



“JEWELLERY IS NOT JUST LUXURY — IT’S AN ASSET AND AN INVESTMENT”

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When we talk about jewellery, particularly luxury jewellery, most people immediately think of glamour, occasion wear, or heirloom pieces locked safely in vaults. But after spending years in the business and media world, engaging with high-net-worth individuals, legacy brands, and family offices, I’ve come to believe that **jewellery isn’t just an accessory or a statement of status — it’s an asset class**. And more than ever, it’s being recognised as a viable **investment option**, especially among business leaders, corporate women, and even new-age entrepreneurs.

BEYOND ADORNMENT: THE ECONOMIC VALUE OF JEWELLERY

Let’s begin with numbers. India alone holds over **25,000 tonnes of gold**, most of it in the form of personal jewellery. That makes us one of the largest consumers of gold jewellery globally. According to the World Gold Council, **more than 75% of India’s gold demand is jewellery-driven**. But while the cultural and emotional sentiment remains high, so does its **intrinsic financial value**.

Gold, diamonds, and rare gemstones have historically shown **positive price appreciation**, often outperforming inflation. In times of economic uncertainty — whether it was the pandemic or recessionary fears — jewellery, especially gold and diamond-based, **acted as a financial safety net**. As someone who deeply observes market patterns, I’ve

noticed an increased shift in the mindset of high-income professionals. Jewellery is no longer considered a sunk cost; it’s a **strategic reserve**.

WOMEN, WEALTH & JEWELLERY: A CHANGING PERSPECTIVE

In my conversations with many **businesswomen, startup founders, and corporate leaders**, there’s a recurring trend: investment in jewellery is becoming part of their personal wealth-building strategy. Unlike earlier, when financial planning was limited to real estate, mutual funds, or equity, now **luxury jewellery is being viewed as liquid, mobile wealth**.

And it makes sense — especially in the Indian context. In a society where gold is culturally revered and legally tradable, **jewellery remains one of the few investments that blend tradition, aesthetics, and economic value**. You can’t wear your mutual funds to a wedding, but you can surely wear your 24k gold necklace that has doubled in value over the years.

DESIGNER JEWELLERY: THE NEW COLLECTIBLE ASSET

It’s not just gold and diamonds. **Luxury designer jewellery — limited-edition collections, branded pieces, and antique heirlooms — are turning into collectible assets**. Think of Cartier, Tiffany & Co., Bvlgari, or India’s



very own legacy brands like Harvish Jewels and P.C. Chandra Jewellers. These are not just products of craftsmanship but also symbols of exclusivity.

In recent years, **auction houses like Sotheby’s and Christie’s have seen record-breaking sales of fine jewellery pieces**, with returns comparable to traditional asset classes. For a savvy entrepreneur or business family looking to diversify, **investing in signed or vintage jewellery offers both emotional and financial ROI**.

JEWELLERY VS OTHER INVESTMENTS: WHAT MAKES IT UNIQUE?

While stocks, startups, and property are tied to markets, geographies, and often volatile cycles, **jewellery offers a sense of control and permanence**. It is:

- **Portable:** You can carry it across cities or even countries.
- **Liquid:** Can be sold, pledged, or exchanged easily.
- **Dual-use:** Serves aesthetic purposes while holding financial value.
- **Low Maintenance:** Unlike real estate, it doesn’t require management.
- **Emotionally Appreciated:** Passed down as a legacy, it builds generational wealth.

As someone who has closely followed wealth creation strategies across industries, I’ve always admired how ultra-high-net-worth individuals subtly integrate jewellery into their

family wealth plans, often buying rare pieces as part of **estate diversification**.

FINAL THOUGHTS: BUY SMART, BUY STRATEGIC

Let me be clear — **not all jewellery qualifies as a smart investment**. One needs to consider factors such as:

- Purity and certification
- Brand and resale value
- Rarity and uniqueness
- Trends and cultural relevance
- Market timing

Just like in business, the key to jewellery investing lies in **knowledge, timing, and due diligence**. When purchased wisely, jewellery can be more than just a lifestyle choice — it can be a **future-proof asset**, offering both **emotional richness and financial strength**.

TO CONCLUDE...

As *The CEO Magazine* continues to explore and spotlight various industries and investment avenues, I felt it was crucial to bring this perspective to our readers. In a world constantly changing, the ability to blend elegance with economic foresight is a luxury few truly understand — but many are now discovering. So next time you’re considering a new piece of jewellery, don’t just ask, “How does it look?” — Also ask, **“How will it grow?”**