



# Gems & Jewels

••••• The Best Asset Class





## HISTORY

The oldest investments known to humankind, were made with gemstones, which are limited resources. Since their discovery, jewels have been recognised as being extremely valuable and uncommon.

*The Maharaja Of Patiala's Cartier Necklace Featured  
2,930 Diamonds Weighing Approximately 1,000 Carats  
Including A 234.65 Carat Yellow De Beers Diamond*





'THE PATIALA RUBY CHOKER'



Rarest of the rare rubies, oval cabochon and ruby beads, old and single-cut diamonds, natural pearls set in platinum. One of the most majestic and opulent ruby jewel in the world.

Made by Cartier in 1931

## HISTORY

The rarer the gems and jewels are, the more the value it attains, and it is observed that these finite, limited gems are under stage of depletion every year on year. Fine Quality rare gems and its jewellery is best known asset class in ancient and medieval age apart from its talismanic role, gems and jewels were also a proclamation of power, prosperity, and prestige.

Precious stones had symbolic and religious meanings and the more opulent and ostentatious the jewels, the more powerful the one who wore it. For the maharajas, the jewellery they wore broadcasted their special relationship with the gods and for the Mughals, it signified the king to rule.





A NATURAL PEARL AND DIAMOND BRACELET, CARTIER 1953



Maharani Sita Devi Gaekwad of Baroda was fond of pearls and diamonds.  
Drop, button and baroque-shaped gray and black pearls, marquise, circular and  
baguette-cut diamonds, platinum.  
Possess Great Value in today's times.



# HISTORY

The royal families, jewellery was a symbol of imperial might and material wealth. The royal dynasties would compact all their wealth in an ultra-portable mobile asset class which is today know as fine gems and jewels e.g., high quality emeralds, rubies, diamonds, sapphires, and pearls. They used to carry along with them to newly acquired regions to rebuild their empires. All Indian kingdoms have had a rich jewellery tradition e.g. The Gaekwad's of Vadodara has also been a Royal kingdom since ages In India. Their wealth, power and rule considered as one of the richest kingdoms in modern history of India. Members of Gaekwad family has been fond of exquisite jewels brought to them by English brands (todays multi-national top ten brands).



Burmese rubies from Myanmar's Mogok Region are exquisite and rare. Due to scarcity and depleted mines, these rubies command exorbitant prices. Internationally fine deep red rubies are sought after by ultra-wealthy individuals and are regarded as an asset class. Fine Burmese cabochon rubies, uncut diamonds, and keshi pearls are set in this necklace.



# HISTORY

## Great Collections Held By Royals Of India

- |                                     |  |
|-------------------------------------|--|
| Patiala Ruby Choker                 | – Maharani Of Patiala  |
| Diamond Crown                       | – Maharaja Of Kapurthala                                       |
| Star Of The South: Diamond Necklace | – Maharani Sita Devi Of Vadodara                               |
| Kundan Haar                         | – Maharaja Prabhu Narayan Singh Of Banaras                     |
| Patiala Necklace                    | – Maharaja Bhupinder Singh Of Patiala                          |
| Diamond Dastar                      | – Maharaja Shrimant Sir Ranjit Singhji Sahib Bahadur Of Ratlam |
| Diamond Serpech                     | – Maharaja Duleep Singh Of Lahore                              |





# ANCIENT WISDOM

Why Diamonds, precious Gemstones are one of the best Investment portfolios?

Ancient Wisdom.

## ICONIC AND VINTAGE



*An exemplary masterpiece by Harshad soni which features calibrated yellow sapphires, cushion cut high quality emerald and natural diamonds. The necklace also highlights the beauty of keshi pearls.*





*Diamonds and Gemstones are small items bearing  
a high value, easy to move and hide.*



## ANCIENT WISDOM

While many were engaged in the collection of precious stones and diamonds, from time in memory, the Jew community understood the real value and significance of precious Gemstones from an investment perspective. This enlightened understanding, not only helped them survive the holocaust but also enabled them to rebuild their lives wherever they migrated or settled escaping the Nazi persecution. For this very reason, the Jew Community is one of the leading communities in the Diamond and Gemstones Trade globally.

“During the Middle Ages and afterwards, Jewish diamond trade bloomed. Jews were forbidden to buy land or engage in agriculture, therefore driven to other professions like banking, trade and diamond and

gemstones polishing and trading. Polishing does not require much space or equipment. In the case of danger, they could quickly pack up and leave. Additionally, diamonds and gemstones are small items bearing a high value, easy to move and hide. For a prosecuted minority, it was an excellent way to maintain wealth and move it of need be”

Now the Jews & their penchant with Diamond is an irony: There are no diamond mines in Israel. The stock held by the diamond institutions located in Israel come from all over the globe. Diamond continues to be traded across the world by the leading Jewish community.



*This glorious colorless, cushion-shaped diamond with a weight of 245.35 carats ranks as the sixth largest diamond in the world. The original rough stone, an irregular octahedron without definite faces or shape weighed 650.80 (metric) carats; it was found in the Jagersfontein Mine towards the end of 1895.*

## ANCIENT WISDOM

The Jubilee diamond, adorned by Lady Meherbai Tata to royal courts & special events on a fine platinum chain is an extraordinary tale of gems coming to the rescue in desperate times. The 245 carats, Jubilee diamond originally known as the Reitz Diamond was twice as large as the famous Kohinoor, and bought for her by her loving husband Sir Dorabji Tata in 1900.

Later, this diamond was sold, and the proceeds were used for the creation of the Sir Dorabji Tata Trust, which continues to be at the forefront of so many philanthropic activities in India.

However, in the 1920s, Tata Steel (TISCO) went through a great financial crisis and was on the verge of collapse. To resolve this crisis, the Jubilee diamond, which was part of Tata's personal wealth, was pledged to Imperial Bank by Dorabji Tata and Meherbai to raise funds. This helped the company stay afloat, and Tata Steel lived on to prosper greatly.





# WHY GEMS & JEWELS?

Why investment into asset class signature jewellery and precious gemstones:



*Precious gemstones, such as high-quality Emeralds, have always been royal families first choice of investment for centuries.*





## WHY GEMS & JEWELS?

### 1. HIGH DEMAND AND LOW SUPPLY:

Since 1949, diamond prices have, on the average, enjoyed large annual increases. This is brought about by the fact that the demand for the stone continues to surge in international markets, particularly in Asia, Russia, and the Middle East. The natural and flawless varieties are quite rare. As a result, such gems are very expensive when used to adorn priceless jewellery for both men and women. The supply of small and low-grade varieties is also falling because of the growing demand for diamond-tipped precision devices in various industries. In addition, the market for coloured diamond varieties has shown huge growth within the last three decades.

### 2. PORTABILITY:

If you invest in real estate or collectible cars, you cannot bring them with you all the time. However, if you put money in high-quality diamond jewellery, you can wear the pieces anytime and carry them with you when you travel. Loose stones are even easier to carry and take along with you.

### 3. INDEPENDENT PRICES:

Another good reason to invest in this gemstone is the fact that its price is not affected by fluctuations in stock, oil, and bond markets. In fact, the value of this precious stone will not diminish even during economic downturns and other political or social troubles.

### 4. EASY TO STORE AND MAINTAIN:

As a mineral, a diamond is strong and durable. So, it can last for decades. Since the stone is hard, storing and maintaining it is also uncomplicated. If you have a collection of diamonds, just make sure that the gems do not rub or get into contact with one another.



# WHY HARVISH JEWELS?

Harvish Jewels believes purely in Art, craft, investment, and rarity.

“Harvish Jewels” is a premium jewellery studio that aspires to create unique, elegant Jewellery designs with a touch of tradition. More than just being a premium brand, “Harvish Jewels” is a destination, acknowledged for its exemplary artistic designs, wide collection of designer gems and diamonds jewellery, impeccable service, and unconventional approach. This is what sets apart, making it rare, unique and one of one.



*Fine, transparent princess cut blue sapphires with natural diamonds.  
High quality blue sapphires fetch great value globally.*





## HARVISH JEWELS

All Harvish jewels products are crafted from high grade natural gemstones like Fine emeralds from Colombia, Zambia, Brazil, Ethiopia Rubies from Burma, Mozambique, Sri Lanka. Natural diamonds with worlds best certifications like GIA, IGI, GCI, etc

Harvish has been creating wealth for its Royal and Celeb clientele for over 35+ years by encouraging them to invest in excellent quality gems and jewellery.

High-quality gems and jewellery are the first choice of the wealthy and well-to-do. These high-quality gemstone roughs taken from world famous mines, are cut, polished, graded and composed together to form incredible jewellery masterpieces by Harvish Jewels. Harvish Jewels has established Global brand presence in countries like United States of America, Canada, United Kingdom, and other European Nations. And all the clients are thrilled and satisfied with their jewellery collection and are repeated

customers. “Today we are there because of them and will remain with every esteemed clientele forever” Gems and Jewellery Portfolio Management for all generations with proper guidelines and strategic advice for investment. At Harvish Jewels, we value our customers because we are for them, to them and by them and our clear mandated 9 PRO Advantage is a testimony to all our valuable customers. Every jewellery of ours feature BIS hallmark from Bureau of Indian Standards to represent its authenticity and purity. Modern standardization and certifications from internationally acknowledged institutes like GIA (United States of America), IGI (Antwerp, Belgium) and GCI (Israel). Gemmological Institute of America. 100% Natural Diamond and Gemstones from best mines. HV product mark on every product to represent identity of Harvish Jewels and its quality Platinum guild member.



*All our products are in alliance with modern standardization & quality certification from elite institutes*



GIA



INTERNATIONAL  
GEMOLOGICAL  
INSTITUTE



PLATINUM



GEMFIELDS





## MISSION

The main objective at Harvish is to provide all our esteemed clients & investors a jewellery collection which can be treasured for generations to come, and which will always appreciate to remarkably higher value. The gems and jewellery are extremely critical and deep-rooted subject which requires right guidelines for what to buy, when to buy and what price should you pay while buying it.



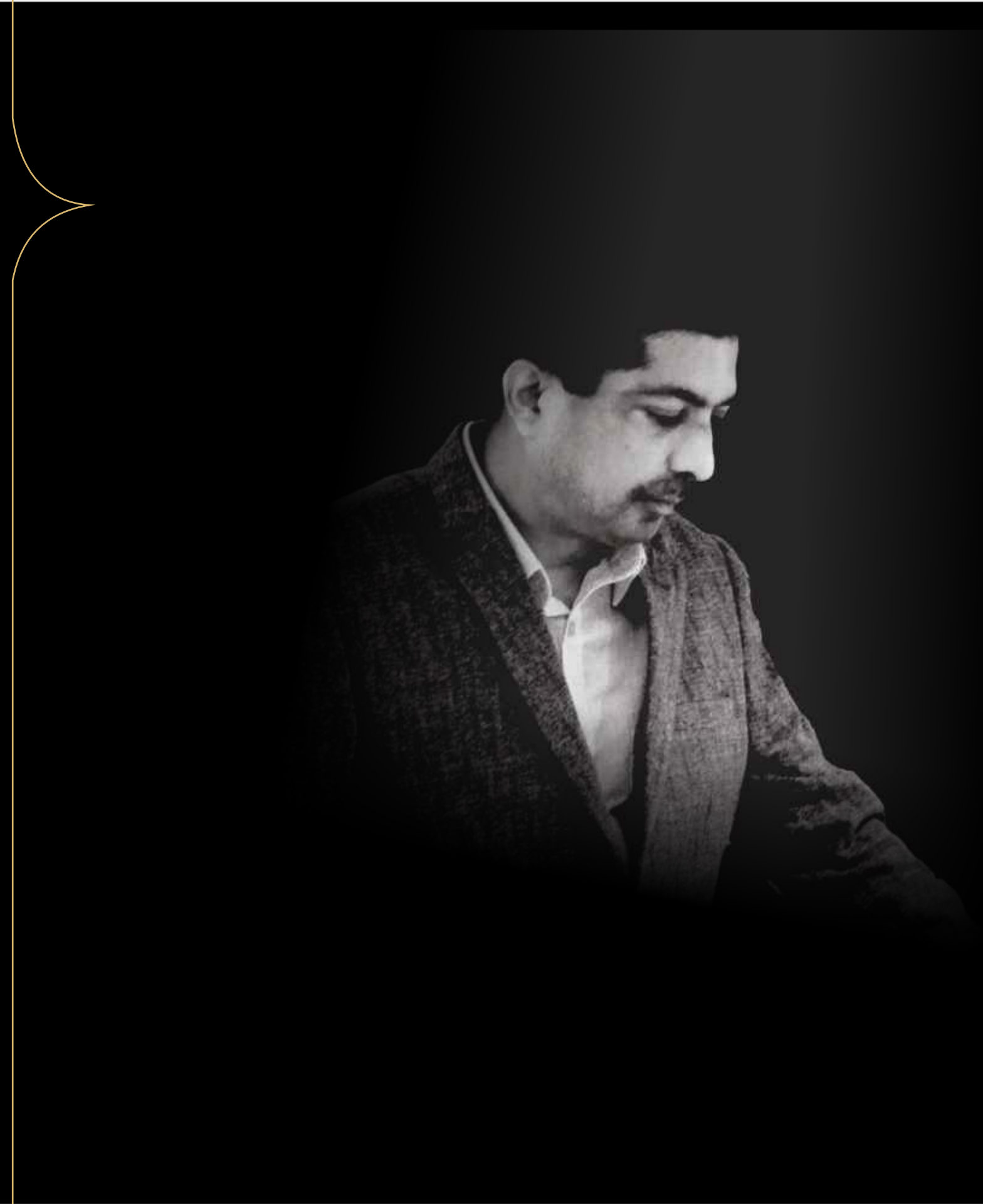
## HARSHAD SONI

### THE TOUCH OF FINNESS BY HARSHAD SONI:

Designer Harshad Soni is one of the finest jewellery designers of India. Harvish Jewels by Harshad Soni is Gujarat's finest and most premium jewellery studio located in Vadodara, Gujarat.

Mr Harshad Soni has experience of 35+ years into gems and jewellery industry making him pioneer in Gujarat for crafting high-end jewellery from Natural gemstones, diamonds, and gold, Thus, Harvish Jewels is one of India's Finest jewellery studios, founded by designer Harshad Soni.

Every Jewel is one of a kind and each piece is crafted only once by the expert himself, Harshad Soni.



Harvish Jewels has created its signature edition by the name of “Harshad Soni Signature Collection” and has met with fabulous response worldwide. Customers can be rest assured as they are buying from One of the India's finest, most premium, and Vadodara's top of the line Jewellery Studio as the name Designer Harshad Soni is synonymous with trust, quality, art, and design.

Premium and High-Quality investment grade jewels at the most affordable and best rates in India compared to anyone Educating the Customers prior to investing into the specific product by providing them complete knowledge, understanding and awareness of the jewels along with Correct and Right Appraisal of the jewel.

Assurance of appreciation in the financial value of jewels anywhere across the globe. Exclusivity as each piece is only crafted once, One of One Jewels, giving you a feeling of owning a true signature collection, masterpiece.

Rare and Eccentric Designer Jewellery with exemplary artisanship with International Lab Certifications ranging from GIA, IGI, GCI.



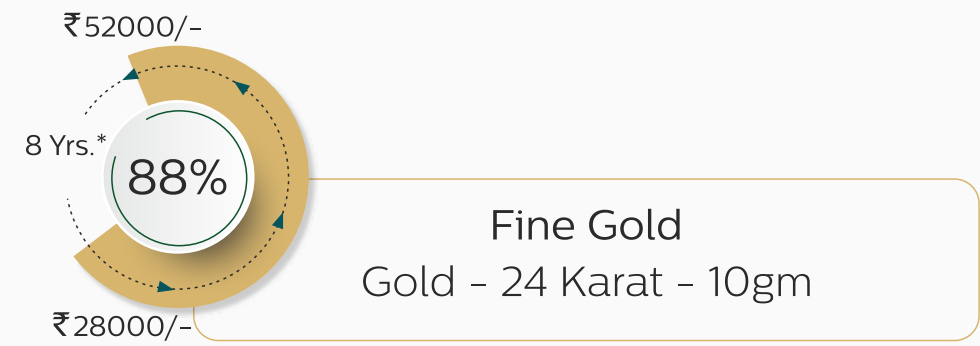
VALUE SHIFT



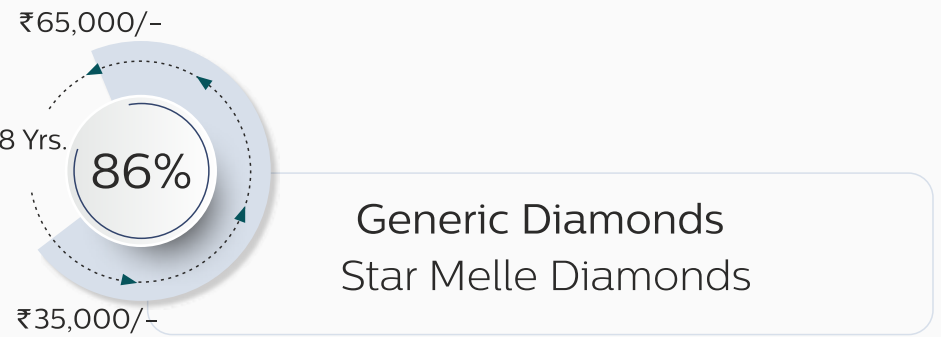
\*value shift over the period of 2019 -2022



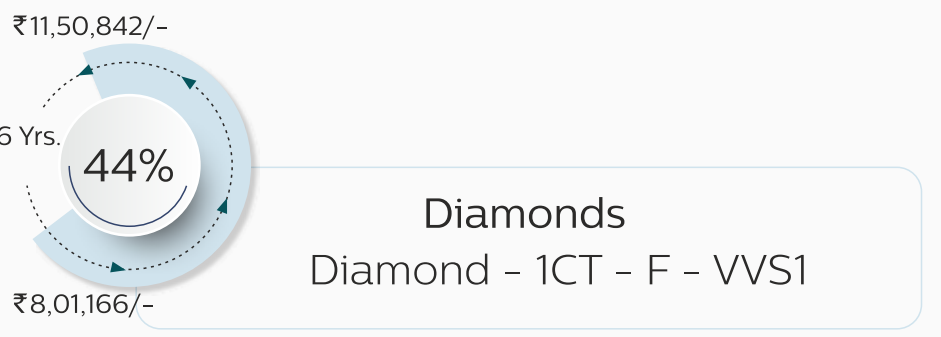
\*value shift over the period of 2014 -2022



\*value shift over the period of 2014 -2022



\*value shift over the period of 2014 -2022



\*value shift over the period of 2016 -2022



\*value shift over the period of 2014 -2022

These are few examples of the appreciations we have managed to generate from different classes of precious gems and metal for our clients over a period of time. The value shift is calculated from the month of invoice to November 2022.





## THE BUY

### Client Buying Factors

In any trade activity, one of the key components for a good “profit booking” is a strong buying competence in terms of right source, very few intermediaries, right quality & most important the price factor. If the buying process is not up to the mark, then everything down the line will be impacted severely.

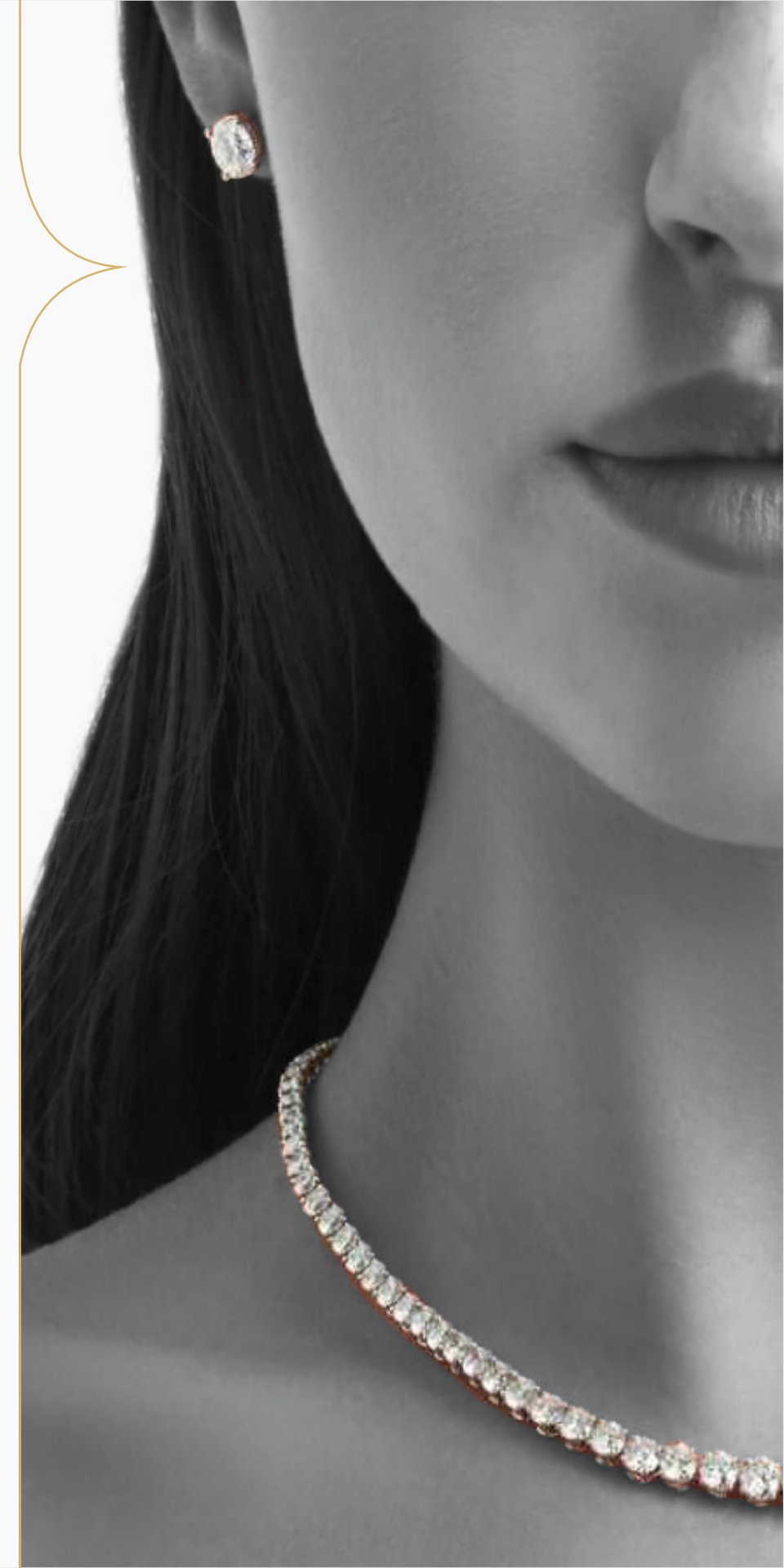
The core competence of harvish jewels is top notch capabilities in the below mentioned 7 key factors.

1. In depth knowledge in the field of gemmology.
2. Right source & directly from source.
3. No or very limited intermediaries.
4. Right quality & features.
5. The right price.
6. Third party certification from worlds most reputed certification body like gia, gci, igi.
7. Uncompromised valuation, ethically, morally, professionally & by global market standards.

While everything that Harvish creates is created with an investment perspective, but aesthetic is given utmost importance and significance, so that, the bigger picture associated along with such investments are not overshadowed, but can be adorned and create ideal status aura in the society and target communities.

One of the unique and key component of harvish jewels is the omni presence of designer mr. Harshad soni, who not only have more than 3 decades of direct & global experience in this field, but he has also a sharp acumen in predicting, a near perfection future valuation and prospectus. His competence in selection of precious gems & diamonds to create rarest of the rare designs, makes it nearly impossible to create a lookalike. He has that rare midas touch to his skill and execution.

Most of the products in the world can be mass produced, but in this kind of business, the signature touch, backed by personal experience attained through firsthand experience, cannot happen under ordinary circumstances, but only through extraordinary learning process which cannot happen within the four walls of a school or university.



## THE SELL

### Client selling factors

Now everything that we discussed in the buying process and its unmatched competitiveness are critically important when the client decides to exit and book profit.

Failure to achieve the above will greatly effect to achieve the financial goals.

First and most important thing about signature jewellery, as an investment class asset is that it is not to be, by any means proposed to any such client, who expect to book profits in short term.

While it is not subject to market volatility or vulnerability to general economic performance, conditions / sentiments like any other investment instruments available in the market. (this observations are based on our personal experience over the years). Diamonds and gemstones have shown sustained & steady growth without any extreme pit falls.

- At the same time, it does not make unprecedented leaps or value shift. By this trend, we have to understand it very clearly & without hesitation that, investment into asset class gemstone, diamond and signature jewellery needs a minimum of 5 years to 10 years lock in period.
- Any exit before 5 years will not bring satisfactory profit booking by its own standards.
- At any point, the owner of asset, decides conclusively to exit, then make sure that they get a thorough valuation from “harvish Jewels”. This is to prevent fleecing or value eroding opinions / sale. This will provide sovereign assurance to the owner, value benchmarking, leading to only higher value bidding.

Such assets due to close proximity, develops emotional or nostalgic attachments from generation to generation, leading to less than 5% of asset coming for exit.

NRI owners have experienced exponential returns when sold overseas supported by our certification process and certificates, ensuring confidence building.

These are some of the key factors to consider for buying or selling criteria.



*Burmese rubies are the rarest and most prestigious rubies.  
Due to depletion of Burmese mines this gemstones are scarce.  
Mozambique mines are considered equivalent to Burmese.*







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