad colours and with traditional motifs like paisley, peacock or flowers that are often used as brocade. Usually, the colour of the zari or the border is in contrast to the body of the saree. These borders are often woven with pure gold threads in them. Pointing at how weavers are compensating the traditional weave. The craze for *Kanchipuram* sarees has increased. And social media platforms have helped in increas-

Weaving the threads of tradition

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Prudent Picks

By understanding quality basics, recognising certifications and hallmarks, carefully considering design and wearability, and demanding transparent pricing and documentation, buyers can navigate the Indian jewellery market with confidence

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Streets are bustling with shoppers and markets are overflowing with colourful wares, and jewellery shops shining brighter than ever with their windows gleaming with gold, silver, and precious stones, as the festive season has started in the country. For many Indians, this time of year is synonymous with purchasing jewellery, whether for personal adornment, as gifts, or as auspicious investments for the future. However, amid the festive fervour and dazzling displays, it's crucial to approach jewellery shopping with a discerning eye and a healthy dose of caution. The Indian jewellery market, while rich in tradition and craftsmanship, can also be a minefield for the unwary buyer. From ensuring authenticity to understanding pricing structures, there are numerous factors to consider when making such a significant purchase.

Trupti Sethi, sales executive for a jewellery brand, explains, "One of the foremost considerations when buying jewellery in India is authenticity. Gold, in particular, holds a special place in Indian culture, often seen as a symbol of prosperity and a secure form of investment. However, the high value of gold also makes it a target for fraudulent practices. To safeguard against this, buyers should only purchase from reputable, established jewellers. Look for shops that are certified by the Bureau of Indian Standards (BIS) and display their certification prominently."

The purity of gold is measured in karats, with 24 karat being pure gold. However, pure gold is often too soft for jewellery making, so most pieces are alloyed with other metals for durability. In India, 22 karat gold is most common for jewellery. When buying gold jewellery, always check for the hallmark. The hallmark is a small stamp on the jewellery that indicates its purity. Since 2021, hallmarking has been mandatory for gold jewellery and artefacts in India, providing an additional layer of assurance for buyers.

Beyond the hallmark, modern technology offers further means of verification. Many reputable jewellers now use karatimeters or electronic gold testers in their shops. These devices can quickly and accurately measure the purity of gold. Don't hesitate to ask the jeweller to test the piece in front of you. This not only ensures you're getting what you pay for but also demonstrates the jeweller's confidence in their products.

When it comes to diamonds and precious stones, the considerations multiply. The famous four Cs - cut, clarity, colour, and carat weight - come into play. However, for the average buyer, assessing these factors can be challenging. This is where certification becomes crucial. Reputable jewellers will provide certificates from recognised gemological laboratories for their diamond jewellery. These certificates detail the characteristics of the stone, providing a basis for its valuation.

In recent years, there has been growing concern about the ethical sourcing of diamonds and other precious stones. Buyers who are conscious about these issues should inquire about the origin of the stones and whether the jeweller adheres to the Kimberley Process, an international certification scheme aimed at preventing the trade of conflict diamonds.

The festive season in India often sees a surge in jewellery prices, driven by increased demand. However, this doesn't mean that good deals aren't available. Many jewellers offer festive discounts or

waive making charges during this period. Making charges, which cover the cost of crafting the jewellery, can significantly impact the overall price, sometimes accounting for 10-20 per cent of the total cost.

It's worth noting that gold prices in India are standardised and based on international market rates. The price of gold is usually displayed prominently in jewellery shops and is updated daily. This transparency allows buyers to compare prices across different shops easily. However, the final price of a piece will depend on factors beyond just the gold weight, including design complexity, additional stones, and the aforementioned making charges.

When it comes to design, the festive season sees a blend of traditional and contemporary styles. While classic Indian designs remain popular, there's a growing trend towards more versatile, everyday wear pieces. Before making a purchase, consider the wearability of the piece. Will it be worn only on special occasions, or can it transition to daily wear? This consideration is particularly important for younger buyers who may prefer jewellery that can be paired with both Indian and Western outfits.

Another trend worth noting is the rise of lightweight jewellery. Traditional Indian jewellery can be quite heavy, making it impractical for regular wear. Many jewellers now offer lightweight versions of classic designs, achieved through techniques like hollow construction or thinner gold sheets. These pieces provide the look of substantial jewellery without the weight or cost.

For those looking to invest in jewellery rather than wear it, gold coins or bars might be a more practical option. These are available in various weights and purities and are easier to store and sell than ornate pieces. However, buyers should be aware that the resale value of jewellery is generally lower than that of coins or bars due to the added making charges and design elements.

In recent years, there has been a growing interest in silver jewellery, particularly among younger consumers. Silver offers more affordable options and allows for bolder, more experimental designs. When buying silver jewellery, look for the '925' stamp, which indicates 92.5 per cent pure silver, the stand-

ard for sterling silver.

Sagar Kodi, a businessman, opines, "The festive season also sees a rise in the sale of artificial or imitation jewellery. While these pieces can be attractive and affordable, buyers should be clear about what they're purchasing. Some sellers may try to pass off gold-plated or silver-plated jewellery as solid gold or

silver. Always ask for clarity on the materials used and check for any relevant certifications." One of the most important precautions when buying jewellery is to always ask for a detailed bill. The bill should clearly state the weight of the metal, its purity, the weight and quality of any stones, and a breakdown of the charges. This document is crucial not just for potential returns or exchanges, but also for insurance purposes and future resale.

Speaking of returns and exchanges, it's essential to understand the jeweller's policies before making a purchase. Some jewellers offer buyback schemes, where they agree to repurchase the jewellery at a later date, usually at a small discount to the current market rate. Others may offer exchange pro-

grammes, allowing customers to trade in old pieces for new ones. Understanding these policies can provide additional security in your purchase. Vibha Jha, an investor, shares, "Lastly, while the festive season can create a sense of urgency, it's important not to rush your decision. Take your time to compare options, understand what you're buying, and ensure you're comfortable with your purchase. Remember, good jewellery is often a significant investment and should be treated as such."

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Many people associate this time of year with family gatherings, gift-giving and decorations, there's another aspect that truly makes the season special, the food. The festive period offers a unique opportunity to embark on a gastronomic adventure, exploring a diverse array of cuisines from across India and around the globe. From the snow-capped mountains of Kashmir to the sun-drenched coasts of the Mediterranean, from the verdant hills of Assam to the vibrant streets of Mexico, the world's culinary traditions come alive during this time of joy and togetherness.

The festive season is a time when traditional recipes are dusted off, family secrets are shared in bustling kitchens, and the aromas of spices and herbs fill homes with warmth and nostalgia. It's a period when people are more inclined to experiment with new flavours, to host elaborate dinners, and to savour the rich tapestry of global cuisines. This openness to culinary exploration makes the festive season the perfect time to delve into the world's diverse food cultures.

Moreover, the cooler weather in many parts of the world during this time lends itself perfectly to heartier, more complex dishes that might be too heavy for summer months. Rich stews, slow-cooked options, and aromatic spices not only satisfy the palate but also provide comfort and warmth during the chilly season.

TRY REGIONAL CUISINES
India, with its vast geographical expanse and cultural diversity, offers a treasure trove of cul-

inary delights. The festive season provides an excellent opportunity to explore the country's regional cuisines, each with its unique flavours, ingredients, and cooking techniques.

FROM THE VALLEY
As winter tightens its grip on the Kashmir Valley, the region's cuisine offers a warm embrace through its rich, aromatic dishes. Kashmiri cuisine is known for its liberal use of yoghurt, dried fruits, and warming spices like cinnamon, cardamom, and saffron. The famous *Wazwan*, a multi-course meal, is a celebration of Kashmiri culinary artistry. Yash Bhatt, a food blogger,

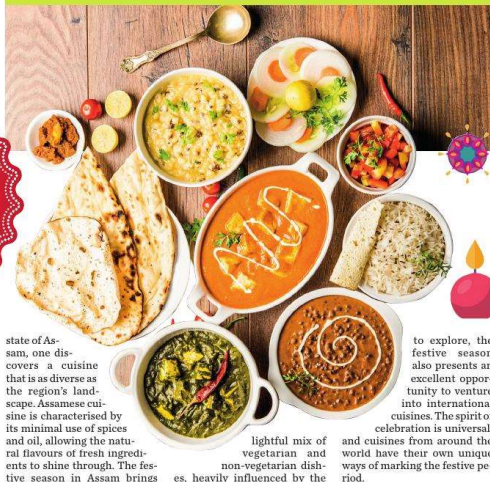
TRYING NEW CUISINES CAN BE A WONDERFUL WAY TO BRING PEOPLE TOGETHER. HOSTING A THEMED DINNER PARTY FEATURING DISHES FROM A PARTICULAR REGION OR COUNTRY CAN BE AN EXCITING WAY TO CELEBRATE THE SEASON WITH FRIENDS AND FAMILY.

says, "During the festive season, dishes like *Rogan Josh*, a fragrant lamb curry, and *Dum Aloo*, baby potatoes cooked in a spicy gravy, take centre stage. The unique Kashmiri bread, *Trot*, serves as the perfect accompaniment to soak up the flavourful gravies. For dessert, *Phirni*, a rice pudding delicately flavoured with cardamom and garnished with pistachios, provides a fitting end to a Kashmiri feast."

NORTHEASTERN DELICACIES
Venturing to the northeastern

A fiesta of FLAVOURS

Gather around the table and let food be your passport to new experiences, understanding, and joys, celebrating the rich tapestry of Indian and global cuisines this holiday season



state of Assam, one discovers a cuisine that is as diverse as the region's landscape. Assamese cuisine is characterised by its minimal use of spices and oil, allowing the natural flavours of fresh ingredients to shine through. The festive season in Assam brings forth a cornucopia of traditional dishes that showcase the region's culinary heritage.

Kaldeep Kalita, a travel enthusiast and foodie, shares, "A festive Assamese meal might begin with *Khar*, a unique alkaline preparation made from the ashes of banana peels, which is believed to aid digestion. The main course could feature *Masor Tenga*, a tangy fish curry made with tomatoes or elephant apples, and *Aloo Pitika*, a comforting mashed potato dish. No Assamese feast is complete without a serving of *Pitha*, rice cakes with various sweet or savoury fillings, which are especially popular during festivals."

COASTAL TRADITIONS
Moving down to the eastern coast, *Odia* cuisine offers a de-

lightful mix of vegetarian and non-vegetarian dishes, heavily influenced by the state's temple culture and coastal location. During the festive season, the cuisine of Orissa comes alive with an array of traditional delicacies.

A festive *Odia* meal might start with *Pakhala*, a fermented rice dish that's both cooling and nutritious. The famous *Dalma*, a lentil preparation with vegetables, is a staple in most *Odia* households. *Changol Malai*, a rich prawn curry cooked in coconut milk. For those with a sweet tooth, *Chhena Poda*, a caramelised cheese dessert, offers a unique taste of *Odia* culinary creativity.

GLOBAL CULINARY EXPEDITION
While Indians enjoy a vast landscape of flavours

a sweet bread studded with candied fruits, or the crunchy, almond-flavoured Cantucci cookies paired with Vin Santo, a sweet dessert wine, round off the meal." The festive season is also an excellent time to explore regional Italian specialties. From the truffle-laden dishes of Piedmont to the seafood-rich cuisine of Sicily, each region offers its own culinary treasures that are often at their best during the winter months.

MEXICAN CUISINE
Mexican cuisine, with its bold flavours and vibrant colours, brings a sense of festivity to any table. The holiday season in Mexico is marked by a variety of traditional dishes that showcase the country's rich culinary heritage. A festive Mexican meal might begin with *Pozole*, a hearty soup made with hominy and meat, often served during celebrations. The main course could feature *Bacalao a la Vizcaina*, a salt cod dish with a tomato-based sauce, which is a celebratory favourite. No Mexican feast would be complete without tamales, steamed parcels of corn dough filled with meat or cheese, wrapped in corn husks or banana leaves.

For dessert, *Buñuelos*, crispy fritters drizzled with syrup, offer a sweet ending to the meal. To explore the festive season also presents an excellent opportunity to venture into international cuisines. The spirit of celebration is universal, and cuisines from around the world have their own unique ways of marking the festive period.

COMFORT AND CONVIVIALITY
Bodu Khureshi, a restaurant owner, opines, "Italian cuisine, with its emphasis on fresh ingredients and simple preparations, offers a sense of warmth and conviviality that aligns perfectly with the festive spirit. During the holiday season, Italian kitchens bustle with activity as families prepare traditional festive dishes. A classic Italian dinner might include the Feast of the Seven Fishes, featuring an array of seafood dishes. Festive occasions could bring forth a hearty *Ossobuco*, a slow-cooked perfection, or a rich *Lasagna al Forno*, layers of pasta, cheese, and meat, baked to golden perfection. The iconic *Panettone*,

tion of mezza, small dishes meant for sharing. These could include *Hummus*, *Baba Ganoush*, and *Dolmades* (stuffed grape leaves). The main course might feature a whole roasted fish, a nod to the region's coastal heritage, or perhaps a hearty *Moussaka*, layers of aubergine and minced meat topped with a creamy béchamel sauce.

For dessert, *Baklava*, layers of flaky pastry filled with chopped nuts and sweetened with honey or syrup, offers a fitting conclusion to the meal. To drink, a glass of *Ouzo* in Greece or *Arak* in the Levant adds a festive touch to the proceedings.

EMBRACING CULINARY DIVERSITY

The festive season provides more than just an opportunity to indulge in good food; it offers a chance to broaden our culinary horizons and deepen our understanding of different cultures. Each dish tells a story of ancient traditions, of cultural exchanges, of adaptations to local ingredients and climates. By exploring these diverse cuisines during the festive period, we not only treat our taste buds but also gain insights into the histories and cultures of different regions.

Moreover, trying new cuisines can be a wonderful way to bring people together. Hosting a themed dinner party featuring dishes from a particular region or country can be an exciting way to celebrate the season with friends and family. It provides an opportunity for conversation, for sharing experiences, and for creating new memories.

The act of preparing these dishes can be just as rewarding as eating them. Learning new cooking techniques, working with unfamiliar ingredients, and mastering complex recipes can be a fulfilling way to spend the holiday season. It's a chance to challenge oneself, to learn new skills, and perhaps to discover a new passion.

HEALTHY MEDITERRANEAN FOOD

The Mediterranean diet, renowned for its health benefits, offers a plethora of options for festive dining. Embracing the culinary traditions of countries bordering the Mediterranean Sea, this cuisine is characterised by its use of olive oil, fresh vegetables, legumes, and fish. A festive Mediterranean meal might start with a selection of fresh vegetables, including artichokes, eggplants, and bell peppers, roasted with olive oil and herbs. The main course could feature *Pastitsada*, a hearty beef and tomato sauce with pasta, or *Grilled Seafood*, featuring a variety of fresh fish and shellfish. For dessert, *Tiramisu* or *Chocolate Lava Cake* would be perfect. The festive season is a time to explore the world's diverse cuisines, and the Mediterranean diet offers a healthy and delicious way to do so.

Year of Millets. In less than a year, farmers are seeing substantial changes in the local ecology where millets are grown. They require only 90 days to grow making them a convenient crop. Millets use 30 per cent less water than wheat and rice."

Yet, millet entrepreneurs have noticed a disinclination among regular Indians to bring millet onto their plate. Yadav believes that millets need to be made appetising, and that creative concoctions such as *Laddus*, sweets, *et al.* are a great way to break the ice and introduce many people to their first taste of millets and usher in a new dietary and agricultural revolution.

She says, "Sustainability isn't just about reducing what's on our plate."

By embracing organic practices, individuals and communities can cultivate fresh, nutritious produce while contributing to a more resilient agricultural system.

Her personal mission is that of a millet evangelist, as she speaks to corporates and communities to get them to adopt a millet-friendly lifestyle. "We have celebrated the International

importance of awareness in today's marketplace. Many thriving companies advocate for a shift in the commercial industry's approach to manufacturing and marketing products. They highlight that if the current mainstream practices persist, there could be significant consequences for the environment and society. By challenging conventional methods, sustainable businesses encourage consumers and industries alike to reconsider their choices and the broader implications of those choices," she says.

Yadav believes that every customer can be a part of the solution. "If you are buying products from a sustainable business you are definitely making a change," she adds.

EATING ORGANIC IS AT A PREMIUM

There are, of course, several challenges associated with changing the way people in our country eat. Also how many Indians can afford to eat organic? Products that are stocked in the organic aisles of supermarket shelves are beyond the reach of many. Yadav explains,

Traditional rice is entirely rainfed as these varieties are grown during the rainy month of *Karkadam* in the Malayalam calendar. No fertiliser is used per se, as the rice gets nutrients from the remains of paddy that were planted in nitrogen fixation. However, where hybrid rice would land a yield of 3 tons, organic rice would only yield 1.5 tons from a field of the same size. Either way, once people discovered the health benefits of eating sustainably-grown low-GI diabetic rice, there was no going back for them, says Harinath.

THE GROWING ORGANIC FOOD MARKET

According to past year's figures, the Indian organic food market had touched a figure of \$1.278 billion in 2022 and is expected to have a compound annual growth rate (CAGR) of 23.8 per cent within the 2023-2028 period.

Kirti Yadav is the owner of a brand of homemade and handcrafted organic and regan food products. "Organic and sustainable businesses emphasise the



Growing Wellness

To enhance food quality, many Indians are now exploring the potential of organic farming as a viable alternative

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As concerns about food quality and safety rise, there is a growing interest among Indians in organic farming. This shift is driven by the desire for healthier food options, free from synthetic pesticides and fertilisers. Organic farming not only promotes environmental sustainability but also encourages biodiversity and soil health. By embracing organic practices, individuals and communities can cultivate fresh, nutritious produce while contributing to a more resilient agricultural system. This movement toward organic farming reflects a broader awareness of well-being, as people increasingly recognize the connection between the food they consume and their overall health.

In India, as in other parts of the world, around 70 per cent of freshwater is used for agriculture. Any innovation in this regard is welcome news in a country where 25 per cent of land is undergoing desertification.

Hydroponic farming, a promising sector in India, represents a contemporary approach to agriculture, particularly widespread in urban and suburban locales. It stands as a sustainable farming method ideal for regions where resources are limited yet demand remains substantial. Vandini Mundra, and her husband Sanjiv Mundra are co-founders of a Mumbai-based service that delivers hydroponically grown vegetables to customers' homes. The Mundras were newly married and were putting on weight,



as is typical, and wanted to make a switch to healthy eating. However, they found an alternative that was healthy, fresh, and of sufficient variety. "We wanted to start growing our own vegetables and in the interest of using less water and less space, we chose hydroponics," says Vandini Mundra.

A SWITCH TO HEALTHIER VARIETIES

Before taking a plunge into their business, Vandini noticed two things in her career as a dermatologist. "Food was the most important part of any disease, and no one had time for anything anymore! People were always rushing to-and-fro from work, and gravitated to meals that could be prepared very quickly such as smoothies and salads." Discovering that under the right conditions Kale could grow as well as Palak, has helped hydroponic companies in India

expand their range to include greens such as Butterhead Lettuce, White Bok Choy, Swiss Chard, and Curly Kale. Kerala-based Harinath D is a farmer of heirloom paddy. Inspired by the work of farmer Chaturayya K Ramana who conserved over 55 varieties of rice in his Wayanadan farm, Harinath began his deep-dive into lesser-known rice varieties and sought to bring these rice to the plates of the average Malayali. "I realised we had so many varieties of grains but regular people had never tasted these," he says.

Using a co-farming method, Harinath began to grow forgotten varieties of rice only to realise that there was no market for them. In closing the gaps between demand-and-supply, sellers have discovered the online advantage to reach like-minded customers. In spite of many brands

doing some one-ground branding as well, digital has proved to be the biggest game changer as entrepreneurs say that it is hits for 'black rice' and 'diabetic rice' that drive site traffic on these websites.

GETTING GREENS TO YOU

Businesses in the new-age farming sector, that are keen to solve more than one problem for their customer. Nearly all businesses take orders online and offer door delivery. Digital platforms were great for taking orders but even the last-mile delivery logistics had to be sorted for products that have essentially very little shelf life. Young companies managed to work around this problem by coming to own every aspect of the supply chain—from start to finish—ensuring that vegetables and food products would remain in the cold chain longer.

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Yadav believes that every customer can be a part of the solution. "If you are buying products from a sustainable business you are definitely making a change," she adds.

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Perfect Presents

This gifting season, explore a diverse array of possibilities, from cutting-edge gadgets and practical appliances to personalised experiences, handmade treasures, and bespoke gifts that will make your friends feel truly special

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It's that time of year when we celebrate, reflect, and show appreciation for those who brighten our lives. There's no better way to make your friends and family happy than by gifting them something special. However, in a world of endless options, choosing the right present can be as challenging as it is delightful. This year, why not go beyond the usual and surprise your friends with gifts that are thoughtful, practical, or indulgently luxurious?

In our increasingly digital world, tech gadgets have become an integral part of daily life, making them excellent gift options for

friends who love staying on the cutting edge. Smart home devices, for instance, can transform living spaces into hubs of convenience and efficiency. Imagine gifting your friend a voice-activated smart speaker that not only plays their favourite tunes but also serves as a personal assistant, controlling other smart home devices with a simple vocal command. For the security-conscious friend, a video doorbell or smart lock system controlled via smartphone could provide both peace of mind and a touch of modern sophistication to their home.

Yatri Tyagi, an IT professional, expresses, "For friends who prioritise their health and fitness, wearable technology offers a wealth of gifting possibilities. The latest fitness trackers and smartwatches do far more than count steps; they monitor heart rates, analyse sleep patterns, track stress levels, and some even measure blood oxygen levels. These devices can serve as constant companions, helping your friends stay on top of their health goals while adding a touch of tech-savvy style to their wrists."

When it comes to friends who are always on the move, portable technology can be a real lifesaver. A high-capacity power bank ensures their devices never run out of juice during long days out, while noise-cancelling headphones or earbuds can provide an oasis of calm in bustling environments. These gifts blend practicality with indulgence, offering your friends both convenience and luxury in their daily lives.

For the bookworms in your circle, consider the gift of a vast library at their fingertips. E-readers have revolutionised the way we consume literature, and gifting one could open up a world of literary adventures for your friend. If you're looking for something with broader functionality, a versatile tablet can serve not just for

reading, but also for watching videos, browsing the internet, and even tackling light work tasks. These devices are perfect for friends who love to consume content in various forms.

Moving from the digital realm to the heart of the home, the kitchen offers a treasure trove of gift ideas for culinary enthusiasts. The right appliance can inspire new gastronomic adventures and make cooking a more enjoyable experience. Air fryers, for instance, have taken the culinary world by storm, offering a healthier way to enjoy crispy, 'fried' foods. For the coffee aficionados, a smart coffee maker that can be programmed via smartphone ensures the perfect brew is ready right when they wake up. Multicookers and instant pots are ideal for busy friends who still want to enjoy home-cooked meals, offering the versatility to pressure cook, slow cook, sauté, and even make yoghurt, all in one appliance.

Sanjay Mathur, a property dealer, shares, "Sometimes, the most memorable gifts aren't physical objects at all, but experiences that create lasting memories."



For your foodie friends, a series of cooking classes could be an exciting gift, allowing them to master anything from French pastry to authentic Thai curries. Thrill-seeking friends might appreciate an adventure experience like a hot air balloon ride, skydiving, or white water rafting. For those in need of relaxation, a day at a luxury spa could be the perfect antidote to the stresses of daily life. Music and theatre enthusiasts would surely be delighted by tickets to a wondrous musical or passes to a summer music festival, giving them something wonderful to look forward to.

In recent years, subscription boxes have emerged as a unique gifting option that continues to bring joy long after the festive season has passed. These curated packages cater to almost every interest imaginable. For avid readers, a book subscription can introduce them to new authors and genres. Gourmet food and drink boxes can satisfy the palates of culinary adventurers, while beauty boxes can be a monthly treat for friends who love trying new products. There are even hobby-specific boxes for interests ranging from gardening to vinyl record collecting, each delivering a regular dose of excitement and discovery.

For environmentally conscious individuals, eco-friendly gifts show that you care about their values as well as their interests. High-quality reusable items, such as stylish glass straws or beeswax food wraps, make practical gifts that also help reduce waste. Sustainable fashion items, like bamboo socks or accessories made from recycled materials, can appeal to the eco-fashion-forward. Indoor herb gardens or hydroponic systems are perfect for friends who enjoy cooking with fresh ingredients but may not have outdoor space, while solar-powered gadgets can be both useful and environmentally friendly.

Personalised or handmade gifts can carry special meaning that mass-produced items simply can't match. Custom photo gifts like a book documenting your friendship or a canvas print of a shared moment, can be deeply touching. If you have a creative streak, consider crafting something yourself

— be it a knitted scarf, homemade candles, or a piece of artwork. Personalised jewellery, such as a necklace with their initials or a bracelet with coordinates of a special place, can become cherished keepsakes.

Komal Aggarwal, a homemaker, suggests, "Practical luxuries items that add a touch of indulgence to everyday life can also make wonderful gifts. These are often things that friends might not splurge on for themselves but will appreciate using regularly. Luxurious bedding, high-end skincare sets, gourmet kitchen tools, or premium stationery can all elevate daily experiences in subtle but meaningful ways."

While some may consider gift cards impersonal, they can be an excellent choice when thoughtfully selected. The key is to choose a card or voucher that aligns with your friend's interests and gives them the freedom to select something they truly want or need. A gift card to a beloved local bookstore, a voucher for an experience day, a subscription to a streaming service, or credit at a craft supply store can all be exciting gifts when matched to the right recipient.

As we've explored, there's no shortage of gift ideas for friends this festive season. The key to successful gifting lies not in the price tag or the trendiness of the item, but in how well it reflects your understanding and appreciation of your friend. Remember, the best gifts are those

that show you've paid attention to your friend's interests, needs, and values. Whether it's a high-tech gadget for the tech enthusiast, a cooking class for the aspiring chef, or a handmade scarf for the friend who appreciates personal

touches, your gift should reflect the unique bond you share.

This festive season, as you ponder over gift ideas, consider not just what your friends might want, but what might bring value, joy, or meaning to

their lives. After all, the greatest gift we can give is the assurance that we know our friends well and care about their happiness. In the end, it's this thoughtfulness that transforms a simple present into a treasured gift.



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Building Stronger Resilience

With climate change intensifying floods and extreme weather, cities are rethinking their urban planning strategies. Building homes above flood lines has become a key consideration in safeguarding communities and creating a more resilient infrastructure for the future



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The trend of building homes on higher ground has gained significant momentum, reflecting a growing awareness of climate change and its impact on residential living. As extreme weather events, including flooding, hurricanes, and rising sea levels, become more frequent, both buyers and developers are increasingly seeking elevated land or multi-level residences to mitigate risks associated with living in flood-prone areas. This shift not only highlights changing consumer preferences but also prompts re-evaluation of urban planning and development strategies.

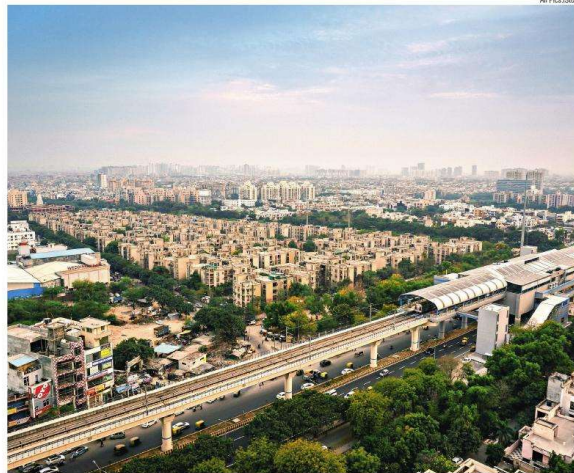
One of the significant benefits of building homes on elevated land is the potential for improved urban design. Elevated homes can create a sense of space that enhances the relationship between the public realm—the street—and the private realm—the home. By lifting residences above street level, architects and urban planners can facilitate better interaction with the community while also providing privacy for residents. This design approach allows for open spaces and communal areas that encourage social engagement, contributing to a vibrant urban culture. Another crucial aspect of this trend is the benefit of reduced exposure to urban pollution. Homes built on higher ground are less affected by the emissions generated by vehicles and industrial activities. In congested urban centres, elevated residences can provide cleaner air and a more pleasant living environment, thereby enhancing residents' quality of life.

RISE OF ELEVATED LIVING

The drive toward elevated homes stems from a combination of environmental factors and personal safety considerations. Homebuyers are becoming more conscious of the risks associated with climate change and are prioritising properties that offer greater protection against natural disasters. Elevated homes, whether built on stilts, hills, or designed as multi-level structures, provide an added layer of security against flooding and water damage.

Mihir Joshi, an executive at insurance company says, "The rising demand for homes on higher ground reflects a broader understanding of risk management among homeowners. Insurance companies are taking note, properties built on elevated land often qualify for lower premiums due to their reduced risk of flood damage. This trend not only benefits buyers but also the insurance industry."

Buyers are increasingly willing to invest in properties located in higher elevations, even if it means sacrificing proximity to waterfronts or urban centres. Prospective homeowners often rank safety and resilience as top priorities when selecting a location. This shift in priorities is reshaping the real estate market, as buyers favour areas that provide



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not only aesthetic appeal but also a sense of security.

DESIGN INNOVATIONS

In response to the growing demand for homes on higher ground, architects and developers are embracing innovative designs that prioritise elevation. Multi-level residences are gaining popularity as they offer not only a stylish living space but also enhanced safety features. By incorporating elevated foundations, these homes minimise the risk of flood damage while maximising views and natural light. Design innovations are also evident in the materials and construction methods used in elevated homes. Builders are increasingly utilising flood-resistant materials and implementing advanced engineering techniques to

ensure structural integrity during severe weather events. These considerations not only enhance the safety of the residence but also contribute to its longevity, making it a more attractive investment for buyers.

ROLE OF DEVELOPERS

Developers are playing a crucial role in the rise of homes on higher ground. As demand shifts, many developers are rethinking their strategies and focusing on projects that prioritise elevation and resilience. This transition is not merely a response to market trends; it reflects a broader recognition of the need for sustainable and adaptable housing solutions in the face of climate change.

Ruchi Patel, a junior interior or designer says, "Designing multi-level residences that are both beautiful and functional is a challenge we embrace. Elevated homes offer unique opportunities for creative solutions. They

not only provide safety from flooding but can also incorporate energy-efficient features that make them sustainable and cost-effective in the long run."

To meet the growing demand, developers are increasingly investing in research and development to create innovative housing solutions that can withstand extreme weather conditions. Collaborative efforts between architects, engineers, and environmental experts are yielding designs that balance safety, functionality, and aesthetics. Additionally, many developers are prioritising sustainable building practices, using eco-friendly materials and energy-efficient designs to enhance the overall sustainability of their projects.

LEGACY OF SAFE LIVING SPACES

The desire for elevated homes also stems from a profound sense of responsibility toward future generations. Parents are keenly aware that their housing choices will af-

fect their children's quality of life. Elevated homes, which are less vulnerable to flooding, symbolise a proactive approach to safeguarding the family's legacy. This forward-thinking perspective encourages families to choose properties that will stand the test of time and withstand the environmental challenges that may arise.

The demand for homes on higher ground is also influencing the Indian real estate market's economic dynamics. While elevated properties may come with higher construction costs, they often hold their value better during economic fluctuations. Buyers are increasingly viewing such investments as both a means of ensuring safety and a smart financial decision. Additionally, elevated homes can potentially maintain or even increase their value over time, providing a more secure investment for buyers.

Looking ahead, the demand for homes on higher ground is likely to continue rising as climate change poses increasing threats to residential areas. As extreme weather events become more common, buyers will increasingly prioritise safety, resilience, and sustainability in their housing choices.

Himanshu Mehta, a civil engineer shares, "We've seen a significant uptick in interest for homes on higher

ground, particularly in areas previously considered at risk for flooding. Buyers are increasingly looking for peace of mind in their investments. It is best to integrate innovative designs that not only elevate homes but also enhance their aesthetic appeal."

Developers who embrace this trend and invest in innovative, elevated designs will be well-positioned to meet the evolving needs of consumers. Collaboration between various stakeholders including homebuyers, developers, local governments, and community organisations will be crucial in shaping the future of housing in flood-prone areas.

The growing demand for homes on higher ground represents a significant shift in how individual approach residential living in the face of climate change. As buyers seek safer, more resilient options, developers are responding with innovative designs that prioritise elevation and sustainability. While this trend offers numerous benefits, it also presents challenges that require thoughtful consideration and collaborative solutions. By embracing elevated living as a viable option, we can create communities that are not only safe and secure but also adaptable to the changing climate, ensuring a brighter future for generations to come.



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The Fintech Fillip

From high-street banks and multinational corporations to stock exchanges and local markets, technology is reshaping every corner of the global economy, driving innovation and redefining business models

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The impact of technological advancements is felt across all sectors of the economy, creating a wave of transformation that touches both large and small enterprises alike. High-street banks now leverage digital platforms to reach customers, multinational corporations optimise operations with AI and data analytics, and stock exchanges are redefining trading with cutting-edge technology. Even in village markets within developing nations, mobile payment systems and digital solutions are enhancing trade and connectivity. This global shift illustrates how technology is not only streamlining processes but also bridging economic divides, paving the way for a more connected and efficient economic landscape.

As we venture further into the digital age, our concept of money is evolving. The rise of cryptocurrencies and the exploration of Central Bank Digital Currencies (CBDCs) are challenging traditional monetary systems. These digital assets offer the potential for more efficient payments, reduced transaction costs, and enhanced financial stability. However, they also present certain risks, including price volatility and cybersecurity concerns. Cryptocurrencies have faced scrutiny regarding their environmental impact and potential misuse. CBDCs, while convenient, raise questions about privacy and the extent of government oversight in personal finances. Despite these challenges, interest in digital currencies continues to grow. As governments and financial institutions consider the implications of these new forms of currency, we're observing a significant shift in how we perceive and use money.

THE RISE AND RISE OF FINTECH

In an age where smartphones have become extensions of ourselves, our financial lives are increasingly intertwined with digital technology. From instantly transferring money to family, to managing investments with a few taps, the way we handle our finances has undergone a seismic shift. This digital revolution is not just changing our personal banking

habits, it's transforming the entire global financial ecosystem. From high-street banks and multinational corporations to bustling stock exchanges and village markets in developing nations, its impact is transforming every sector of the economy.

The advent of financial technology, or Fintech, has ushered in a new era of banking and financial services. From mobile payment apps to robo-advisors, Fintech companies are leveraging cutting-edge technologies like artificial intelligence, blockchain, and big data analytics to offer faster, more convenient, and often cheaper financial services. This revolution has not only disrupted traditional banking models but also increased financial inclusion, particularly in developing countries where conventional banking infrastructure is limited.

ENSURE YOUR FUTURE

As the digital wave sweeps through the finance sector, it's reshaping how companies raise capital and how investors approach the market. Aishwarya Mehrotra, a research scholar, explains, "Corporate Financial Instruments majorly include shares, bonds and debentures, mutual funds, and other debt and equity instruments that are used to raise money for an entity. Apart from companies, even governments from central to municipality level issue bonds for raising

capital. Various state governments also make the use of RBI's platform E-Kuber to issue short and long-term bonds. While bond market and debt instruments are safer, the riskier share markets offer more inflation indexed values which attracts investors towards the more volatile equity markets. Securities and Exchange Board of India (SEBI) also offers vari-

ous meters to increase investor awareness regarding financial health of a share. However, this ease of access comes with its own set of challenges. Easier accessibility at certain times leads to rash decisions as well. This often creates bubbles (situations where share prices become much higher than they should be, simply because lots of people are buying them), leading to the overvaluing of shares owing to the simple logic of demand and supply. This issue has increased due to digitalisation of the process."



hold the information from multiple bank accounts on the same portal. This helps lenders gain a better insight into the borrower's fiscal health. The Jan Dhan account, when combined with UPI (Unified Payments Interface), has been a boon for the average Indian. The increase in digital transactions has led the government to keep a better tab on financial transactions, leading to more efficient detection of money laundering activities. It has become easier to manage the menace of counterfeit currency and the resulting instability.

FINANCE YOU CAN BANK UPON

The banking and insurance in-

dustry have also benefited from the wave of digitalisation. It has not only helped in the penetration of financial products such as insurance policies and provident funds but also in the accessibility of finance made available to the underprivileged population via Jan Dhan. Interoperability via account aggregators and other tools has made it possible to

plexities. "If a case of money laundering is not detected at its primary stage, it becomes more challenging to catch the culprit at subsequent stages due to multiple transactions which are made easy because of digitalisation. Breach of the Right to Privacy due to personal data leaks is also a genuine concern," points out Angela N, a tech and cyber security pro-

"The shift to digitalisation is not just creating new jobs but also transforming existing roles, requiring a new set of skills from the workforce. Lucrative opportunities have been created for professionals with specialised financial expertise. Hedge fund managers, mutual fund managers, and MBA Finance graduates are among the highest-paid professionals in the sector, commanding substantial salaries due to their critical roles in managing complex financial instruments and strategies in an increasingly digital and data-driven environment," avers Satish Kharva, finance head at a multinational company.

The digitalisation of finance is reshaping economies on a global scale. From increased efficiency and enhanced competition to the growth of the data economy and changing monetary policies, the impacts are far-reaching. As digital finance facilitates easier cross-border transactions, it's also reshaping international trade and investment patterns.

As we stand on the brink of this new financial era, it's clear that the digital revolution in finance will continue to evolve and shape our economic systems. For individuals, businesses, and policymakers, adapting to this new reality is crucial. Those who harness the possibilities of financial markets, particularly agrivaccinating existing socio-economic differences.

DIGITAL EDGE

The digital revolution in finance is having a profound impact on employment patterns within the industry. While some traditional roles are being automated, new opportunities are emerging in areas such as data science, cybersecurity, and digital product management.



This global shift illustrates how technology is not only streamlining processes but also bridging economic divides, paving the way for a more connected and efficient economic landscape

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Digital payment solutions have profoundly transformed the landscape of

consumer spending, particularly during festive seasons. Festivals, often marked by a surge in shopping for gifts, decorations, and special foods, are traditionally seen as times when people indulge in retail

Secure digital celebrations

As the festivities continue, the days of worrying about cash security are becoming a thing of the past. With the rise of digital payments, shoppers are immersing themselves in the joyous experience of festive shopping without the anxiety of managing physical currency

therapy. However, the advent of digital wallets and contactless payment methods has not only altered how consumers make transactions but has also enhanced the overall shopping experience during these vibrant periods.

The rise of digital wallets has been a game-changer for both consumers and retailers. With the ability to store multiple payment options in a single app, consumers no longer need to carry physical cash or cards. This convenience is particularly advantageous during festivals, where large crowds and bustling markets can make traditional payment methods cumbersome. Digital wallets allow shoppers to make quick, seamless transactions with just a tap of their smartphones, significantly reducing waiting times at checkout counters.

Suresh Rana, a banking associate says, "Digital payment solutions have completely transformed how consumers approach festive shopping. The convenience of contactless payments encourages spontaneous purchases, which can significantly boost sales during peak shopping seasons."

We've noticed a marked increase in average transaction values, especially as shoppers take advantage of the ease of mobile payments."

Contactless payments, which allow consumers to pay by simply tapping their cards or smartphones at compatible terminals, have gained traction as well. This method is particularly appealing during festivals when the rush can lead to long lines and crowded environments. The speed and efficiency of contactless payments ensure that shoppers can complete their purchases swiftly, making it easier to grab those last-minute gifts or festive essentials.

Digital payments are quickly becoming popular among younger generations, influenced by a mix of factors that align with their lifestyles, preferences,

and values. One of the primary reasons for the popularity of digital payments among youngsters is the convenience they offer. With smartphones being integral to daily life, apps that facilitate instant payments allow users to complete transactions with just a few taps.

Whether it's splitting a bill with friends, shopping online, or making quick purchases in-store, the speed of digital payments eliminates the hassle of cash handling or searching for cards. This ease aligns perfectly with the fast-paced lifestyles of many young people. Younger generations are becoming increasingly financially literate, often seeking to manage their finances more effectively especially when it comes to festive spending. Digital payment solutions can help track spending, budget effectively, and manage finances through integrated apps that offer insights into spending habits.

During festivals, where the volume of transactions skyrockets, the ability to rely on digital methods reduces the risks associated with handling large amounts of cash. Retailers benefit from this shift as well, as cash transactions can complicate accounting and inventory management. Digital payments streamline these processes, allowing businesses to operate more efficiently and focus on delivering excellent customer experiences.

Tirth Patel, an IT executive shares, "Digital wallets and contactless payments are not just trends; they're reshaping consumer behaviour during festivals. The ability to make quick transactions reduces the friction often associated with shopping."

Moreover, digital payment solutions often come equipped with features that enhance the festive shopping experience. Many digital wallets offer rewards programs, cash-back incentives, and special promotions during holiday seasons. Shoppers are increasingly drawn to these benefits, which can influence their purchasing decisions.

Vivek Patel, a retailer, concludes, "Integrating digital payment options has been a game changer for us during festive seasons. Customers appreciate the ability to pay quickly without handling cash, and it has allowed us to keep up with larger competitors. Digital payments help level the playing field."

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Creating a digital footprint

The integration of technology in the jewellery industry marks a fundamental shift, influencing every aspect of the business from design, and craftsmanship to marketing and sales



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The jewellery industry is experiencing a profound transformation as technology reshapes the way jewellery is designed, marketed, and sold. What was once primarily artisanal craft has now embraced digital tools, allowing for greater precision in design, customisation, and enhanced customer experiences. From 3D printing and computer-aided design (CAD) to virtual try-ons and online marketplaces, technology is enabling jewellers to meet the demands of a modern, digitally-savvy clientele. This shift is not merely a trend but a comprehensive change, setting new standards for creativity, accessibility, and consumer engagement within the industry.

offers a solution, allowing consumers to shop at their convenience, whether they're at home, at work, or on the go. Pranav Shah, an executive at a jewellery store shares, "The shift towards online shopping is undeniable. Consumers want the convenience of browsing and purchasing from anywhere, and technology has made that possible. We have made websites for our jewellers and our platform uses advanced algorithms to personalise the shopping experience, suggesting pieces based on a user's preferences."

Online shopping platforms have gained immense popularity, providing access to a vast range of products with just a few clicks. This shift has compelled jewellery brands to invest in e-commerce capabilities, enhancing their online presence and ensuring they can meet consumer demands for quick and easy purchasing options.

RISE OF 3D PRINTING

One of the most significant innovations in the jewellery industry has been the advent of 3D printing. This technology allows designers to create intricate pieces with remarkable precision and minimal waste. Traditional jewellery-making often involves labour-intensive processes, including wax carving and metal casting. In contrast, 3D printing allows designers to produce complex geometries that were previously impossible to achieve.

Moreover, 3D printing has democratised the design process. Independent designers and small businesses can now bring their ideas to life without the hefty investment traditionally required for tooling and moulds. This shift has fostered a diverse range of styles and materials. From biodegradable resins to precious metals, 3D printing opens new avenues for material exploration, allowing artisans to experiment with innovative combinations. The speed at which prototypes can be created also enhances the iterative design process. Designers can quickly produce and modify pieces based on feedback, drastically reducing the time from concept to market. This agility is crucial in an industry where trends can change rapidly.

NEW DIMENSION IN JEWELLERY RETAIL

As consumer expectations evolve, the jewellery industry has turned to augmented reality to enhance the shopping experience. AR technology allows customers to visualise how a piece of jewellery will look on them without the need to physically try it on. Through smartphones and tablets, consumers can see virtual representations of rings, necklaces, and earrings overlaid on their own images. Nihar Rajput, a sales execu-

tion at jewellery store says, "Today's consumers are increasingly conscious of the impact their purchases have on the environment. Technology, particularly blockchain, is a game-changer for transparency. We can now trace the origins of our materials and show customers that their jewellery is ethically sourced. This level of transparency builds trust and aligns with the values of our audience."

This technology not only increases convenience but also helps bridge the gap between online shopping and in-store experiences. For retailers, AR offers a unique selling proposition, allowing them to engage customers in a dynamic way. Brands can create immersive experiences that enhance brand loyalty and drive sales. Moreover, AR can assist in educating consumers about different styles, gemstones, and settings, providing a deeper understanding of the products they are considering. This educational aspect is particularly valuable in an industry where purchases are often emotional and significant.

PERSONALISING THE CUSTOMER EXPERIENCE

Building on the capabilities of AR, virtual try-on technology has emerged as a game changer for the jewellery sector. By leveraging computer vision and machine learning, retailers can create customised virtual try-on experiences. Customers can virtually wear jewellery in real-time. This personalised ex-

perience allows consumers to explore various options without the constraints of physical store. The benefits of virtual try-ons extend beyond convenience. They help alleviate common concerns about fit, style compatibility, and even potential buyer's remorse. By enabling consumers to visualise how different pieces look on them, retailers can improve customer satisfaction and reduce return rates. This technology also allows for a more extensive product range to be showcased, as customers can experiment with different styles and collections.

Manav Sheth, a data analyst shares, "Technology is transforming not only how jewellery is designed and sold but also how we assess and authenticate gems. Advanced imaging technologies and AI-driven analysis can provide deeper insights into a stone's quality and origin. This is crucial for maintaining industry standards and consumer confidence, especially in a market filled with synthetic options."

Virtual try-on experiences can be integrated into e-commerce platforms, enhancing the online shopping experience. With the rise of remote shopping, this innovation has proven to be a crucial tool for retailers looking to capture the attention of a tech-savvy audience.

Technology is also reshaping the design process itself. Computer-aided design (CAD) software has become a staple for jewellery designers, allowing for precision and creativity that traditional methods cannot match. Designers can create digital models, experiment with different aesthetics, and visualise the final product before any physical work begins.

Furthermore, the trend towards customisation has been amplified by technology. Customers increasingly seek personalised pieces that reflect their individuality. With 3D printing and CAD, jewellers can offer bespoke designs tailored to specific customer preferences.

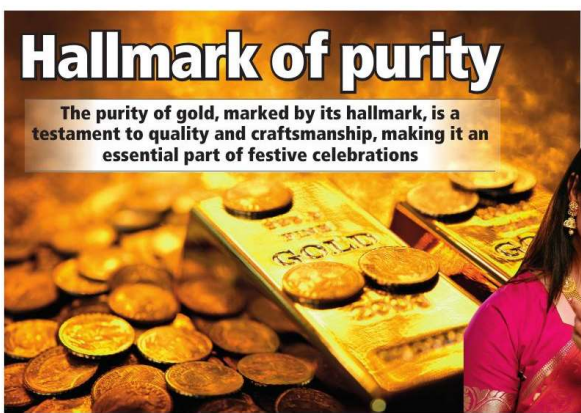
This capability allows for a deeper connection between the consumer and the product, enhancing the emotional value of jewellery. The customisation trend is also evident in the rise of "made-to-order" services, where consumers can specify details such as metal choice, gemstone selection, and design elements. This not only caters to individual tastes but also aligns with sustainable practices by reducing excess inventory and waste.

BLEND OF TRADITION AND INNOVATION

As technology continues to evolve, the jewellery industry stands at the crossroads of tradition and innovation. While the foundational elements of craftsmanship and artistry remain essential, the integration of cutting-edge tools and techniques is redefining what is possible. The future of jewellery lies in creating a harmonious blend between the old and the new. As artisans leverage technology to enhance their skills and reach wider audiences, the industry can embrace modernity while maintaining its rich heritage.

The jewellery industry is undergoing a remarkable transformation, fuelled by technological advancements that are redefining design, production, and retail experiences. Innovations such as 3D printing, augmented reality, and virtual try-ons are not only enhancing the way consumers engage with jewellery but also promoting sustainability and efficiency within the supply chain.

The jewellery industry is embracing technological advancements to meet the evolving needs of consumers



Hallmark of purity

The purity of gold, marked by its hallmark, is a testament to quality and craftsmanship, making it an essential part of festive celebrations

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Gold purity holds a special significance during festive occasions, serving as a hallmark of excellence and tradition. Recognised for its enduring value, pure gold symbolises wealth and prosperity, making it a favoured choice for celebrations. Hallmarked gold, which guarantees its quality, offers consumers confidence in their purchases, whether for intricate jewellery or ceremonial items. As families come together to celebrate milestones and festivals, the presence of pure gold not only enhances the festivities but also embodies the hopes and aspirations of those who wear it. The gleaming allure of hallmark gold adds a layer of richness to every occasion, reminding us of the time-honoured customs that connect us to our heritage.

There are many expressions such as "goats gold", "as pure as gold", and "heart of gold", and so on that elevate gold to a lofty pedestal and characterise it as the purest object. However, it is difficult to verify the quality of gold jewellery bought from jewellers. All that glitters is not gold, as the saying goes, so how can one be sure that the gold chain or bangle they purchase from jewellery is made of pure gold and is worth the money they spent on it? Fret not; there are several standards set by every country to assess the purity of gold. According to the World Gold Council, the purity of gold is measured in carats. 24-carat is considered pure gold with no other metals in it, while 18-carat gold contains 75 per cent gold and 25 per cent other metals, usually copper or silver.

While making jewellery, gold is mixed with other metals such as copper or silver to give it durability and strength. Hence, the biggest concern for people when purchasing gold is whether they are buying quality gold or just copper with a little bit of gold. The traditional method to check the purity of gold was the touchstone method. Later, the hallmarking system was implemented by the Bureau of Indian Standards (BIS) in the year 2000 to protect the consumer against cheating.

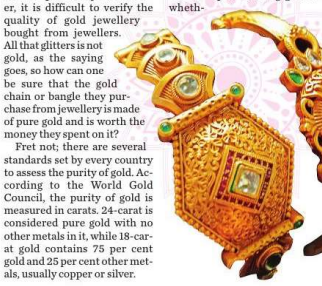
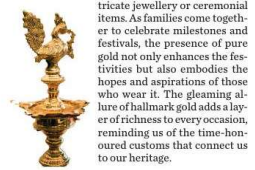
The government has made hallmarking of gold mandatory, and any gold jewellery or coin sold by a jeweller must have BIS hallmarking to certify the product's purity. While buying gold, consumers must ensure that the gold jewellery or coin is hallmarked by the Bureau of Indian Standards (BIS). "A series of globally recognised certifiers such as the Bureau of Indian Standards (BIS), Solitaire Gem Labs (SGL), International Gemological Institute (IGI), and more ensure that nothing impacts a buyer's experience. Their methods of certification include cut-

ting-edge technology and knowledgeable experts that analyse each piece of jewellery and generate an authentic, reliable certification," explains, Gaurav Singh Kushwaha, founder of jewellery company. Recently, the government of India introduced the Hallmark Unique Identification Number, or HUID, a 6-digit alphanumeric number, and all gold jewellery and gold artefacts must now mandatorily carry this number. A HUID is given to every piece of jewellery at the time of hallmarking and is a unique identifier for each gold item so that consumers can trace the gold jewellery back to its jeweller. When purchasing gold, customers must look for the HUID hallmark - 6-digit code - on the item they are purchasing. The HUID hallmark ensures that the gold has undergone thorough testing and meets the required purity standards. It is expected to empower customers who will be able to verify the purity and authenticity of the jewellery by entering this code on the BIS Care app. The mandatory HUID hallmarking regulation will further aid organised players and create a level playing field for the entire sector.

UNDERSTANDING TECHNICALITIES
"It is a great step by the government to make the HUID hallmarking system mandatory. This is going to benefit all the buyers, as they will know the exact purity of gold and what they are paying for. With this system, all the jewellers will be more responsible towards the purity of the gold they are delivering to their clients. This will help all the jewellers do better business with full confidence to make a better tomorrow," says, Kushwaha. He feels that the HUID hallmark is beneficial to both buyers and jewellers. "For jewellers who accept returns or exchanges, the HUID hallmark is a reliable mechanism to keep the cycle of purity intact."

Hence, now when a person is buying gold, they will see three marks, such as the BIS mark, purity in carat and fineness for gold, such as 22K916, 18K750 and so on, and a six-digit alphanumeric code. How can a customer verify the HUID? According to the online portal of the Department of Consumer Affairs, there is an official mobile application to verify the HUID. The BIS Care App of the Bureau of Indian Standards (BIS) has the provision for consumers to verify the authenticity of hallmarked gold jewellery items bearing a HUID number. The Verify HUID feature can be utilised to verify the purity of the jewellery before purchase.

CROSSCHECK TWICE
Additionally, according to the website, if hallmarked jewellery brought by the customer is discovered to be less pure than that marked on the jewellery, the buyer or customer is entitled to compensation, which is equal to two times the difference calculated based on the shortage of purity for the weight of such an article sold and the testing fees. Festivities bring in luck and prosperity. "On this day, purchasing gold is seen as bringing Goddess Lakshmi into your home. Therefore, we must buy gold jewellery every year and verify that the jewellery you own is pure is very significant because it is a vital asset passed down to the next generation," says, Nalini Narayan, a finance professional.



Smart shopping made simple

AI-powered chatbots are paving the way for a new era in shopping, offering customers personalised and efficient interactions that redefine the retail experience

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In India's rapidly evolving retail landscape, AI-powered chatbots are transforming the shopping experience by offering tailored interactions that cater to individual consumer preferences. As more businesses adopt this technology, the impact on customer engagement, satisfaction, and loyalty is becoming increasingly evident. These AI-powered tools are not just enhancing customer service; they are fundamentally transforming the shopping experience by providing personalised interactions that cater to individual preferences and shopping histories. As retailers strive to meet the ever-growing demands of consumers, chatbots are proving to be an essential component in delivering tailored experiences.

The integration of AI chatbots into retail has gained momentum due to their ability to operate around the clock, handling customer inquiries and transactions with efficiency and accuracy. These virtual assistants are equipped with natural language processing capabilities, enabling them to understand and respond to customer queries in real-time. As a result, retailers can offer immediate assistance, improving customer satisfaction and engagement.

PERSONALISING RECOMMENDATIONS

One of the most significant advantages of AI chatbots is their ability to analyse vast amounts of data to provide personalised product recommendations. By examining individual shopping histories, preferences, and behaviours, chatbots can suggest items that align closely with a customer's interests. For instance, if a customer frequently purchases outdoor gear, a chatbot can highlight new arrivals in that category or offer tailored promotions.

Arjun Mehta, a data analyst says, "AI chatbots are revolutionising customer interaction. By providing tailored recommendations based on individual shopping behaviour, they enhance the relevance of marketing efforts. In a country as diverse as India, this kind of personalisation is essential for resonating with different consumer segments."

This level of personalisation enhances the shopping experience, making it feel more relevant and engaging. Customers appreciate rec-

ommendations that resonate with their tastes, and chatbots facilitate this connection by delivering suggestions that go beyond generic offerings. By tailoring the shopping experience, retailers can foster customer loyalty and encourage repeat business.

ENHANCING CUSTOMER ENGAGEMENT

AI chatbots also play a crucial role in enhancing customer engagement. Through interactive conversations, they can gather insights about customer preferences, allowing retailers to refine their marketing strat-



egies and product offerings. For example, a chatbot might ask questions about a customer's favourite styles or specific needs, using this information to curate personalised shopping experiences.

AI chatbots facilitate real-time interaction, allowing brands to engage with customers at any time of day. This 24/7 availability means that customers can ask questions, seek assistance, or explore product options whenever they want. The interactive nature of chatbots fosters a more engaging shopping experience. Moreover, chatbots can send reminders about upcoming sales, exclusive promotions, or product launches, ensuring that customers remain engaged with the brand. This proactive communication not only keeps customers informed but also reinforces their connection to the retailer. By providing timely and relevant updates,

chatbots help maintain customer interest and loyalty.

STREAMLINING THE SHOPPING PROCESS

In addition to personalisation, AI chatbots streamline the shopping process itself. Customers can use chatbots to quickly find products, check stock availability, and navigate the retailer's website without frustration. This efficiency is particularly beneficial during peak shopping times, such as holidays or sales events, when customers may be pressed for time.

Chatbots can also facilitate the checkou-

deeper level, retailers can make informed decisions that align with market demand, ultimately driving sales and improving customer satisfaction.

Ashish Patel, a founder of e-commerce startup shares, "AI chatbots have completely transformed the way we engage with our customers. By analysing shopping history and preferences, our chatbots can provide personalised product recommendations, which significantly enhances the shopping experience. Customers appreciate tailored suggestions, making them feel valued and understood."

BUILDING TRUST AND LOYALTY

Personalisation through AI chatbots can also help build trust and loyalty among customers. When consumers receive tailored recommendations that genuinely reflect their preferences, they feel valued and understood. This emotional connection can lead to increased customer loyalty, as shoppers are more likely to return to a brand that recognises and caters to their individual needs.

Furthermore, chatbots can provide customers with access to relevant content, such as styling tips, product guides, or user reviews. By enhancing the shopping experience with informative resources, retailers can position themselves as trusted authorities in their industry, further solidifying customer loyalty.

FUTURE OF RETAIL WITH AI CHATBOTS

As technology continues to advance, the role of AI chatbots in retail is expected to expand. Innovations in machine learning and data analytics will enable chatbots to become even

more sophisticated in understanding customer preferences and behaviours. As a result, the personalisation of the shopping experience will evolve, allowing retailers to offer increasingly tailored interactions.

Smit Shah, a retailer shares, "The rise of AI chatbots in retail is a game-changer for personalisation. These tools allow retailers to offer a customised shopping journey, which is essential in a diverse market like India. By utilising data analytics, chatbots can predict customer needs and deliver targeted promotions, resulting in higher conversion rates."

In the future, we may see chatbots that can anticipate customer needs before they even articulate them. For example, if a customer regularly purchases fitness gear, an AI-powered chatbot could proactively suggest new products based on seasonal trends or recent fitness events. This predictive capability will further enhance the personalised shopping experience and reinforce customer loyalty.

AI-powered chatbots are revolutionising the retail landscape by personalising the shopping experience in unprecedented ways.

Through tailored product recommendations, enhanced engagement, and streamlined processes, these virtual assistants are making shopping more relevant and enjoyable for consumers. As retailers continue to embrace this technology, the future of retail looks bright, with AI chatbots poised to play a central role in shaping customer interactions and driving business success. By harnessing the power of AI, retailers can create meaningful connections with their customers, ensuring that the shopping experience is not only efficient but also personalised and fulfilling.

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